

# **Saundersfoot Playgroup and Daycare**

Charity number 1181167

## **Annual Report and Financial Statements for the year ended 31 August 2024**



**Saundersfoot Playgroup and Daycare**

**Annual Report and Financial Statements**  
**for the year ended 31 August 2024**

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# Saundersfoot Playgroup and Daycare

## Trustees' report for the year ended 31 August 2024

### Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Marion Paturel	Chair	
Nicholas Allen		
Laura Davies	Treasurer	
Rebecca Baber		Appointed 4 January 2025
Rhianna Thomas		Appointed 12 September 2023
		Resigned 10 February 2025
Lila Knight		Resigned 30 January 2024
Meggan Caddey		Resigned 30 January 2024
Melissa McNeilly		Resigned 30 January 2024
Yvonne Gulmatico		Resigned 30 January 2024

Charity number	1181167	Registered in England and Wales
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Registered and principal address	Bankers
Saundersfoot Junior School	HSBC UK
Frances Lane	Tudor Square
Saundersfoot	Tenby
Pembrokeshire	Pembrokeshire
SA69 9HB	SA70 7AG

**Independent examiner**  
Alan Dodd FCCA  
104 Llansteffan Road  
Johnstown  
Carmarthen  
SA31 3NN

### Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO) formed on 14 December 2018.

The CIO is a member of the Wales Pre-School Providers Association (Wales PPA), which is a membership organisation that promotes and supports bilingual pre-school care, education and learning

### Method of recruitment and appointment of trustees

The trustees of the charity are appointed by the members at the AGM for two year terms, following which they are eligible for re-election. At least two thirds of the charity trustees shall normally be 'family members at the time of their election (i.e. parents or guardians of a child who attends any group run by the charity).

### Objectives and activities

#### The charity's objects

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.

# **Saundersfoot Playgroup and Daycare**

## **Trustees' report (continued) for the year ended 31 August 2024**

### **Objectives and activities (continued)**

#### **The charity's main activities**

Saundersfoot Playschool provides childcare for children aged 2-4 years old in the form of full-day or half-day sessions. The setting also provides a 'wraparound' service for children of the local primary school attending half-day nursery.

#### **Public benefit statement**

In setting our objectives and planning our activities the Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular relating to the advancement of pre-school education. The trustees are careful to ensure that all decisions which may also lead to personal benefits, e.g. because trustees' children are beneficiaries, are no more than incidental and a necessary by-product of such decisions.

#### **Achievements and performance**

Saundersfoot Playgroup and Daycare is now well-established at Saundersfoot School and as a result from September 2023 we have expanded the after-school club provision from three to five evenings per week for pupils of Saundersfoot Community Primary School and appointed an after-school club leader.

Child places within the Flying Start scheme continue to increase. This provides 12.5 hours of funded childcare for two- and three-year-olds with eligibility based on postcode. Several of the children attending these sessions also beyond the 2.5 hour session and will in the future then stay with us for nursery and wraparound provision. Although, like the school we struggle with reduced child numbers compared to 5 years ago due to the increasing unaffordability of housing within Saundersfoot and the surrounding village.

We also have additional involvement and scrutiny from the Pembrokeshire County Council Early Years team who are closely monitoring the roll out of the Flying Start scheme with the intention that chosen settings provide the benchmark and examples of best practice when the scheme is rolled out universally. Our commitment to the scheme has had an impact on staff hours with the need to provide opportunities for increased staff training (in ELSA, speech and language support, PATHS, and the new Welsh government curriculum) and engagement with external healthcare and education specialists.

We have continued to experience increasing demand for places for children with Additional Learning Needs (ALN) and have been able to provide these children with dedicated individual support. The setting has been proud to be able to provide inclusive and high-quality care for all children within our local Saundersfoot community but there is a shortage of trained staff available locally (and nationally) to meet this increased and specialised need which is challenging.

We continue to take part fully in life at the school taking part in the school fete and staging our Nativity play within the school hall and sports day on the school field, all useful fundraising events. We have made full use of the opportunities of the extensive school grounds and nearby facilities such as the beach and our children spend increasing amounts of time playing and learning outdoors.

Our increased use of the Family app for communications with parents have improved and increased the sharing of general information and the progress of their children and resulted in positive feedback.

Our funding is now split approximately 40:60 between parent-funded fees and fees funded by the various government schemes. The increase on the previous year is because of the increased take-up of Flying start places at the setting. This means we have increasingly limited control over our own income and currently the government funded schemes where fees are fixed do not cover all of the costs to the setting and this year 30 hours funding did not increase from the previous year to match the increases to the National Minimum Wage and inflation-driven increased costs. We dealt with 4 different funding departments within Pembrokeshire County Council with differing invoicing processes as well as the 30-hour scheme administered by Ceredigion County Council and our own direct invoice all of which adds to the administrative burden of the setting.

# **Saundersfoot Playgroup and Daycare**

## **Trustees' report (continued) for the year ended 31 August 2024**

### **Financial review**

The net deficit for the year was £761, including a net deficit of £2,533 on unrestricted funds and net income of £1,772 on restricted funds after transfers.

