

Charity registration number 1179631 (England and Wales)

**WATFORD POLISH SATURDAY SCHOOL**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 AUGUST 2024**

# WATFORD POLISH SATURDAY SCHOOL

## LEGAL AND ADMINISTRATIVE INFORMATION

---

**Trustees**

A Clarke  
A Siuciak  
M Dzianott  
A Giemza  
M Salaga

**Charity number (England and Wales)**

1179631

**Principal address**

Holywell Community Centre  
Chaffinch Lane  
Tolpits Lane  
Watford  
Hertfordshire  
WD18 9QD

**Independent examiner**

John Wilson FCA ATII  
Howard Wilson Chartered Accountants  
36 Crown Rise  
Watford  
Hertfordshire  
WD25 0NE

---

# WATFORD POLISH SATURDAY SCHOOL

## CONTENTS

---

	<b>Page</b>
Trustees' report	1 - 3
Statement of trustees' responsibilities	4
Independent examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the financial statements	8 - 14

---

# WATFORD POLISH SATURDAY SCHOOL

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 AUGUST 2024

---

The trustees present their annual report and financial statements for the year ended 31 August 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

#### **Objectives and activities**

The object of the charity is the advancement of education for the public benefit in particular but not exclusively in the subjects of the Polish language and culture, traditions and history.

This aim is furthered mainly, but not exclusively, through the running of a supplementary school to prepare children and young people for GCSE exams. Classes are held in Watford, during term time, on Saturday mornings and run from 9am to 1 pm. Most beneficiaries are children, young people and families from this local area. The Trustees may also advance the object through other means as they decide, such as educational activities in the wider community.

The activities include:

- Taking part in the Remembrance Sunday celebrations in Watford
- Inviting the Mayor of Watford to the School and organising a Q&A session with students
- Organising picnics for School families and friends as well as the local community
- Assembly to celebrate Polish Independence Day
- Fundraising activities including cake sales, dinner and dance events
- Children's Carnival Ball, Santa Claus and Easter bunny visits
- Trips to Polish Cultural Centre in Hammersmith, London
- Trips to Polish Theatre
- Trip to the Battle of Britain Bunker in Uxbridge and the Polish Memorial in Northolt
- Trip to Aldenham Country Park
- After school activities, including arts club, history club, dance club

#### *Public benefit*

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Achievements and performance**

##### *Significant activities and achievements against objectives*

At the start of the previous year the school have moved to its current location, Cherry Tree Primary School in Watford, which was better suited to the younger children. The new location has also been hugely popular with students, many of them reported being more happy at the Cherry Tree Primary School location. All teachers noticed a positive change in attitude in pupils due to the better location.

# WATFORD POLISH SATURDAY SCHOOL

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 AUGUST 2024

---

A number of other key factors have been noted during the year:

- The Trustees continued to build good relations with the headteacher and staff of the Cherry Tree Primary School.
- It was noted that the overall number of students have slightly decreased. This is in line with the UK's lowering birth rate trend and also the impact of Brexit on the Polish Community in the UK.
- Number of brand new families who want their children to attend Polish Saturday School have slightly decreased in line with the above. All new parents reported that the School has been recommended to them.
- No changes to the board of Trustees
- The charity has enjoyed a steady numbers of volunteers and teaching assistants, with all staff attending a number of complementary training sessions organised by the school with the aid of outside organisations.
- Overall the charity enjoys low staff turnover. During the year a small number of teaching assistants left with any vacancies having been filled.
- Parents engagement in School's life have increased
- During the year, the School was able to organise a number of external visits for its students which included:
  - Polish Theatre,
  - Battle of Britain Bunker and the Polish War Memorial.
  - Farm at Aldenham Country Park for the youngest students, to expand their knowledge of the natural world.
- Fun Fair at the end of summer term was a great success.

The Charity activities during the year were the provision of Supplementary Education and encouragement to learning for young people between the ages of three to sixteen.

The School employs both teachers and teaching assistants to teach children and young people of different ages and ensuring high standards of teaching to enable the young people to take their GCSE examination. In addition, the School has a library open to all students and parents.

#### **Financial review**

During the year the charity made a surplus of £35,558 (2023 - deficit £3,621). The balance on reserves at 31 August 2024 was £55,914 of which £8,929 was restricted, (2023 - £20,356 of which £135 was restricted funds).

#### *Major risks*

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

#### **Structure, governance and management**

The charity was established on 21 August 2018.

