Jigsaw Preschool

Statement of Financial Activities
for the year ended 31 August 2026

Registered Charity No 1155860

Jigsaw Preschool

Chair's Report

Committee

We currently have 5 trustees who are Jo-Ann Hunt- Chair, Elisa Davies- treasurer, Eleanor Clapp- sectary, Tina Woodstock and Rose Bradshaw. The trustees continued to review Jigsaw's policies on a 2-year rolling schedule or more frequently if required, ensuring they remain compliant with EYFS and other Safeguarding regulations and updates. The trustees have put a lot of hours into research to updates the policies to meet the current UK government guidelines and legislation.

Staff

The committee agreed to a pay increase for staff from April 2026. Although we received comments about our salary levels being high compared to income, as a committee we identified retaining and recruiting staff as our biggest operational risk, and pay is a significant factor in that.

This year our deputy manager left. As a committee we agreed not to fill the deputy position. We offered staff to take on more responsibility for an additional increase in pay for the roles of SENCO and DSL which two members of staff are currently training for.

Our red room leader left at the end of summer term and we wish her all the best. We have not filled the room leader position yet as the managers and staff are working together to plan activities and learning experiences for the red room children.

We had some students in on work experience during the summer term for two weeks.

Finance

The Committee held a pay review in February to ensure our staff salaries were compliant with the increase in national living wage from April 2026.
We made a loss this year due to the impact of the increase in employers National Insurance which took effect in 2025. This cost Jigsaw an additional £7000.00 in payments to the government. In addition, our fee income dropped as we offered all parents 30 free hours of childcare which we receive income from the government which was less than our costs. We plan to resolve this by increasing parental fee's and keeping a tight rein on costs.

Grants

A pre-school manager attended a Food and cookery course and received a grant for £150. With the grant money we were able to purchase some silicone utensils, baking sheets, smoothie/soup blender and weighing scales for both red and green room to use.
We received £500 from PEM Accountants and another grant of £500 from one of our parent's companies for new Ipad's.

Fundraising

The Committee have held various fundraising events throughout the year. We have fundraised by holding a Nearly New sale in April and November, held stalls at the school's summer and winter fairs, family disco, Easter raffles, pre-school photo's, selling Ice-pops after school during summer term.
With our fundraising funds, we have purchased 2 new mud kitchens and a new climbing frame for our outdoor area.

Maintenance
Volunteers came in over summer and painted our climbing frames.



Jo-Ann Hunt
Chair of Jigsaw Preschool

JIGSAW PRESCHOOL

ACCOUNTANTS' REPORT
For the year ending 31st August 2026

I report on the accounts of Jigsaw Preschool for the year ending 31st August 2026.

Respective responsibilities of the trustees and examiner:

The Jigsaw Preschool trustees are responsible for the preparation of the accounts.
The Jigsaw Preschool trustees consider that an audit is not required for the year.

It is my responsibility as the independent examiner to:

1. Examine the accounts
2. To follow proceedures laid down in the general directions given by the Preschool
3. To state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission and The Institute of Charterd Accountants in England and Wales.
My examination included a review of the accounting records kept by the preschool and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explainations from you as trustees concerning any such matters.
The proceedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that in any material respect the requirements:

To keep accounting records
To prepare accounts which accord with the accounting records

To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

P E Whitmell BSc FCA
Fellow of The Institute of Chartered Accountants in England and Wales

9th Oct 2026 date

Jigsaw Preschool
Statement of Financial Activities
for the year ended 31 August 2026

	Unrestricted Funds 2026 £	Unrestricted Funds 2025 £
Income		
Incoming resources from generated funds		
Activities from generating funds:		
Fundraising events	2,896	4,398
Grant from Sawston Fun Run	-	500
Grant from PEM & Wates family	1,000	-
Investment income	1,666	1,505
Incoming resources from charitable activities		
Cambs CC Grants	217,438	210,576
Fee income	35,435	47,137
Other incoming resources		
Donations	610	1,565
Uniform income	393	329
Total incoming resources	259,437	266,009
Expenditure		
Costs of generating funds	1,411	624
Preschool activities	264,521	247,208
Total resources expended	265,932	247,833
Net (outgoing)/incoming resources for the year	(6,495)	18,176
Balances at 31 August 2025	66,305	48,129
Balances at 31 August 2026	59,810	66,305

The Statement of Financial Activities includes all gains and losses recognised in the year.

