Annual Return Report – 2025-2026

Annual General Meeting Minutes
Wednesday 7th October 2026-7.30pm

Welcome/apologies

Amanda Darley (AD), Victoria Bourne (VB), Anna Millgate (AM), Julie Buchanan (JB), Susannah Grimes (SG), Sian Bradshaw (SBr), Ros Wood (RW), Caroline Lander (CL), Nicola McEleney (NM), Laverda Hansen (LH), Steven Burgess (SBu)

Apologies Kristie Raymond (KR), Amy Greening (AG), Molly Muncaster (MM)

Minutes from previous AGM

No minute's arising. All agree.

Chairpersons Report

CL reads chairpersons report.

Nursery Managers Report

AD reads managers' report.

Treasurers Report

AD reads treasurers report.

Management and Charity Governance

Chairperson-CL happy to continue, SBu nominates. No other nominations. All agree.

Treasurer-SBu happy to continue, AM nominates. No other nominations. All agree.

Secretary-AG is stepping down. CL nominates NM. No other nominations. All agree.

KR is happy to stay if numbers require it. AD will speak to KR in more detail. (Edit 08.10.26 AD has spoken to KR and she will be staying on the committee.)

MM has resigned.

Parent and Committee Engagement

LH is happy to help with fundraising/helping

Questions and AOB

No

Closing Remarks

Thank you

Chairperson's AGM Report (Trustee Report)

Good evening everyone, and thank you so much for coming along to our AGM this evening.

I know that evenings are busy for everyone, so we really do appreciate you taking the time to be here. Having parents come along to the AGM is important to us, because Ditton Lodge isn't just a nursery — it is a community nursery, and the parents and families are a really important part of that community. For those who may be new to Ditton Lodge, we are a registered charity, and the nursery is supported by a voluntary management committee made up largely of parents and carers. We don't run the nursery day to day — that is very much down to Amanda, Vikki and the wonderful staff team — but we have an important role in supporting them, providing oversight and making sure that the charity continues to be well governed and financially sustainable. And I think sometimes the committee can be a little bit invisible. Most of what we do happens behind the scenes, and that's actually a good thing! But it is worth explaining what we do and, more importantly, why having a strong committee matters.

Looking back over the year
When you walk through the nursery door in the morning, you see children coming in with their coats, bags and lunchboxes, ready to play. What you don't necessarily see is everything that has happened behind the scenes to make sure that nursery can open its doors safely each morning. There are policies to review, safeguarding requirements to keep up with, health and safety matters, finances to monitor, staffing considerations, training, funding changes and all the other things that come with running an early years setting.

And there has certainly been plenty going on over the past year!

Despite all of that, the thing that has remained at the heart of Ditton Lodge is the children. The nursery continues to be a place where children are encouraged to explore, play, become independent, develop friendships and, most importantly, feel safe, happy and cared for. I think that is something we should never lose sight of.

The staff
I would like to spend a little time talking about our staff, because I think they deserve a huge amount of recognition. The staff at Ditton Lodge do far more than simply look after children for a few hours a day. They get to know the children — their personalities, their little quirks, what makes them laugh, what they are interested in, what they find difficult and what makes them feel secure. They celebrate the small achievements that perhaps nobody else notices. They comfort children when they are upset, encourage the ones who lack confidence, support children who need a little extra help and create opportunities for children to learn without them even realising they are learning. And they do all of this while dealing with everything else that comes with working in early years.

So, to Amanda, Vikki and the whole team — thank you. Thank you for your patience, your energy, your care and your commitment. Thank you for the things that parents see, but also for the many things that parents don't see. And thank you for continuing to put the children first.

The community
One of the things that makes Ditton Lodge special is the sense of community around it. We see that through parents coming into Stay and Play, taking part in Mystery Readers, joining in with events and celebrations, sharing things about their children's interests and simply taking the time to talk to the staff. Those relationships really do matter. For a young child, starting nursery can be a huge step. They are leaving their parents for the first time, meeting new people and learning to navigate a completely new environment. Knowing that the adults around them trust one another makes such a difference. And I think that is one of the strengths of Ditton Lodge — the relationship between the children, the staff and the families.