The trustees who served during the year and up to the date of signature of the financial statements were:

A Clarke

A Siuciak

M Dzianott

A Giemza

M Salaga

E Konopnicka

(Resigned 24 April 2024)

#### *Recruitment and appointment of trustees*

None of the trustees has any beneficial interest in the charity.

# WATFORD POLISH SATURDAY SCHOOL

## TRUSTEES' REPORT (CONTINUED)

***FOR THE YEAR ENDED 31 AUGUST 2024***

---

The trustees' report was approved by the Board of Trustees.

*Agnieszka Giemza*

A Giemza

**Trustee**

24 June 2025

# **WATFORD POLISH SATURDAY SCHOOL**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 AUGUST 2024***

---

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# WATFORD POLISH SATURDAY SCHOOL

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF WATFORD POLISH SATURDAY SCHOOL

---

I report to the trustees on my examination of the financial statements of Watford Polish Saturday School (the charity) for the year ended 31 August 2024.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

*Campbell Wilson*

#### **John Wilson FCA ATII**

Howard Wilson Chartered Accountants  
36 Crown Rise  
Watford  
Hertfordshire  
WD25 0NE  
24 June 2025



# WATFORD POLISH SATURDAY SCHOOL

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 AUGUST 2024**

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Notes							
<b>Income and endowments from:</b>							
Donations and legacies	3	-	34,872	34,872	-	498	498
Charitable activities	4	111,804	-	111,804	91,907	-	91,907
Other trading activities	5	15,696	-	15,696	16,449	3,478	19,927
Investments	6	5	-	5	-	-	-
Other income	7	-	-	-	80	-	80
<b>Total income</b>		<b>127,505</b>	<b>34,872</b>	<b>162,377</b>	<b>108,436</b>	<b>3,976</b>	<b>112,412</b>
<b>Expenditure on:</b>							
Raising funds	8	11,750	-	11,750	11,700	1,881	13,581
Charitable activities	9	88,991	26,078	115,069	85,221	17,231	102,452
<b>Total expenditure</b>		<b>100,741</b>	<b>26,078</b>	<b>126,819</b>	<b>96,921</b>	<b>19,112</b>	<b>116,033</b>
<b>Net income/(expenditure)</b>		<b>26,764</b>	<b>8,794</b>	<b>35,558</b>	<b>11,515</b>	<b>(15,136)</b>	<b>(3,621)</b>
Transfers between funds		-	-	-	(45)	45	-
<b>Net movement in funds</b>		<b>26,764</b>	<b>8,794</b>	<b>35,558</b>	<b>11,470</b>	<b>(15,091)</b>	<b>(3,621)</b>
<b>Reconciliation of funds:</b>							
Fund balances at 1 September 2023		20,221	135	20,356	8,751	15,226	23,977
<b>Fund balances at 31 August 2024</b>		<b>46,985</b>	<b>8,929</b>	<b>55,914</b>	<b>20,221</b>	<b>135</b>	<b>20,356</b>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# WATFORD POLISH SATURDAY SCHOOL

## BALANCE SHEET

AS AT 31 AUGUST 2024

	Notes	2024 £	£	2023 £	£
<b>Current assets</b>					
Cash at bank and in hand		84,953		47,971	
<b>Creditors: amounts falling due within one year</b>	<b>13</b>	<u>(29,039)</u>		<u>(27,615)</u>	
<b>Net current assets</b>			<u>55,914</u>		<u>20,356</u>
<b>The funds of the charity</b>					
Restricted income funds	<b>15</b>		8,929		135
Unrestricted funds	<b>16</b>		<u>46,985</u>		<u>20,221</u>
			<u>55,914</u>		<u>20,356</u>

The financial statements were approved by the trustees on 24 June 2025

*Agnieszka Giemza*

A Giemza  
Trustee

# WATFORD POLISH SATURDAY SCHOOL

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2024

---

### 1 Accounting policies

#### Charity information

Watford Polish Saturday School is an unincorporated charity.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are funds received which can only be used for the specific purpose as laid out by the donor. Expenditure which meets this criteria is identified to the fund. The aim and use of each restricted fund is set out in the note to the financial statements.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### 1.5 Expenditure

Resources expended are included in the Statement of Financial Activities on an accruals basis inclusive of VAT.

