St Benedict’s Pre-School

Unaudited annual report and financial statements

For the year ended

5 April 2026

Charity Number 1142746

St Benedict’s Pre-School

Financial statements

Year ended 5 April 2026

Contents	Pages
Trustees' annual report	**1 to 3**
Independent examiner's report to the trustees	**4**
Receipts and payments account	**5**
Statement of assets and liabilities	**6**
Notes to the financial statements	**7 to 8**

St Benedict’s Pre-School

Trustees' annual report

Year ended 5 April 2026

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2026.

Reference and administrative details

Registered charity name	St Benedict’s Pre-School
Charity registration number	1142746
Principal address	St Benedicts Church Hollingsworth Road Lowestoft Suffolk NR32 4AX
Trustees (Committee members)	Tessa Amy Crane (Chair) Julian Grant (Treasurer) Lynne Poll (until 30 January 2026) Nigel Lacey (until 15 July 2025) Carrieanne Oakley (from 15 July 2025) Nicola Mayston (Secretary)
Independent Examiner	Mark Proctor FCA DChA Lovewell Blake LLP Chartered Accountants Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
Bankers	Barclays Bank PLC Barclays Banking Leicester LE87 2BB

Objectives and activities

The Charity was established to provide childcare for children between the ages of 2 and 4 years old, some of which may have learning difficulties. The facilities available allow the Charity to offer rolling snack bar, inside and outside play areas and a safe and friendly environment.

The Trustees have taken due regard to the guidance published by the Charities Commission on public benefit. It is considered that a public benefit is provided by providing funded childcare services to working families.

Achievements and performance

We feel we have made steady progress considering all the challenges that have been put on early years from the Government. We found making small adjustments on what we provide ensures we stay in a healthy financial situation for our staff and families.

We decided to open a breakfast club meaning parents/carers can pay for early start or add this into their funding. This has been popular.

We had a high number of children who could qualify for DLA meaning we could apply for additional funding. This top up had a big impact.

Although the government brought in 30-hour funding for 2 yr olds, we have found this has not been as successful as anticipated. We are however keeping our Monday afternoon open as hopefully things will pick up once families are more aware of what they are entitled to.

Financial review

The results of the Charity are shown on pages 5 to 8.

Reserves policy

The Charity’s reserve policy is set to achieve three times the monthly salary commitment. This currently sits at £30,000. As at 5 April 2026 the Charity had unrestricted free reserves of £118,130 (2025: £112,877).

The current level of reserves is considered sufficient to cover the operating costs of the Charity for the next 12 months. Reserves will be held at this level for the foreseeable future.

Plans for future periods

Staff and committee are still working hard to apply for any community grants to help develop our nature garden, this is taking time and will be a long-term project. We hope to provide growing beds to provide fresh fruit and vegetables for the children along with a covered shaded area.

The church has been without a reverend for over a year but hopefully once one has been appointed, we would like to link in with him and hold a community fare to make locals more aware who we are and what we offer in childcare.

We hope the new vicar will attend our committee's and that this will help him to understand how important the setting is to the area.

We continue to grow and move forward the best we can.

Structure, governance and management

St Benedict’s Pre-School is registered with the Charity Commission under the Charities Act 2011.

The board of trustees is made up of parents of the children that attend the pre-school. Trustees are selected by management on the basis that the parents of the children have the largest connection with the Charity and therefore will guide the Charity in the right direction.

Organisational structure

St Benedict’s Pre-School is made up of four trustees and multiple practitioners who oversee the day to day running of the Pre-School.

Independent examiner

Mark Proctor FCA DChA of Lovewell Blake LLP has been appointed as independent examiner for the ensuing year.

Signed on behalf of the trustees on 7 October 2026.

…….
Mrs T A Crane
Chair

St Benedict’s Pre-School

Independent examiner's report to the trustees of St Benedict’s Pre-School

Year ended 5 April 2026

I report on the accounts of the charity trustees for the year ended 5 April 2026 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner
As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (“Act”).

I report in respect of my examination of the charity’s accounts carried out under section 145 of the 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 given me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or

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.

……
Mark Proctor FCA DChA
Independent examiner
Lovewell Blake LLP Chartered Accountants
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

29 October 2026

St Benedict's Pre-School

Receipts and payments account

Year ended 5 April 2026

	Note	**Total Unrestricted Funds 2026**	Total Unrestricted Funds 2025
		£	**£**
Receipts			
Grant income	**1**	946	1,009
Income from charitable activities	**2**	148,697	143,862
Total receipts		149,643	144,871
Payments			
Charitable activities	**3**	(144,390)	(122,735)
Total payments		(144,390)	(122,735)
Net receipts		5,253	22,136
Cash and bank balance at 5 April 2025		112,877	90,741
Cash and bank balance at 5 April 2026		118,130	112,877

The notes on pages 7 - 8 form part of these financial statements.

St Benedict's Pre-School

Statement of assets and liabilities

Year Ended 5 April 2026

	2026	2025
	£	£
Cash funds		
Bank – Current account	118,077	112,777
Petty cash	53	100
	118,130	112,877
Liabilities		
Independent Examination	1,686	1,614
HMRC	3,857	2,178
Pension (NEST)	432	373
Rent	2,914	-
	8,889	4,165

These financial statements were approved by the board of trustees and authorised for issue on 7 October 2026 and are signed on behalf of the board by:

…….
Mrs T A Crane

Chair

The notes on pages 7 - 8 form part of these financial statements.

St Benedict's Pre-School

Notes to the financial statements

Year Ended 5 April 2026

1. Basis of accounting

The accounts have been prepared on a receipts and payments basis.

2. Income from grants

	Unrestricted Funds	Total Funds 2026	Total Funds 2025
	£	£	£
Grants	946	946	1,009

All income received in respect of grant income during the period (2025: £1,009) was attributable to unrestricted funds.

3. Income from charitable activities

	Unrestricted Funds	Total Funds 2026	Total Funds 2025
	£	£	£
Fee income from parents, National Savings and SLC	4,498	4,498	10,364
Other income	-	-	876
Funding from Suffolk County and East Suffolk Council	144,199	144,199	132,622
	148,697	148,697	143,862

All income received in respect of charitable activities during the period (2025: £143,862) was attributable to unrestricted funds.

4. Costs of charitable activities

	Unrestricted Funds	Total Funds 2026	Total Funds 2025
	£	£	£
Purchases	5,394	5,394	4,978
Wages and salaries	118,035	118,035	96,888
Sundry expenses	5,431	5,431	5,762
Professional fees	155	155	197
Postage, stationery and telephone	1,669	1,669	410
Rent and rates	10,605	10,605	9,625
Repairs and maintenance	853	853	-
Governance costs	1,614	1,614	1,494
Training	144	144	2,048
Subscriptions	102	102	75
Uniform purchases	375	375	1,258
Charitable donations	13	13	-
	144,390	144,390	122,735

All expenditure paid in respect of charitable activities during the period (2025: £122,735) was attributable to unrestricted funds.

5. Related party transactions

During the period total remuneration of £Nil (2025: £Nil) was paid to the trustees of the Charity.

There were no trustee expenses paid during the period (2025: £Nil)