The committee
I also want to say a very big thank you to everyone who has been involved with the committee this year. Being a committee member is a voluntary role, and everyone has their own work, families and commitments outside of nursery. Sometimes committee work is interesting and rewarding. Sometimes it

is paperwork, spreadsheets and meetings! But every hour that someone gives to the committee is an hour that helps support the nursery. The committee has a responsibility to look at the bigger picture — to make sure that the charity is being run properly, that the finances are being looked after, that the nursery is meeting its responsibilities and that decisions are being made with the long-term future of Ditton Lodge in mind. We don't always get to see the results of those decisions immediately, but they are important.

The challenges
It would be easy at an AGM to stand here and only talk about the positives, but running a nursery isn't without its challenges. Costs continue to rise. Requirements and expectations within early years continue to change. There are increasing responsibilities around safeguarding, SEND, health and safety and staffing. There are also the everyday challenges of maintaining a nursery building, keeping resources available for the children and making sure that we can continue to offer the experience that families have come to expect from Ditton Lodge. And sometimes difficult decisions have to be made. But what I think is important is that, whatever the challenge, the focus remains the same — what is best for the children and what is needed to protect the future of the nursery.

Looking forward
As we look towards the year ahead, there is plenty for us to continue working on. We want to keep supporting the staff and management team, continue to maintain high standards of safeguarding and health and safety, keep a close eye on the charity's finances and make sure we are prepared for the changes that continue to come into early years. But we also want to make sure that Ditton Lodge remains what it has always been — a welcoming, friendly and nurturing place where children can be themselves. A place where parents feel comfortable coming through the door and talking to staff. And a place where children can look back on their nursery years and remember them as a happy part of their childhood.

We need you - And that brings me to something that is particularly important this evening.

We need parents. Not because the committee needs to tick a box. Not simply because we need people to attend meetings. We need parents because this is **your community nursery**. The committee needs new people coming forward so that it can continue to be strong in the future. And I think sometimes parents hear the words "management committee" and imagine that you need to know about charity law, finance, employment law or early years regulations. You don't. We learn as we go, and there are people who can provide advice and support when we need it. What we really need are people who care about the nursery and are willing to contribute something. You might have a particular skill that could help us. You might be good with numbers. You might have experience in HR, health and safety, fundraising, communications or buildings. Or you might simply have an idea, an opinion or a little bit of time that you are willing to give. All of those things have value. And getting involved doesn't mean that you have to take on the world. Sometimes simply coming along to a meeting, listening, asking a question or helping with an event can make a difference.

Why it matters
I think all of us here tonight have something in common. We want the best for our children. We want them to be happy. We want them to feel safe. We want them to have people around them who care about them. And we want them to have the best possible start. That is why Ditton Lodge matters. And that is why the committee matters. The nursery has been part of this community for many years, and our responsibility is not only to the children who are here today, but also to the children and families who will walk through these doors in the years to come.

Thank you
So, before I finish, I want to say thank you.

Thank you to all of the parents who support the nursery, whether that is by attending events, volunteering, joining the committee, sharing ideas or simply trusting us with your children. Thank you to the committee members who give up their time. And most of all, thank you to our staff. You are the people who make Ditton Lodge what it is every day. You are the familiar faces that children know when they walk through the door. You are the people who see their first friendships, their first drawings, their first attempts at writing their names, their first steps towards independence and all those little moments

that are so important to them. And although the children may not remember every activity they did at nursery, I hope they remember how nursery made them feel — **safe, happy, loved, encouraged and proud of themselves.** That is something worth protecting. So, thank you to everyone who has played a part in another year at Ditton Lodge. We have a nursery that we can be proud of, a team who care enormously about the children and a community around us that wants it to succeed. Let's make sure we continue to work together to protect that for the future.

Thank you.

Financial Report

1. Introduction
The Treasurer's Report provides an overview of Ditton Lodge Community Nursery Pre-School's financial position for the year, including our income and expenditure, our reserves and the main financial considerations for the year ahead.

Our financial year runs from **1 September 2025 to 31 August 2026**.

2. Overall Financial Position
Overall, the nursery remains in a stable financial position. Throughout the year, we have continued to monitor our income and expenditure carefully to ensure that our resources are being used appropriately and that the nursery remains financially sustainable.

At the end of the financial year, our accounts were as follows:

Current Account
- Opening balance: **£71,903.91**
- Closing balance: **£65,591.44**
- Surplus for the year: **£5,075.61**

The movement in the bank balance also reflects transfers made between our different accounts during the year.

Fundraising and Grant Account
- Opening balance: **£5,663.31**
- Closing balance: **£3,700.00**

This account is used to hold money raised through fundraising and grants, which is then used to support specific purchases and activities for the nursery.