# WATFORD POLISH SATURDAY SCHOOL

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

---

### 1 Accounting policies

(Continued)

#### 1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.7 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# WATFORD POLISH SATURDAY SCHOOL

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

### 3 Income from donations and legacies

	Restricted funds 2024 £	Restricted funds 2023 £
Grants	34,872	498
<b>Grants</b>		
Polish Government Grant	34,872	-
Watford Community Trust	-	498
	34,872	498

### 4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
School fees	111,804	91,907

### 5 Income from other trading activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fundraising events	5,317	-	5,317	5,387	3,478	8,865
Shop income	10,379	-	10,379	11,062	-	11,062
Other trading activities	15,696	-	15,696	16,449	3,478	19,927

### 6 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	5	-

# WATFORD POLISH SATURDAY SCHOOL

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

### 7 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	-	80

### 8 Expenditure on raising funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>Fundraising and publicity</b>						
Staging fundraising events	11,750	-	11,750	10,553	-	10,553
Other fundraising costs	-	-	-	1,147	1,881	3,028
	<u>11,750</u>	<u>-</u>	<u>11,750</u>	<u>11,700</u>	<u>1,881</u>	<u>13,581</u>

### 9 Expenditure on charitable activities

	2024 £	2023 £
Staff costs	57,191	48,898
Training	1,605	1,096
Premises costs	35,778	36,000
Insurance	517	399
School trips	5,621	-
Office costs	9,017	12,196
Computer costs	2,912	2,217
Travel	988	527
Legal and professional costs	976	917
Bank charges	464	202
	<u>115,069</u>	<u>102,452</u>
<b>Analysis by fund</b>		
Unrestricted funds	88,991	85,221
Restricted funds	26,078	17,231
	<u>115,069</u>	<u>102,452</u>

# WATFORD POLISH SATURDAY SCHOOL

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

### 10 Trustees

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

### 11 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Education services	31	28

#### Employment costs

	2024 £	2023 £
Wages and salaries	57,191	48,898

There were no employees whose annual remuneration was more than £60,000.

### 12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

### 13 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Deferred income	14	28,120	26,696
Accruals		919	919
		29,039	27,615

### 14 Deferred income

	2024 £	2023 £
Other deferred income	28,120	26,696

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	28,120	26,696

Movements in the year:

# WATFORD POLISH SATURDAY SCHOOL

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

### 14 Deferred income

(Continued)

Deferred income at 1 September 2023	26,696	26,556
Released from previous periods	(26,696)	(26,556)
Resources deferred in the year	28,120	26,696
	<u>          </u>	<u>          </u>
Deferred income at 31 August 2024	28,120	26,696
	<u>          </u>	<u>          </u>

Deferred income relates to fees received in advance of the next academic year.

### 15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 September 2023	Incoming resources	Resources expended	Transfers	At 31 August 2024
	£	£	£	£	£
Polish Government Grants	-	34,872	(25,943)	-	8,929
Memorial Plaque Fund	135	-	(135)	-	-
	<u>135</u>	<u>34,872</u>	<u>(26,078)</u>	<u>-</u>	<u>8,929</u>

#### Previous year:

	At 1 September 2022	Incoming resources	Resources expended	Transfers	At 31 August 2023
	£	£	£	£	£
Secret Santa Fund	-	1,843	(1,881)	38	-
Polish Government Grants	15,226	-	(15,226)	-	-
Watford Community Trust	-	498	(505)	7	-
Memorial Plaque Fund	-	1,635	(1,500)	-	135
	<u>15,226</u>	<u>3,976</u>	<u>(19,112)</u>	<u>45</u>	<u>135</u>

The Secret Santa Fund is funds received for the purchase of gifts for pupils.

The grants from the Polish Government were to fund salaries and classroom expenses.

The grant from Watford Community Trust is to fund the purchase of sensory toys for autistic and ADHD pupils.

The Memorial Plaque Fund is for a remembrance plaque for the Polish community in Watford.



# WATFORD POLISH SATURDAY SCHOOL

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

### 16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 September 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 August 2024 £
General funds	20,221	127,505	(100,741)	-	46,985
<b>Previous year:</b>	<b>At 1 September 2022 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>At 31 August 2023 £</b>
General funds	8,751	108,436	(96,921)	(45)	20,221

### 17 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 August 2024:</b>			
Current assets/(liabilities)	46,985	8,929	55,914
	46,985	8,929	55,914
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>At 31 August 2023:</b>			
Current assets/(liabilities)	20,221	135	20,356
	20,221	135	20,356

### 18 Related party transactions

There were no disclosable related party transactions during the year.