

**REPORT OF THE DIRECTOR AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2025
FOR
BUSY FINGERS PRESCHOOL**

BUSY FINGERS PRESCHOOL

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BUSY FINGERS PRESCHOOL
CHARITY INFORMATION
FOR THE YEAR ENDED 31 JULY 2025

TRUSTEES

OFFICERS

Stephen Hazell (Treasurer) resigned 8/1/25
Sophie Hills – (Treasurer) appointed 8/1/25 resigned 3/9/25
Laura Bowman (Treasurer) appointed 8/1/25
Danielle Smith (Secretary) resigned 7/10/24
Kendle Hanslip – (Secretary) appointed 8/1/25
Victoria Blair – (Chair) appointed 8/1/25

COMMITTEE MEMBERS

Holly Hodge – resigned 7/10/24
Cheryl Steeple resigned 8/1/25
Emily Finney resigned 7/10/24
Amanda Ogilvie
Amy Tatum – resigned 8/1/25
Stephen Hazell
Laura Bowman – appointed 8/1/25

REGISTERED CHARITY NUMBER 1188632
REGISTERED COMPANY NUMBER CE021192 (England and Wales)

BANKERS

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

INDEPENDENT EXAMINER

Janine Davies
Pendenra
High Street
Brinkley
Newmarket
Suffolk
CB8 0SF

TRUSTEES RESPONSIBILITIES STATEMENT

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

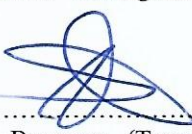
The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing 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 accounting estimates that are reasonable and prudent
- 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 proper accounting records that are sufficient to show and explain the charity's transactions and 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.

This report was approved by the trustees on 24th Sept 2025 and signed on their behalf by:


.....
Victoria Blair (Chair)
Trustee


.....
Laura Bowman (Treasurer)
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF BUSY FINGERS PRESCHOOL
Registered charity number 1188632

I report to the members on my examination of the accounts of the above charity ("the Trust") for year ended 31 July 2025

As the charity members of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with 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) 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 been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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



Janine Davies Accountant & Tax Adviser, ICPA, Pendenra, High St, Brinkley, Newmarket CB8 0SF

Date 2 September 2025

BUSY FINGERS PRESCHOOL

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 JULY 2025**

		Year Ended	Period
	Notes	31/7/25	25/2/23
		£	to
			31/7/24
			£
INCOME	2,3	136,888	199,506
Administrative expenses	5	<u>143,918</u>	<u>197,877</u>
OPERATING (LOSS)/PROFIT	12	(7,030)	1,629
Interest receivable and similar income	4	<u>699</u>	<u>835</u>
NET MOVEMENT IN FUNDS		(6,331)	2,464
Total funds b/f		<u>108,491</u>	<u>106,027</u>
TOTAL FUNDS C/F		102,160	108,491

BUSY FINGERS PRESCHOOL (REGISTERED NUMBER: CE021192)

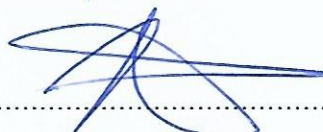
**BALANCE SHEET
31 JULY 2025**

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	8	38,790	41,072
CURRENT ASSETS			
Debtors	8	236	4,132
Cash at bank and in hand		<u>63,729</u>	<u>63,941</u>
		63,965	68,073
CREDITORS			
Amounts falling due within one year	9	<u>595</u>	<u>654</u>
NET CURRENT ASSETS		<u>63,370</u>	<u>67,419</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>102,160</u>	<u>108,491</u>
RESERVES			
Retained earnings		<u>102,160</u>	<u>108,491</u>
		<u>102,160</u>	<u>108,491</u>

The financial statements were approved by the Trustees on 24th Sept 2025



Victoria Blair (Chair)



Laura Bowman (Treasurer)

BUSY FINGERS PRESCHOOL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

01.1 Basis of accounting

The financial statements have been prepared to give a "true and fair" view and 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 Charities SORP (FRS102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes 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 United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011

Busy Fingers Preschool constitutes a public benefit entity as defined by FRS 102

1.2 Income

All income is recognized once the charity has entitlement to the income. It is probable that the income will be received and the amount of income receivable can be measured reliably

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware or that probate has been granted, the estate has been finalised and notification has been made by the executor(s) of the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution Where legacies have been notified to the charity, or the charity is aware of the granting of probate and the criteria for income recognition has not been met, then the legacy is treated as a contingent asset and disclosed if material

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. This is normally upon notification of the interest paid or payable by the Bank.

1.3 Expenditure

Expenditure is recognized once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the charity's educational operations including support costs and costs relating to the governance of the charity apportioned to charitable activities.

