

**CARMEL PLAYGROUP CIO**  
**(formerly CARMEL PLAYGROUP AND TODDLERS)**

**Financial Statements**  
**For the Year Ended**  
**31st August 2025**

**Charity Number**  
**1177864**

**CARMEL PLAYGROUP**  
**(formerly CARMEL PLAYGROUP AND TODDLERS)**

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**For the Year Ended**  
**31st August 2025**

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**CARMEL PLAYGROUP**  
**(formerly CARMEL PLAYGROUP AND TODDLERS)**

**For the Year Ended**  
**31st August 2025**

**CHARITY INFORMATION**

**TRUSTEES**

Carl Pearce (Chair)  
Natalie White (from Sept 23)  
Bethan Williams (from Nov 23)  
Hannah Chowdhury (from Jan 24)  
Sophie Martin (from Nov 24)  
Caroline Firth (Sept 25)

**CHARITY NUMBER**

**1177864**

**BANKERS**

HSBC  
High Street  
Shotton

**CONTACT INFORMATION**

Ysgol Bro Carmel  
Carmel Road  
Carmel  
Holywell  
Flintshire  
United Kingdom  
CH8 8NU

# **CARMEL PLAYGROUP (formerly CARMEL PLAYGROUP AND TODDLERS)**

## **Trustees' Report**

The Trustees present their annual report with the accounts of the charity for the Year Ended 31st August 2025.

### **THE OBJECTS OF THE CHARITY**

The objects of CARMEL PLAYGROUP (hereinafter referred to as CPG) are:

TO ENHANCE THE DEVELOPMENT AND EDUCATION OF CHILDREN IN WALES, FOR THE PUBLIC BENEFIT, BY ENCOURAGING PARENTS TO UNDERSTAND AND PROVIDE FOR THEIR NEEDS THROUGH HIGH QUALITY CHILDCARE PROVISION.

In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings. The Charity meets the Charity Commission's public benefit criteria under both the advancement of education, the advancement of citizenship or community development headings.

### **GOVERNANCE AND MANAGEMENT STRUCTURE**

The charity's governing document is its constitution and the charity was registered, with the Charity Commission, as a Charitable Incorporated Organisation (CIO) on 9 April 2018.

CIO - ASSOCIATION Registered 09 Apr 2018

The Board of Trustees is responsible for the strategic direction and policy of the charity. The day to day running of the charity is delegated to paid staff and volunteers.

### **ACHIEVEMENTS AND PERFORMANCE IN THE YEAR**

The Playgroup has had an exceptional year with significant income from the Welsh Government support for childcare places through 30 hr funding and being back on the Early Entitlement scheme. Staff hours increased to cover numbers. Application to a grant was successful for new fencing and outdoor structure.

### **PLANS FOR FUTURE PERIODS**

We work with the school and staff to ensure our the education is provided as cost effectively as possible.

### **FINANCIAL REVIEW**

CPGs' policy on reserves is to hold sufficient resources to continue the charitable activities of the CPG should income and fundraising activities fall short. Any surplus funds which are not likely to be needed to pay for activities are placed on deposit to earn interest.

We also need to increase these unrestricted funds in order to meet any unforeseen expenditure that may occur, for example property repairs.

Approved by the Trustees on \_\_\_\_\_ 2025

Signed on its behalf

Carl Pearce

**Independent Examiner's report to the  
Trustees of Carmel Playgroup**

I report on the accounts for the Charity for the year ended 31st August 2025, which are set out on pages 5 to 6.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met ; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed :



14/05/2026

Steven Paul Kell FCA  
SP Kell Chartered Accountants  
Unit 7a  
Lon Parcwr Business Park  
Ruthin  
Denbighshire  
LL15 1NJ

# CARMEL PLAYGROUP (formerly CARMEL PLAYGROUP AND TODDLERS)

## Statement of Financial Activities

Carmel Playgroup CIO (Formerly Carmel Playgroup and Toddlers CIO)				CC16a		
Receipts and payments accounts						
For the period from	Period start date 01/09/2024	To	Period end date 31/08/2025			
Section A Receipts and payments						
	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £	
A1 Receipts						
WG Pupil Grants	82,569		-	82,569	30,920	
Fees	12,437	-	-	12,437	17,538	
FCC Funds	11,949	-	-	11,949	12,061	
Grants	360	15,063		15,423	6,058	
Interest	205	-	-	205	115	
Other in	311	-	-	311	-	
		-	-	-	-	
Sub total (Gross income for AR)	107,831	15,063	-	122,894	66,692	
A2 Asset and investment sales, (see table).						
	-	-	-	-		
	-	-	-	-	-	
Sub total	-	-	-	-	-	
Total receipts	107,831	15,063	-	122,894	66,692	
A3 Payments						
Wages £	77,619		-	77,619	54,878	
Membership £	35			35	35	
Rent £	5,260		-	5,260	6,560	
Expenses £	1,740		-	1,740	369	
Telephone £	498		-	498	173	
Equipment £	2,439	15,615	-	18,054	2,011	
Insurance £	736		-	736	856	
Uniform £	-			-	514	
Snack £	1,648		-	1,648	2,373	
Software	75					
Payroll	360		-	360	360	
Accountancy			-	75	167	
Bank charges	60			60	60	
Misc £	689		-	689	652	
Sub total	91,160	15,615	-	106,775	69,008	
A4 Asset and investment purchases, (see table)						
	-	-	-	-		
	-	-	-	-	-	
Sub total	-	-	-	-	-	
Total payments	91,160	15,615	-	106,775	69,008	
Net of receipts/(payments)	16,671	- 552	-	16,119	- 2,316	
A5 Transfers between funds	1,917	- 1,917	-	-		
A6 Cash funds last year end	18,279	3,338		21,617	23,934	
Cash funds this year end	36,867	869	-	37,736	21,617	
Section B Statement of assets and liabilities at the end of the period						
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £		
B1 Cash funds	Cash Account		-	-		
	Bank Current Account	18,523	869	-		
	Treasurer Account	18,344	-	-		
	Total cash funds	36,867	869			
	(agree balances with receipts and payments account(s))	OK	OK	OK		

**CARMEL PLAYGROUP**  
**(formerly CARMEL PLAYGROUP AND TODDLERS)**

**Notes forming part of the Financial Statements**  
**for the Year Ended 31st August 2025**

**1 ACCOUNTING POLICIES**

**Basis of Accounting**

The Financial Statements have been prepared in accordance with the guidelines of the Charity Commission on a receipts and payments basis.

**2 FUNDS**

**Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**Unrestricted Funds**

The Trustees have resolved that the financial reserves of the Charity should be reviewed on a regular basis and that adequate provision is made for unforeseen expenses whilst also being minded that reserves should not be held without valid reason.

**3 TRUSTEES**

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

**4 RELATED PARTY TRANSACTIONS**

There were no disclosable related party transactions during the year.

**5 EMPLOYEES**

The average monthly number of employees during the year was:

<b>2025</b>	<b>2024</b>
Number	Number
5	4