Reserves Account
- Opening balance: **£31,147.55**
- Closing balance: **£31,319.43**

Our aim is to maintain approximately three months' running costs within our reserves account.

Redundancy Account
- Opening balance: **£17,334.90**
- Closing balance: **£21,749.83**

We transferred **£4,300** into the redundancy account during the financial year to continue building this provision.

3. Income
Our main source of income continues to be Early Years funding, which accounts for approximately 80% of our total income.

Other sources of income include:

- parent-paid fees;
- voluntary donations;
- fundraising;
- grants; and
- an additional expansion grant received from the Local Authority.

The majority of our income is therefore directly linked to the number of children attending and the funding we receive for them, making careful financial planning particularly important.

4. Fundraising

As a charity, fundraising is an important part of supporting the nursery and allows us to provide many of the additional resources, experiences and improvements that help make Ditton Lodge such a special place for the children.

During the last financial year, our fundraising activities raised a total of **£1,781**.

We are very grateful to all the families and committee members who support our fundraising activities throughout the year.

5. Expenditure

The largest proportion of our expenditure continues to be staffing and employee-related costs. This reflects the importance of maintaining appropriate staffing levels and providing a safe, high-quality provision for the children.

Wages and employee-related costs, including HMRC and pension contributions, account for approximately 70% of our total expenditure.

Other expenditure includes the necessary running costs of the nursery, such as:

- utilities;
- insurance;
- resources and equipment;
- snacks;
- activities and experiences;
- repairs and maintenance; and
- other general operating costs.

We also receive additional funding such as EYPP, DAF, DEP and SENIF. These funds are allocated for specific children or purposes and must be used appropriately to support the individual needs of the children for whom the funding is received.

6. Significant Expenditure

You will notice a larger amount of expenditure recorded under ‘Other’ during the year.

One of the significant costs was replacing our old soft surfacing, which was becoming unsafe in places. This was replaced with artificial grass, providing a more suitable and safer surface for the children. Some of this expenditure was funded through money held in our fundraising and grant account.

We also purchased a new shed over the summer, which was funded through the expansion grant received from the Local Authority.

These are examples of how grants and fundraising income can be used to make improvements to the nursery that would otherwise place additional pressure on our day-to-day budget.

7. Reserves and Redundancy

We currently hold **£31,319.43** in our Reserves Account. Of this amount, **£9,200** is ringfenced for rent arrears relating to rent that has not been invoiced since May 2020. This amount currently covers rent up to March 2026.

Our average monthly running costs are approximately **£15,000**. Our aim is to maintain three months’ running costs in reserve, which would be approximately **£45,000**.

This means that we are currently around **£22,880** below our three-month target, although our overall financial position is stronger when our other accounts are taken into consideration.

Maintaining appropriate reserves is important for a charity such as ours. It provides protection against unexpected expenditure, fluctuations in income and unforeseen circumstances, and helps ensure that we can continue operating if circumstances change.

We currently hold **£21,749.83** in our Redundancy Account. Based on the current staffing position, the estimated amount required to cover redundancy liabilities in the event that the nursery had to close is approximately **£26,124**. We therefore need to continue building this provision.

8. Financial Controls
We have appropriate financial controls in place to ensure that our finances are monitored and managed responsibly. Bank accounts are checked regularly and bank statements are reviewed by a second person. Payments are authorised appropriately, and financial records are maintained throughout the year. Our annual accounts are independently examined and are submitted to the Charity Commission, where our published accounts can be viewed.

9. Looking Ahead
There are a number of financial matters we will continue to monitor during the coming year.

We need to:

- add a further **£1,600** to the ringfenced amount for the current year's rent;
- add approximately **£4,375** to the redundancy account to bring this closer to the amount currently required;
- continue working towards our target level of reserves; and
- carefully monitor our income and expenditure as costs continue to increase.

We have also recently cancelled our contract with the external cleaning company, with Vikki and Amanda now undertaking the cleaning ourselves. This is expected to provide a saving of approximately £500 per month, which is a significant saving for the nursery and will help reduce our ongoing expenditure.

Looking ahead, we will continue to monitor our finances carefully and make sure that financial decisions support both the quality of our provision and the long-term sustainability of the nursery. As with many early years settings, we need to balance increasing operating costs with the income available to us. Careful financial management will therefore remain an important priority for the committee and management team.