We received our first payment from the Co-Operatives' Local Community Fund which is being held within our deposit account until we receive the full grant amount. We applied to spend this money enhancing our outdoor space.

We continue to look for fundraising opportunities and alongside our sponsored 'toddle'. We are grateful to both fete, nativity play, our local Rotary held a fund raising event for us as well as a local business Trevayne Farm hosting a quiz. We set ourselves the target of £3000 to raise next year to support operational costs of the setting. The school provided us with a rent holiday for part of the year to enable us to continue operating the setting, which has continued in view of the excess of unrestricted expenditure. Further grants have been forthcoming in the 2024-25 year which have also eased the financial situation.

### **Reserves policy**

The charity's free reserves, excluding fixed assets, at the year end were in deficit by £1,602.

The charity is aiming to achieve a position where it has three months' operating expenditure in general unrestricted reserves. However at the year end these reserves stood at a continuing low level, and we will continue to explore additional grant opportunities to assist with general running costs.

Signed: Laura Davies (trustee)

Date: 26 June 2025

# **Saundersfoot Playgroup and Daycare**

## **Independent examiner's report to the trustees of Saundersfoot Playgroup and Daycare**

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 August 2024, which are set out on pages 6 to 11.

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

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

I have completed my examination. I confirm that no material 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;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 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 accounts to be reached.

Signed:

A. Dodd, FCCA

Date: 26 June 2025

**A Dodd, FCCA**

104 Llansteffan Road  
Johnstown  
Carmarthen  
SA31 3NN

**Saundersfoot Playgroup and Daycare**  
**Statement of Financial Activities**  
**(including summary income and expenditure account)**  
**for the year ended 31 August 2024**

	Notes	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
<b>Income from:</b>					
Grants and donations	(2)	1,401	1,772	3,173	7,952
Childcare fees		67,739	-	67,739	73,153
Fundraising		896	-	896	536
Bank interest		36	-	36	13
<b>Total income</b>		<b>70,072</b>	<b>1,772</b>	<b>71,844</b>	<b>81,654</b>
<b>Expenditure on:</b>					
Wages costs, incl. NI & pension	(3)	62,885	-	62,885	61,901
Rent and room hire		2,400	-	2,400	6,416
Insurance, subscriptions & DBS		725	-	725	659
Telephone & sundry costs		198	-	198	187
Playgroup resources		807	-	807	5,285
Payroll fees		585	-	585	522
Subcontractors		3,132	-	3,132	7,967
Bad debts		1,089	-	1,089	-
Bank charges		60	-	60	65
Staff training and uniforms		255	-	255	212
Loan interest		28	-	28	21
Software costs		441	-	441	-
<b>Total expenditure</b>		<b>72,605</b>	<b>-</b>	<b>72,605</b>	<b>83,235</b>
<b>Net income / (expenditure)</b>		<b>(2,533)</b>	<b>1,772</b>	<b>(761)</b>	<b>(1,581)</b>
<b>Fund balances brought forward</b>		<b>370</b>	<b>-</b>	<b>370</b>	<b>1,951</b>
<b>Fund balances carried forward</b>	(4)	<b>(2,163)</b>	<b>1,772</b>	<b>(391)</b>	<b>370</b>

All incoming resources and resources expended derive from continuing activities.

# Saundersfoot Playgroup and Daycare

## Balance sheet

as at 31 August 2024

		2024	2024	2024	2023
		Unrestricted	Restricted	Total	Total
		£	£	£	£
<b>Current assets</b>					
Debtors and prepayments	(5)	-	-	-	577
Cash at bank and in hand	(6)	1,451	1,772	3,223	2,906
<b>Total current assets</b>		<u>1,451</u>	<u>1,772</u>	<u>3,223</u>	<u>3,483</u>
<b>Current liabilities:</b>					
<b>amounts falling due within one year</b>					
Creditors and accruals	(7)	3,053	-	3,053	2,323
<b>Total current liabilities</b>		<u>3,053</u>	<u>-</u>	<u>3,053</u>	<u>2,323</u>
<b>Net current assets / (liabilities)</b>		<u>(1,602)</u>	<u>1,772</u>	<u>170</u>	<u>1,160</u>
<b>Total assets less current liabilities</b>		<u>(1,602)</u>	<u>1,772</u>	<u>170</u>	<u>1,160</u>
<b>Creditors: amounts falling due after one year</b>	(8)	561	-	561	790
<b>Net assets</b>		<u>(2,163)</u>	<u>1,772</u>	<u>(391)</u>	<u>370</u>
<b>Funds</b>					
Unrestricted funds		(2,163)	-	(2,163)	370
Restricted funds		-	1,772	1,772	-
<b>Total funds</b>		<u>(2,163)</u>	<u>1,772</u>	<u>(391)</u>	<u>370</u>

The financial statements were approved by the board of trustees on 26 June 2025

Signed: Laura Davies (Trustee)