1.4 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads

1.5 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. .

1.6 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of 3 months or less from the date of acquisition or opening of the deposit or similar account

1.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material the provision is based on the present value of those amounts, discounted at the pre tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges

1.8 Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic Financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.9 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year

1.10 Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

2 INCOME FROM GRANTS, DONATIONS AND LEGACIES

	Unrestricted funds 2025	Total Funds 2025	Total Funds 2024
CC Funding	111,838	111,838	161,550

3 INCOMING RESOURCES FROM ACTIVITIES GENERATING FUNDS

Fundraising Events	5,590	5,590	1,286
Fees received	5,726	5,726	30,111

4 INVESTMENT INCOME

Bank interest received	699	699	835
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5 SUPPORT COSTS	25,350	25,350	34,763
which include Governance costs	595	595	1,270

3. EMPLOYEES

The average number of employees during the year was 10 (2024 - 8).

Staff costs were as follows:

	2025	2024
Wages and Salaries	113,909	158,116
Pension costs	2,377	2,587
	<u>116,286</u>	<u>160,703</u>

4. **OPERATING (LOSS)/PROFIT**

The operating loss (2024 - operating profit) is stated after charging:

	Year Ended	Period
	31/7/25	25/2/23
	£	to
	2,224	31/7/24
Depreciation - owned assets	<u>2,224</u>	<u>2,411</u>

5. **EXCEPTIONAL ITEMS**

	Year Ended	Period
	31/7/25	25/2/23
	£	to
	58	31/7/24
Lottery grant release of asset	<u>58</u>	<u>66</u>

6. **TANGIBLE FIXED ASSETS**

	Land and buildings	Plant and machinery etc	Totals
	£	£	£
COST			
At 1 August 2024 and 31 July 2025	<u>103,783</u>	<u>15,920</u>	<u>119,703</u>
DEPRECIATION			
At 1 August 2024	63,191	15,440	78,631
Charge for year	<u>2,162</u>	<u>120</u>	<u>2,282</u>
At 31 July 2025	<u>65,353</u>	<u>15,560</u>	<u>80,913</u>
NET BOOK VALUE			
At 31 July 2025	<u>38,430</u>	<u>360</u>	<u>38,790</u>
At 31 July 2024	<u>40,592</u>	<u>480</u>	<u>41,072</u>

7. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Trade debtors	112	4,008
Other debtors	<u>124</u>	<u>124</u>
	<u>236</u>	<u>4,132</u>

8. **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Trade creditors	595	596
Other creditors	-	58
	<u>595</u>	<u>654</u>

9. **STATEMENT OF FUNDS**

	Balance 31 July 24	Income	Expenditure	Balance 31 July 2025
Unrestricted Funds	108,491	137,587	143,918	102,160

ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Total Funds (unrestricted) July 25	Total Funds (unrestricted) July 24
Tangible fixed assets	38,790	41,072
Current assets	63,965	68,073
Creditors due within one year	(595)	(654)
	<u>102,160</u>	<u>108,491</u>

BUSY FINGERS PRESCHOOL

DETAILED STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 JULY 2025

	Year Ended 31/7/25		Period 25/2/23 to 31/7/24
	£	£	£
Turnover			
CC Funding	111,838		161,550
Fundraising events	5,590		7,237
Childrens fees received	5,838		30,111
SENIF etc	13,324		-
Uniform	223		100
Misc income	<u>75</u>		<u>508</u>
		136,888	199,506
Other income			
Deposit account interest		<u>699</u>	<u>835</u>
		137,587	200,341
Expenditure			
Rent	150		1,488
Rates and water	1,454		1,733
Insurance	1,961		3,494
Light and heat	1,517		2,247
Uniform and book bag expenses	616		834
Telephone	724		328
Post and stationery	490		1,083
Advertising	-		6
Books	55		-
Repairs and renewals	5,226		4,105
Toys and materials	3,614		5,810
Household and cleaning	876		1,243
Gifts	264		537
Provisions	1,167		2,649
Sundry expenses	2,774		2,257
Professional Fees and Subs	1,223		2,495
Training	1,169		1,555
Accountancy and bookkeeping	595		1,270
Wages	113,909		158,116
Pensions	2,377		2,587
Hire of photocopier	1,473		1,413
Depreciation of tangible fixed assets			
Freehold property	2,162		2,162
Plant and machinery	120		249
Lottery grant release of asset	<u>(58)</u>		<u>(66)</u>
		143,858	197,595
		(6,271)	2,746
Finance costs			
Bank charges		<u>60</u>	<u>282</u>
NET (LOSS)/PROFIT		<u>(6,331)</u>	<u>2,464</u>