10. Questions
That concludes the Treasurer's Financial Report.

I am happy to answer any questions about the accounts, our expenditure, reserves or the nursery's overall financial position.

Nursery Manager's Report

Good evening everyone.

Following on from the Chairperson's report, I would like to give you an overview of the year from the nursery's perspective and share some of the things that have happened at Ditton Lodge over the past year. I think it is important to start by saying that, although there is a huge amount of work involved in running a nursery, our starting point and our main focus will always be the children. Everything we do, whether that is a decision about staffing, resources, activities, policies or the environment, ultimately comes back to one question: **Does this benefit the children?**

Our children
We have had another lovely year at Ditton Lodge, with children developing in so many different ways. One of the most rewarding parts of working in early years is seeing how much children change during their time with us. Some children arrive very quietly, perhaps unsure of separating from their parents or

nervous about being in a new environment. Over time, we see them develop confidence, friendships, independence and a real sense of belonging. We see children who initially won't speak in front of a group eventually standing up in front of their peers telling them about their weekend with one of our home bears. We see children who don't want to get messy eventually becoming the ones covered from head to toe in paint! We see children learning to share, negotiate, solve problems, look after one another and become increasingly independent. And then, almost before we know it, they are getting ready to leave us and start school. Those moments are what make the job so rewarding.

Learning through play
Our approach continues to be centred around learning through play. Children learn best when they are interested, engaged and having fun, and we provide a wide range of opportunities for them to explore their own interests as well as being introduced to new experiences. Our planning is responsive to the children. We observe what they are interested in, identify where they may need further support or challenge and use this to help plan their learning. We also place a strong emphasis on developing the skills children need for their next stage of life — communication, independence, social skills, physical development and emotional wellbeing. These provide the foundations for future learning and enable children to build on everything they have learnt with us as they move on to school.

Outdoor learning
Our outdoor environment continues to be an important part of nursery life. The children have opportunities to run, climb, dig, build, explore, get muddy and investigate the natural world. Our vegetable growing and gardening activities have been particularly valuable in helping children understand where food comes from and encouraging them to try new things. We also continue to make use of our woodland and natural play opportunities, giving children experiences that they simply cannot get sitting indoors. We know that outdoor play supports children's physical development, confidence, problem-solving and wellbeing, so we will continue to look at ways of developing this area.

Parent partnerships
We really value our relationships with parents and carers. Parents know their children better than anyone, and the information they share with us is incredibly important. Our communication with families takes place in lots of different ways — conversations at drop-off and collection, Tapestry, emails, meetings and events. Tapestry continues to be an important part of this, allowing us to share children's learning and achievements with parents and giving families an opportunity to contribute to their child's learning journey. We have also enjoyed welcoming parents into nursery through activities such as Stay and Play and Mystery Readers. These opportunities are lovely for the children because they are so proud to see their parents becoming part of their nursery environment. We also really appreciate the feedback parents give us. Whether it is positive feedback or a suggestion about something we could improve, it helps us reflect on what we are doing.

Supporting every child
Another important part of our work is making sure that every child is supported as an individual. Children develop at different rates and have different strengths, interests and needs. Our staff work closely together to identify when a child may need additional support and, where appropriate, we work with parents and other professionals to make sure that the right support is put in place. Our SEND work continues to be an important part of nursery life, and we are committed to ensuring that children are included, supported and given the opportunity to reach their potential. We also recognise that supporting children sometimes means supporting families too. We want parents to feel that they can come and talk to us if they have concerns or simply need some advice.

Safeguarding
Safeguarding remains at the heart of everything we do. We have continued to review our procedures, update policies and ensure that staff remain aware of their responsibilities. Safeguarding isn't just about having policies in a folder. It is about creating a culture where staff are alert, know the children well, understand what to look out for and feel confident about raising concerns. We continue to work with parents and relevant professionals when necessary and make sure that the welfare of children remains our highest priority. Our staff also continue to undertake the training required to keep their knowledge up to date.

Health and safety
Health and safety is another area that requires constant attention. With young children, there are always things to consider — from the nursery environment and outdoor equipment to allergies, accidents, sun safety, food, illness and emergency procedures. We regularly review our risk assessments and procedures and make changes where necessary. Some of this work may seem small, but it all contributes to creating a safe environment for the children.