# **Saundersfoot Playgroup and Daycare**

## **Notes to the accounts**

### **for the year ended 31 August 2024**

#### **1 Accounting policies**

##### **Basis of accounting**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

##### **Going concern**

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

##### **Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

##### **Grants and donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

##### **Expenditure and liabilities**

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

##### **Taxation**

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

##### **Pensions**

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

# Saundersfoot Playgroup and Daycare

## Notes to the accounts continued

### for the year ended 31 August 2024

2 Grants and donations	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Coop	-	1,772	1,772	-
Pembrokeshire County Council	-	-	-	7,952
Other donations	1,401	-	1,401	-
	<u>1,401</u>	<u>1,772</u>	<u>3,173</u>	<u>7,952</u>

3 Staff costs and numbers	2024 £	2023 £
Gross salaries	62,114	61,097
Social security costs	2,793	2,673
Employment allowance	(2,793)	(2,673)
Pensions	771	804
	<u>62,885</u>	<u>61,901</u>

The average number of employees during the year was 6.75 (2023: 6.0). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2024 £	2023 £
Costs of the scheme to the charity for the year	771	804
Amount of any contributions outstanding at the year end	153	151

4 Restricted funds	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Coop Local Community Fund	-	1,772	-	-	1,772
	<u>-</u>	<u>1,772</u>	<u>-</u>	<u>-</u>	<u>1,772</u>

Fund name	Purpose of restriction
Coop Local Community Fund	To create a garden in our tarmac yard to provide shade and a chance for children to learn to grow vegetables and flowers by installing planters for trees and raised beds for growing plants.

**Saundersfoot Playgroup and Daycare**  
**Notes to the accounts continued**  
**for the year ended 31 August 2024**

<b>5 Debtors and prepayments</b>	2024	2023
	£	£
Debtors	-	577
	<u>-</u>	<u>577</u>
<b>6 Cash at bank and in hand</b>	2024	2023
	£	£
HSBC Community Account	513	2,790
HSBC Deposit Account	2,710	116
	<u>3,223</u>	<u>2,906</u>
<b>7 Creditors and accruals</b>	2024	2023
	£	£
Loans due within one year	240	237
Creditors	-	1,200
PAYE	2,660	735
Other creditors	153	151
	<u>3,053</u>	<u>2,323</u>
<b>8 Creditors: amounts falling due after one year</b>	2024	2023
	£	£
Loans due after one year	561	790
	<u>561</u>	<u>790</u>

**9 Related party transactions**

**Trustee expenses**

No trustee received any expenses during this year or the previous year.

**Trustee remuneration and benefits**

No trustee received any remuneration or benefit during this or the previous year.

**Remuneration and benefits received by key management personnel**

The total employee benefits received by key management personnel were £23,295 (previous year: £23,179).

## Saundersfoot Playgroup and Daycare

### Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for the year ended 31 August 2024

	2024 Unrestricted funds £	2023 Unrestricted funds £	2024 Restricted funds £	2023 Restricted funds £	2024 Total funds £	2023 Total funds £
<b>Income</b>						
Grants and donations	1,401	-	1,772	7,952	3,173	7,952
Childcare fees	67,739	73,153	-	-	67,739	73,153
Fundraising	896	536	-	-	896	536
Bank interest	36	13	-	-	36	13
<b>Total income</b>	<b>70,072</b>	<b>73,702</b>	<b>1,772</b>	<b>7,952</b>	<b>71,844</b>	<b>81,654</b>
<b>Expenditure</b>						
Wages costs, incl. NI & pension	62,885	59,121	-	2,780	62,885	61,901
Rent and room hire	2,400	4,832	-	1,584	2,400	6,416
Insurance, subscriptions & DBS	725	659	-	-	725	659
Telephone & sundry costs	198	187	-	-	198	187
Playgroup resources	807	1,697	-	3,588	807	5,285
Payroll fees	585	522	-	-	585	522
Subcontractors	3,132	7,967	-	-	3,132	7,967
Bad debts	1,089	-	-	-	1,089	-
Bank charges	60	65	-	-	60	65
Staff training and uniforms	255	212	-	-	255	212
Loan interest	28	21	-	-	28	21
Software costs	441	-	-	-	441	-
<b>Total expenditure</b>	<b>72,605</b>	<b>75,283</b>	<b>-</b>	<b>7,952</b>	<b>72,605</b>	<b>83,235</b>
<b>Net income / (expenditure)</b>	<b>(2,533)</b>	<b>(1,581)</b>	<b>1,772</b>	<b>-</b>	<b>(761)</b>	<b>(1,581)</b>
<b>Fund balances brought forward</b>	<b>370</b>	<b>1,951</b>	<b>-</b>	<b>-</b>	<b>370</b>	<b>1,951</b>
<b>Fund balances carried forward</b>	<b>(2,163)</b>	<b>370</b>	<b>1,772</b>	<b>-</b>	<b>(391)</b>	<b>370</b>