



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 1<sup>st</sup> September 2024 To 31<sup>st</sup> August 2025

Charity name: Buckles and Bows Pre-School (CIO)

Principal address: The grounds of Holy Family School, Ongar Hill, Addlestone  
KT15 1BP

Charity registration number: 1182528

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Development and education of pre-school aged children from 2 – 4 years old
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Plan and provide a wide range of fun and exciting learning opportunities following the EYFS guidance, to meet children's individual interests and needs, to enable them to build on skills and experiences whilst learning through their natural curiosity. Learning opportunities take place indoors and outdoors. Observe and record achievements and progress, share /exchange information with parent/carer.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	I confirm that the trustees have had regard to the guidance issued by the Charity Commission on public benefit and follow the Pre School learning alliance model constitution for child care providers

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Contribution made by volunteers	Para 1.38	We thank all the trustees and volunteers for their contributions throughout the year, without whose input the nursery would cease to be
Other		We thank Lisa and all the staff for their fantastic work with the children throughout the academic year

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	We have continued to prepare the children in our care to be in the best position they can be for starting school once they complete their time at Buckles and Bows.

## Financial Review

Review of the charity's financial position at the end of the period 23-24	Para 1.21	As at 28/08/25 the main account bank balance held at HSBC Weybridge was £20,669.13. There are some outstanding payments (accruals) less SCC monies already received for the coming term leave an actual starting balance for the year 25-26 of c£12,687.05 in the main account. This results in <b>an overall surplus for the period September 24 to August 25 of c£3,460.46</b> (yet to be audited). This demonstrates that we have balanced the books over the year, leaving a small surplus that, once firmed up, will be transferred to contingency
Audited accounts for the period Sept 23 – August 24		Our accounts are audited around 9 months after the end of each accounting period, in order to submit to the Charities Commission. Our 23-24 audited accounts (copy available for review) show turnover of £171,565.00 against expenditure of £160,949.00 giving a surplus in the year of £10,616.00, which was about £5k better than I had reported at the last AGM – some contingent costs allowed this time last year did not come to fruition. £8,000.00 of this surplus was transferred to contingency during the year. Whenever possible and prudent to do so, after expenditure on new resources, we transfer surplus to our reserve account.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held for three specific reasons; <ol style="list-style-type: none"> <li>1. Mandatory requirement to cover costs – mainly redundancies in the unlikely event of having to wind up the charity. These currently stand at c£25,000</li> <li>2. General contingency for unknown circumstances – no specific amount</li> <li>3. Sinking fund for replacement of our nursery building, which is effectively a large temporary portable office container that was repurposed c35 years ago. Replacement would cost in the region of £250k, so we are mindful of working towards a significant contribution towards that at some stage, along with researching potential options for 3<sup>rd</sup> party funding.</li> </ol>
Amount of reserves held	Para 1.22	In April 2025 we opened a higher interest earning savings account with Virgin Money, so most of our reserves have been transferred into that account.

		Current reserves stand at £20,574.79 in the HSBC contingency account, and £65,598.26 in the Virgin Money Account. <b>Giving a total reserve of £86,173.04</b> – which is a £9,871.44 increase on last year. So, bearing in mind the replacement building project at some time, we do need to keep topping that up whenever we can, without distracting from ensuring we have good quality resources for the current cohort of children.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No known concerns about the continuity of the setting – we signed a new lease with the parish for the grounds taking us to 2030, with earliest break 2027, so as long as Surrey CC rates keep pace with covering costs, we are in a strong position to continue providing our service. We are still in the early stages of understanding how the recent policy changes providing Government funding for younger children, will impact upon our in-take and ultimately our viability. We do not have the capacity, sleeping facilities or the will to take on children younger than 2 years old – we are a pre-school not a nursery. So time will tell on that one.