Staff
I would also like to take the opportunity to thank the staff team. Early years is a demanding sector. There is a lot expected of practitioners, and much of their work happens without parents necessarily seeing it. The staff don't just spend their day playing with children. They are observing, assessing, planning, supporting children's development, completing records, communicating with parents, managing behaviour, supporting emotional wellbeing, maintaining safeguarding awareness and dealing with all the unexpected things that happen during a nursery day! And through all of this, they continue to put the children first. I am incredibly proud of the team and the care they show towards the children.

Behind the scenes
There is also a huge amount of administrative work involved in running Ditton Lodge. Funding has become increasingly complex, and we have to keep on top of funding codes, eligibility, attendance, invoices and changing requirements. There are policies to review and update, records to maintain, staff files and training to monitor, health and safety checks, maintenance issues, correspondence with families and professionals, and preparations for inspections. The EYFS requirements continue to develop, and we have been working hard to make sure that our policies and practice reflect the latest requirements. This work isn't always visible, but it is essential to keeping the nursery running safely and effectively.

Looking ahead
As we move into the new nursery year, we will continue to focus on providing high-quality care and education for the children. We will continue to develop our outdoor learning, strengthen our partnerships with parents, support children with additional needs, maintain our safeguarding and health and safety standards and ensure that our staff continue to develop their knowledge and skills. We will also continue to look at our environment and resources and consider where improvements can be made. There will inevitably be challenges along the way. Running a nursery requires us to balance what we would like to provide with what is financially and practically possible. However, we will continue to make decisions carefully and with the children's best interests at the centre.

Thank you
Finally, I would like to say thank you to our families. Thank you for trusting us with your children. Thank you for talking to us, sharing information about your children, attending events, contributing to their learning and supporting what we do. The relationship between nursery and home is so important, and we genuinely value the partnership we have with our families. I would also like to thank the committee for the support they provide. As the Chairperson has said, the committee works largely behind the scenes, but having people willing to give up their time to support the charity is incredibly valuable.

And finally, thank you to the staff team. Every day you help children to feel safe, valued, confident and capable. You celebrate their achievements, support them through the difficult moments and help prepare them for the next stage of their lives. That is a huge responsibility, and one that I know the whole team takes very seriously. When we see children leave us ready to take their next steps into school, it is a lovely reminder of why we do what we do. We may not always see the impact of everything we do immediately, but the foundations we help children build during their time at Ditton Lodge will stay with them. That is something that I think we can all be very proud of.

Thank you.

