Docusign Envelope ID: 9BBA4E20-8C39-8B30-800E-A48327073051

Charity registration number: 1149155

Whipperley Nursery

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Docusign Envelope ID: 9BBA4E20-8C39-8B30-800E-A48327073051

Whipperley Nursery

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Whipperley Nursery

Reference and Administrative Details

Chief Executive Officer

Mrs K D French

Trustees

Sandeep Shabir - Chair Lady
Shreen Ahmed - Vice Chair
Aneesa Amin
Kim French
Anton Price
Ashish Saha

Charity Registration Number

1149155

Principal Office

Whipperley Ring
Farley Hill
LUTON
Beds
LU1 5QY

Auditor

Holmes Peat Thorpe
Basepoint Business Centre
110 Butterfield
LUTON
Beds
LU2 8DL

Bankers

Lloyds Bank plc
George Street
LUTON
Beds

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Whipperley Nursery

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Objectives and activities

Objects and aims

The objects of the charity, as stated in its constitution, are to enhance the development and education of children primarily under statutory school age.

From this it is understood that a prime aim of the organisation is to enhance the development and education of children primarily under statutory school age and provide out of school care / wrap around care, emergency care, breakfast and out of school clubs.

Objectives, strategies and activities

Advice and information
We have worked closely with all outside agencies and Local authorities, to provide the best possible outcomes for all children in our care. We sign post parents to any advice they may need, and have an open door for support when needed. We have a very informative website www.whipperleynursery.co.uk which is kept updated. We have excellent community support/links.

Support
Support children to excel in the nursery setting with a qualified teacher as part of the team.

Learning

We have been awarded an ECO WARRIOR status. Family Food First our staff/children/parents will work together on Healthy Eating. Childre have access to a large outside area with planned activities with an integrated Sensory Garden. The nursery is highly resourced to provide children with the best possible opportunities. Talking Takes is embedded with staff also we have been trained on ELSEC Programme (Speech and Language). Management monitor staff's interactions. All rooms have white interactive boards learning ONLY. Preschool has an ICT area with various equipment. Tooth Brushing – children have the opportunity to brush their teeth regularly. Excellent SEN Lead who communicates with all parents/outside agencies – Sensory room in Panda class. Robust Safeguarding and Safeguarding Lead. Regular visits including Local Police.

Resources
To continue replenishing resources inside / outside.

Staffing
Agencies are used on a last resort basis for staffing – staff are fully vetted. Inhouse/other training is available to all staff. All new staff have a 6 month induction. Safeguarding is discussed at all meetings. Safeguarding is priority – all staff are aware of the processes. Regular meetings take place. 2 Apprentices are studying for Level 3. Staff are trained on signing to children. All staff are First Aid trained.

Leadership and management
Consolidate roles of board member. To carry out policy reviews and strategic reviews, and to increase funding from other sources.

Public benefit

The charity provides a public benefit to the community by: 1) Offering appropriate play, education and care facilities, family learning and extended hours groups, together with the right of parents to take responsibility for and to become involved in the activities of such groups, ensuring that such groups offer opportunities for all children whatever their race, culture, religion, means or ability, 2) Encouraging the study of the needs of such children and their families and promoting public interest in and recognition of such needs in the local area, 3) Instigating and adhering to and furthering the aims and objectives of the Pre-School Learning Alliance.

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Strengths

Good Ofsted report Safeguarding is paramount an all staff are highly trained.

Dedicated Management/Staff/Committee

Growing Healthy Families Programme Elsec Programme is embedded with staff. Tooth brushing programme

Excellent robust communication lead/SPOC/Talking Takes Off Lead/SEN Lead

Working on recruiting Committee members

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

Policy on reserves

We are endeavouring to build up two reserve bank accounts to enable us to pay three months expenses and three months of redundancy to our staff.

Principal funding sources

Grant funding from Nursery Education fund has been used in funding salaries and wages, and providing resources in connection with the principal objective of the charity.

Structure, governance and management

Nature of governing document

The charity is governed by the constitution it adopted on registration on 27 April 2012.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in interest rates. Interest bearing assets are held at variable rate.

Credit risk

The charity's principal financial assets are bank balances and cash, and other receivables. The charity's credit risk is primarily attributable to its other receivables.
The credit risk on liquid funds is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.
The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

The annual report was approved by the trustees of the charity on 21 October 2026 and signed on its behalf by:

Signed by:
Sandeep Shabir
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Mrs Sandeep Shabir
Chair Lady

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Whipperley Nursery

Statement of Trustees' Responsibilities

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

The law applicable to charities 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 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 business.

The trustees are responsible for keeping proper 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 Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 21 October 2026 and signed on its behalf by:

Signed by:
Sandeep Shabir
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Mrs Sandeep Shabir
Chair Lady

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Whipperley Nursery

Independent Examiner's Report to the trustees of Whipperley Nursery

I report to the trustees on my examination of the accounts of Whipperley Nursery for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of Whipperley Nursery 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 Whipperley Nursery 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

Since Whipperley Nursery gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Accountants, which is one of the listed bodies.

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 Whipperley Nursery as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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 by:
Javaira Sarmad
DFA92D2A706E4D6...