Jigsaw Preschool
Notes to the Accounts
for the year ended 31 August 2026

Total Expenditure

		unrestrictive	2026	2025
		£	£	£
Costs directly allocated to activities				
	Wages	236,648	236,648	213,665
	Uniform	1,416	1,416	768
	DBS costs	399	399	-
	Gift cards	126	126	1,290
	Leaving gifts & drinks	130	130	-
	AGM costs	58	58	-
	Staff Training	1,311	1,311	1,014
	Materials & toys	2,449	2,449	2,497
	Food & drink	2,191	2,191	1,831
	Insurance	1,479	1,479	1,420
	External classes fees	1,615	1,615	1,673
	Rent of premises	10,218	10,218	13,684
	Cleaning	545	545	388
	Fundraising events	1,411	1,411	624
Support costs allocated to activities			-	
	Payroll fees	1,056	1,056	1,056
	ICO fee	47	47	47
	OFSTED fee	35	35	35
	Office costs	2,804	2,804	4,820
	Twinkl fee	102	102	-
	Amazon prime fee	114	114	-
	Tapestry fee	317	317	-
Expenditure on capital equipment			-	
	Memory sticks	337	337	-
	Mud kitchens	361	361	-
	Ipads and laptop	763	763	-
	Playhouse	-	-	1,425
	Blinds	-	-	1,500
	Banners	-	-	96
		265,932	265,932	247,833

Jigsaw Preschool
Balance Sheet
as at 31 August 2026

	Notes		2026		2025
		£	£	£	£
Current assets					
Cash at bank and in hand		97,091		103,496	
		97,091		103,496	
Creditors: amounts falling due within one	5	(37,281)		(37,191)	
			59,810		66,305
Net assets			59,810		66,305
Funds					
Unrestricted:			59,810		66,305
	6		59,810		66,305

The financial statements were approved by the Trustees on and signed on their behalf by:

J Hunt
Chair
Date: 9 Oct 2026

Jigsaw Preschool
Notes to the Accounts
for the year ended 31 August 2026

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources and resources expended

Income and expenditure items have been credited or charged in the statement of financial activities on an accruals basis.

Restricted funds

Resources are recorded on a receivable basis and allocated to a restricted fund if a limitations on their use is specified by the donors and providers. Funds received in the direct operation of the charity are treated as unrestricted funds.

Direct charitable expenditure

Overheads are allocated to direct charitable expenditure on the basis of the time spent.

Taxation

The charity is exempt form tax on its charitable activities.

2 Trustees' Remuneration and Expenses

No Trustees received any remuneration or other benefits during the year.

3 Staff Costs and numbers

	2026	2025
	£	£
Wages and salaries	236,648	213,665
number of employees:		
Preschool manager	2	2
Deputy preschool manager	1	1
Early years assistants	13	13
	16	16

4 Taxation

Jigsaw Preschool is a registered charity and is therefore not liable to income tax or corporation tax on funds received and expended on activities covered by its charitable status.

5 Creditors: amounts falling due within one year

	2026 £	2025 £
Deferred income	37,281	37,191
	37,281	37,191

6 Funds

	Balance at 1 September 2025 £	Incoming Resources £	Resources Expended £	Balance at 31 August 2026 £
Unrestricted Funds				
General Reserve	66,305	259,437	265,932	59,810
Total Funds	66,305	259,437	265,932	59,810