Financial Review

Ditton Lodge Community Nursery Pre-School

Year End 31/08/2026

	Current Account	Grant Account	Reserves Account	Redundancy Fund Account	TOTAL	Adjustments for financial report 1: EY Funding received at end of previous fin year relating to this year (enter as a plus)	2: EY Funding received at end of this fin year relating to next year (enter as a negative)	3	4	5	6	ADJUSTMENTS TOTAL	ADJUSTED TOTAL
Income													
Session Fees	£ 14,081.34				£ 14,081.34							£ -	£ 14,081.34
EY Funding	£ 136,608.91				£ 136,608.91	£30,951.08	-£22,186.50					£ 8,764.58	£ 145,373.49
Uniform	£ 389.50				£ 389.50							£ -	£ 389.50
GLP	£ 2,239.00				£ 2,239.00							£ -	£ 2,239.00
DAF/SENIF	£ 7,846.00				£ 7,846.00							£ -	£ 7,846.00
Trips	£ 420.00				£ 420.00							£ -	£ 420.00
Grant		£ -			£ -							£ -	£ -
Fundraising		£ 284.08			£ 284.08							£ -	£ 284.08
Float In		£ -			£ -							£ -	£ -
Transfer to / from other accounts	£ 3,893.82	£ 1,621.40	£ -	£ 4,300.00	£ 9,815.22							£ -	£ 9,815.22
Fundraising	£ 1,916.95				£ 1,916.95							£ -	£ 1,916.95
Other	£ 546.19	£ 25.03	£ 171.88	£ 114.93	£ 858.03							£ -	£ 858.03
Total	£ 167,941.71	£ 1,930.51	£ 171.88	£ 4,414.93	£ 174,459.03	£ 30,951.08	-£ 22,186.50	£ -	£ -	£ -	£ -	£ 8,764.58	£ 183,223.61
Expenditure													
Wages	£ 106,503.74				£ 106,503.74							£ -	£ 106,503.74
HMRC	£ 13,118.74				£ 13,118.74							£ -	£ 13,118.74
Rent/Rates	£ 864.16				£ 864.16							£ -	£ 864.16
Equipment	£ 625.10	£ -			£ 625.10							£ -	£ 625.10
Fundraising	£ 391.55	£ -			£ 391.55							£ -	£ 391.55
Insurance	£ 2,625.97				£ 2,625.97							£ -	£ 2,625.97
Office	£ 2,246.19				£ 2,246.19							£ -	£ 2,246.19
Training	£ 456.40				£ 456.40							£ -	£ 456.40
Subscriptions	£ 516.40				£ 516.40							£ -	£ 516.40
Float Out		£ -			£ -							£ -	£ -
Consumables	£ 1,628.51	£ -			£ 1,628.51							£ -	£ 1,628.51
Transfer to / from other accounts	£ 5,921.40	£ 3,893.82	£ -	£ -	£ 9,815.22							£ -	£ 9,815.22
Utilities/Service Charges	£ 9,596.64				£ 9,596.64							£ -	£ 9,596.64
Health & Safety	£ 1,608.61				£ 1,608.61							£ -	£ 1,608.61
GLP	£ -				£ -							£ -	£ -
Uniform	£ 319.39				£ 319.39							£ -	£ 319.39
Petty Cash	£ -				£ -							£ -	£ -
EYPP/DEP/DAF/SENIF	£ 10,548.89				£ 10,548.89							£ -	£ 10,548.89
Pension	£ 5,844.82				£ 5,844.82							£ -	£ 5,844.82
Other	£ 11,437.67	£ -	£ -	£ -	£ 11,437.67							£ -	£ 11,437.67
Total	£ 174,254.18	£ 3,893.82	£ -	£ -	£ 178,148.00	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ 178,148.00
Surplus for the year													£ 5,075.61
Funds b/f (from prior year accounts)													£ 95,098.59
Funds c/f													£ 100,174.20
Represented by:													
Current Account													£ 65,591.44
Grants Account													£ 3,700.00
Reserves Account (Building Fund)													£ 31,319.43
Redundancy Fund													£ 21,749.83
Deferred Funding													-£22,187
													£ 100,174.20
												Difference (Should be zero)	£ -

Auditor's Report

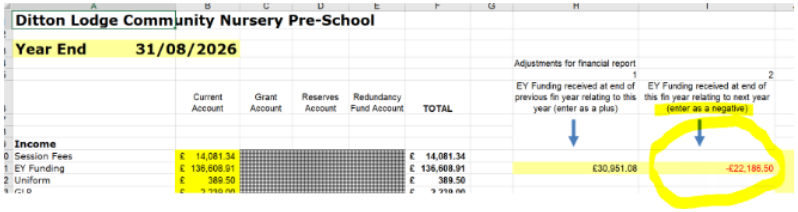
HONEYBALL JON
to me

22 Sept 2026, 11:57

Hi Amanda,

Have taken a look through the accounts. Made one change on the attached but that was it.

1. Surplus for the year. Have changed the surplus for the year from £49k to £5k. The highlighted figure (on the Draft Financial report tab) below had been entered on your spreadsheet as a positive number, whereas should be a negative.



Ditton Lodge Community Nursery Pre-School								
Year End	31/08/2026							
							Adjustments for financial report	
							1	2
	Current Account	Grant Account	Reserves Account	Redundancy Fund Account	TOTAL		EY Funding received at end of previous fin year relating to this year (enter as a plus)	EY Funding received at end of this fin year relating to next year (enter as a negative)
Income								
Session Fees	£ 14,081.34				£ 14,081.34			
EY Funding	£ 136,608.91				£ 136,608.91		£30,951.08	-£22,186.50
Uniform	£ 389.50				£ 389.50			

2. Assume the £22,186.50 received on 22/08/26 relates to the 2026/27 education year.

3. I assume these are the actual closing bank statement balances as at 31/08/26.

Current Account	£	65,591
Grants Account	£	3,700
Reserves Account (Building Fund)	£	31,319
Redundancy Fund	£	21,750

4. Noticed payments relating to EYPP has risen significantly to just over £10k in the year. These were categorised as "wages" in the payments spreadsheet of the main bank account. Just an observation that you're happy with them being categorised in the EYPP column rather than wages. As mentioned just an observation - you're the expert!

5. Bank balances - again, just an observation and maybe too much hassle! Noticed the other two bank accounts (not the current bank account) have a combined balance of c£50k in them. Don't know how static these balances are but you could possibly earn up to £2k interest on this if account was changed.

Hope the above is OK.