Javaria Sarmad FCA
Holmes Peat Thorpe
Chartered Accountants

Basepoint Business Centre
110 Butterfield
LUTON
Beds
LU2 8DL

Date: 21 October 2026

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Whipperley Nursery

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Charitable activities		-	463,090	463,090
Other income		101,594	-	101,594
Total income		101,594	463,090	564,684
Expenditure on:				
Charitable activities		(243,222)	(331,848)	(575,070)
Total expenditure		(243,222)	(331,848)	(575,070)
Net (expenditure)/income		(141,628)	131,242	(10,386)
Net movement in funds		(141,628)	131,242	(10,386)
Reconciliation of funds				
Total funds brought forward		120,848	220,644	341,492
Total funds carried forward	12	(20,780)	351,886	331,106

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Charitable activities		-	315,094	315,094
Other income		250,109	-	250,109
Total income		250,109	315,094	565,203
Expenditure on:				
Charitable activities		(217,199)	(313,318)	(530,517)
Total expenditure		(217,199)	(313,318)	(530,517)
Net (expenditure)/income		32,910	1,776	34,686
Net movement in funds		32,910	1,776	34,686
Reconciliation of funds				
Total funds brought forward		87,938	218,868	306,806
Total funds carried forward	12	120,848	220,644	341,492

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 and 2025 is shown in note 12.

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Whipperley Nursery

(Registration number: 1149155)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	8	4,418	5,623
Current assets			
Debtors	9	59,834	59,845
Cash at bank and in hand	10	284,990	287,284
		344,824	347,129
Creditors: Amounts falling due within one year	11	(18,136)	(11,260)
Net current assets		326,688	335,869
Net assets		331,106	341,492
Funds of the charity:			
Restricted income funds			
Restricted funds		351,886	200,644
Unrestricted income funds			
Unrestricted funds		(20,780)	120,848
Total funds	12	331,106	341,492

The financial statements on pages 6 to 14 were approved by the trustees, and authorised for issue on 21 October 2026 and signed on their behalf by:

Signed by:
Sandeep Shabir
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Mrs Sandeep Shabir
Chair Lady

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Whipperley Nursery

Notes to the Financial Statements for the Year Ended 31 December 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
Whipperley Nursery meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) 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.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Transition to FRS 102
In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was required. No restatements are required as a result of the transition to FRS 102.

Income and endowments

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

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Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £100.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer Equipment	33% Straight line
Furniture, Fixtures and Fittings	15% Reducing Balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade Creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade Creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

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

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

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2 Income from charitable activities

	Restricted funds £	Total funds £
Nursery Provision	463,090	463,090
Total for 2025	463,090	463,090
Total for 2024	315,094	315,094

3 Other income

	Unrestricted funds General £	Total funds £
Fees and supplies	101,594	101,594
Total for 2025	101,594	101,594
Total for 2024	250,109	250,109

4 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Nursery Provision		48,320	-	48,320
Staff costs	6	119,205	331,848	451,053
Allocated support costs		75,697	-	75,697
Total for 2025		243,222	331,848	575,070
Total for 2024		217,199	313,318	530,517

5 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

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6 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	451,053	412,008

No employee received emoluments of more than £60,000 during the year

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7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 January 2025	36,388	36,388
At 31 December 2025	36,388	36,388
Depreciation		
At 1 January 2025	30,765	30,765
Charge for the year	1,205	1,205
At 31 December 2025	31,970	31,970
Net book value		
At 31 December 2025	4,418	4,418
At 31 December 2024	5,623	5,623

9 Debtors

	2025 £	2024 £
Trade debtors	35,994	35,544
Other debtors	23,840	24,301
	59,834	59,845

10 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	729	695
Cash at bank	284,261	286,589
	284,990	287,284

11 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	18,136	11,260

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12 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Balance at 31 December 2025 £
Unrestricted funds				
General	120,848	101,594	(243,222)	(20,780)
Restricted funds	220,644	463,090	(331,848)	351,886
Total funds	341,492	564,684	(575,070)	331,106

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted funds				
General	87,938	250,109	(217,199)	120,848
Restricted funds	218,868	315,094	(313,318)	220,644
Total funds	306,806	565,203	(530,517)	341,492

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 December 2025 £
Tangible fixed assets	4,418	-	4,418
Current assets	40,973	303,851	344,824
Current liabilities	(18,136)	-	(18,136)
Total net assets	27,255	303,851	331,106

	Unrestricted funds General £	Restricted funds £	Total funds at 31 December 2024 £
Tangible fixed assets	5,623	-	5,623
Current assets	40,950	306,179	347,129
Current liabilities	(11,260)	-	(11,260)
Total net assets	35,313	306,179	341,492

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14 Analysis of net funds

	At 1 January 2025 £	Financing cash flows £	At 31 December 2025 £
Cash at bank and in hand	287,284	(2,294)	284,990
Net debt	287,284	(2,294)	284,990

	At 1 January 2024 £	Financing cash flows £	At 31 December 2024 £
Cash at bank and in hand	247,379	39,905	287,284
Net debt	247,379	39,905	287,284