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	We operate under the Pre-school Learning Alliance Model CIO Constitution for Childcare providers
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	We are constituted as a Charitable Incorporated Organisation, which essentially means that the Trustees have no personal liability for any debts.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected from family members or affiliate membership volunteering and being voted on at this the AGM. For the year 24-25 now ending, we had 5 family member trustees, and 4 affiliate trustees as listed below.

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Family member (F) or Affiliate member (A)
1	Mike Quinlan	Chairperson		A
2	Chris Turvill	Treasurer		A
3	Rianne Denyer	Secretary		F
4	Anna King	General member / Fundraising		F

5	Anna Germany	Ditto		F
6	Rebecca Corrie	Ditto		F
7	Louise Gough	Ditto		A
8	Matt Dobson	Ditto		F
9	Zoe Hall	Ditto		A
10				
11				
12				

Staff Members attending management meetings	
Lisa Fuller	Manager
Nikki Wimms	Administrator


### Other optional information

### Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Michael Quinlan

Position (eg Secretary,  
Chair, etc)

Chairperson

Date

28/08/2025



Section A

Independent Examiner's Report

Report to the trustees

BUCKLES & BOWS PRE-SCHOOL NURSERY

On accounts for the year  
ended

31 AUGUST 2025

Charity no  
(if any)

1182528

Set out on pages

3

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/0/2025.

Responsibilities and  
basis of report

As the charity's trustees, 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 Trust's accounts carried out under section 145 of the 2011 Act and 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 (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

*Lesley Marshall*

Date:

26/3/26

Name:

LESLEY MARSHALL OF LE MARSHALL & CO

Relevant professional  
qualification(s) or body  
(if any):

ACA

**Address:**

UNIT B1F

FAIROAKS AIRPORT

CHOBHAM GU24 8HU

## Section B

### Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A

**BUCKLES AND BOWS PRE-SCHOOL NURSERY**  
**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2025**  
**CHARITY NUMBER 1182528**

	2025 £	2024 £
<b>RECEIPTS</b>		
School fees	192,949	167,985
School fees received relating to next year	33,556	0
Fund raising	1,703	1,186
Uniform	215	298
Trips	613	580
Snacks	153	0
Miscellaneous income	50	0
Deposits received	0	100
Bank interest received	2,056	1,416
<b>Total Receipts</b>	<b>231,295</b>	<b>171,565</b>
<b>PAYMENTS</b>		
<b>Direct nursery expenditure</b>		
<b>Staff expenditure</b>		
Wages	119,274	116,895
Employer's NI contributions	20,144	1,553
Pensions	8,061	6,989
Training & DBS checks	753	737
Travel & subsistence	0	39
Recruitment	0	0
<b>Total Staff Expenditure</b>	<b>148,232</b>	<b>126,214</b>
<b>General</b>		
Toys and books	1,058	1,259
Uniform	773	2,043
Trips	769	191
Milk and snacks	1,949	1,846
Presents	2,131	552
Subscriptions	1,105	795
Consumables	2,444	2,808
Donations	0	0
<b>Total General Expenditure</b>	<b>10,229</b>	82 <b>9,494</b>
<b>Administration</b>		
Salaries	11,608	8,760
Bookkeeping & accountancy	1,580	1,604
Post and telephone	420	557
Stationery	531	710
Computer expenses	712	2,222
Bank charges	124	126
	<b>14,975</b>	82 <b>13,979</b>
<b>Establishment expenses</b>		
Rent & rates	6,000	5,250
Insurance	2,315	1,154
Electricity	1,965	1,291
Cleaning	0	174
Premises expenses	4,239	1,646
Repairs and maintenance	0	1,748
	<b>14,519</b>	<b>11,263</b>
<b>Building furniture and equipment</b>		
Miscellaneous	0	0
	<b>0</b>	<b>0</b>
<b>Total Expenditure</b>	<b>187,955</b>	<b>160,949</b>
<b>EXCESS OF RECEIPTS OVER EXPENDITURE</b>	<b>43,340</b>	<b>10,616</b>



Section A

Independent Examiner's Report

Report to the trustees

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