REPORT OF THE DIRECTOR AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2026

FOR

BUSY FINGERS PRESCHOOL

BUSY FINGERS PRESCHOOL

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BUSY FINGERS PRESCHOOL

CHARITY INFORMATION
FOR THE YEAR ENDED 31 JULY 2026

TRUSTEES

OFFICERS
Laura Bowman (Treasurer) resigned 24/9/25
Sophie Hills (Treasurer) resigned 3//9/25
Carol Travers (Treasurer) appointed 24/9/25
Barry Watson (Treasurer) appointed 24/9/25
Leanne Grant (Secretary) appointed 24/9/25
Kendle Hanslip – (Chair)
Victoria Blair – (Chair) resigned 24/9/25

COMMITTEE MEMBERS

Amanda Ogilvie Resigned 22/12/25
Stephen Hazell
Angela Sinfield appointed 15/1/26

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

REGISTERED NUMBER: CE021192 (England and Wales)

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 24.9.2026 and signed on their behalf by:

Kendle Hanslip (Chair)
Trustee

Carol Travers (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 2026

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 ..... 18 August 2026

BUSY FINGERS PRESCHOOL

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 JULY 2026

	Notes	2026 £	2025 £
INCOME	**2,3**	**135,542**	136,888
Administrative expenses	5	**132,237**	143,918
OPERATING PROFIT/(LOSS)	**12**	**3,305**	(7,030)
Interest receivable and similar income	4	**641**	699
NET MOVEMENT IN FUNDS		**3,946**	(6,331)
Total funds b/f		102,160	108,491
TOTAL FUNDS C/F		106,106	102,160

BALANCE SHEET
31 JULY 2026

	Notes	2026 £	£	2025 £	£
FIXED ASSETS					
Tangible assets	6		**36,538**		38,790
CURRENT ASSETS					
Debtors	7	**431**		236	
Cash at bank and in hand		**69,732**		63,729	
		70,163		63,965	
CREDITORS					
Amounts falling due within one year	8	**595**		595	
NET CURRENT ASSETS			**69,568**		63,370
TOTAL ASSETS LESS CURRENT LIABILITIES			**106,106**		102,160
RESERVES					
Retained earnings			**106,106**		102,160
			106,106		102,160

The financial statements were approved by the Trustees on 24.9.2026 and were signed by:

K Hanslip
.....
Kendal Hanslip Chair

.....
Carol Travers Treasurer

2. 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 Kingdome 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

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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 2026	Total Funds 2026	Total Funds 2025
CC Funding	108.152	108,152	111,838
SENIF	15,841	15,841	13,324

3 INCOMING RESOURCES FROM ACTIVITES GENERATING FUNDS

Fundraising Events	4,440	4,440	5,590
Fees received	6,708	6,708	5,726
Uniform	71	71	223
Misc	330	330	75

4 INVESTMENT INCOME

Bank interest received	641	641	699

5 SUPPORT COSTS	22,181	22,181	25,350
which include Governance costs	595	595	595

continued...

3. EMPLOYEES AND DIRECTORS

The average number of employees during the year was 11 (2025 - 10).

Staff costs were as follows:

	2026	2025
Wages and Salaries	105,543	113.909
Pension costs	2,283	2,377
	107,826	116,286

4. OPERATING PROFIT/(LOSS)

The operating profit (2025 - operating loss) is stated after charging:

	2026	2025
	£	£
Depreciation - owned assets	**2,252**	2,282

5. EXCEPTIONAL ITEMS

	2026	2025
	£	£
Lottery grant release of asset	**-**	**58**

6. TANGABLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Land and buildings - Straight line40 years
Plant and machinery etc - 15% on reducing balance and 10% on cost

	Land and buildings	**Plant and machinery etc**	**Totals**
	£	**£**	**£**
COST			
At 1 August 2025 and 31 July 2026	**103,783**	**15,920**	**119,703**
DEPRECIATION			
At 1 August 2025	**65,353**	**15,560**	**80,913**
Charge for year	**2,162**	**90**	**90**
At 31 July 2026	**67,515**	**15,650**	**81,003**
NET BOOK VALUE			
At 31 July 2026	**36,268**	**270**	**36,538**
At 31 July 2025	38,430	360	38,790

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Trade debtors	307	112
Other debtors	124	124
	431	236

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Trade creditors	595	595

9. STATEMENT OF FUNDS

	Balance at 1 August 2025	Income	Expenditure	Balance at 31 July 2026
Unrestricted Funds	102,160	136,205	132,259	106,106

ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Total Funds (unrestricted) July 26	Total Funds (unrestricted) July 25
Tangeable fixed assets	36,538	38,790
Current assets	70,163	63,965
Creditors due within one year	(595)	(595)
	106,106	102.160

BUSY FINGERS PRESCHOOL

DETAILED STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 31 JULY 2026

	2026		2025	
	£	£	£	£
Turnover				
CC Funding	**108,152**		111,838	
Fundraising events	**4,440**		5,590	
Childrens fees received	**6,708**		5,838	
SENIF etc	**15,841**		13,324	
Uniform	**71**		223	
Misc income	**330**		75	
		135,542		136,888
Other income				
Deposit account interest		**641**		699
		136,183		137,587
Expenditure				
Rent	**150**		150	
Rates and water	**1,344**		1,454	
Insurance	**2,087**		1,961	
Light and heat	**1,762**		1,517	
Uniform and book bag expenses	**126**		616	
Telephone	**1,097**		724	
Post and stationery	**246**		490	
Advertising	**89**		-	
Motor expenses	**-**		-	
Books	**23**		55	
Staff uniform	**168**		-	
Repairs and renewals	**2,660**		5,226	
Toys and materials	**3,185**		3,614	
Household and cleaning	**1,004**		876	
Gifts	**200**		264	
Provisions	**766**		1,167	
Fundraising costs	**832**		-	
Items for nursery	**2,330**		-	
Sundry expenses	**(1)**		2,774	
Professional Fees and Subs	**1,114**		1,223	
Waste Collection	**377**		-	
Training	**831**		1,169	
Accountancy and bookkeeping	**595**		595	
Wages	**105,543**		113,909	
Pensions	**2,283**		2,377	
Hire of photocopier	**1,114**		1,473	
Depreciation of tangible fixed assets				
Freehold property	**2,162**		2,162	
Plant and machinery	**90**		120	
Lottery grant release of asset	**-**		(58)	
		132,177		143,858
Carried forward		**4,006**		(6,271)
Finance costs				
Bank charges		**60**		60
Net (loss/profit)		**3,946**		**(6,331)**

Annual Report for year end 31 July 2026

Busy Fingers Pre-school
Main Street
Little Downham
CB6 2ST

Registered charity number: 1188632

Trustees Report

The Trustees present their annual report together with the financial statements for the year ended 31 July 2026

Policies and Objectives

The charity exists to advance the education of children below compulsory school age. Their strategy for doing this is by offering appropriate play facilities and training courses and encouraging the study of the needs of such children

Main Activities Undertaken to further the Charity's Purposes for Public Benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Preschool's aims and objectives and in planning future activities.

ACHIEVEMENTS AND PERFORMANCE

Over the past year, the committee has delivered substantial improvements across governance, safeguarding, staffing, finance, and the learning environment. Key achievements include:

Governance & Safeguarding

- Strengthened safeguarding leadership with trustees confirmed as Child Protection Officer and Designated Safeguarding Lead.
- Improved incident monitoring and behavior management, including removal of blind spots and enhanced supervision.
- Safeguarding evaluation completed and training delivered to committee members.

Financial Stability

- Transformed finances from a projected £30,000 loss to a £3,946 profit by the year end.
- Secured additional funding, including a £500 TK Maxx grant and a 6% increase in core funding.
- Completed all funding claims and responded promptly to a Cambs CC audit request.

Staffing & Training

- Successfully appointed a new manager and strengthened staffing stability.
- Supported three staff into Level 3 training and completed staff supervisions and appraisals.
- Recruited a new SENCO for September 2026 and expanded bank-staff capacity.

SENCO & Inclusion

- Secured emergency funding for high-needs children and improved behavior management strategies.
- Enhanced communication with parents and formalised written record-keeping for incidents.
- Adapted the quiet room for SENCO use, improving provision without major capital spend.

Premises & Environment

- Completed decorating and environmental improvements, including blinds for the quiet room and upgrades to the Forest School area.
- Replaced broken kitchen equipment and approved summer deep-cleaning.
- Continued maintenance of outdoor areas and equipment.

Events & Community Engagement

- Delivered successful fundraising events, including the Christmas Fayre, Christmas Party, and May Disco, raising over £1,000 combined.
- Planned future events such as the Halloween Disco.
- Improved communication through Facebook, Tapestry, and updated marketing materials.

Administration & Policy

- Updated attendance policy, staff contracts, and committee systems (email and shared OneDrive).
- Introduced QR-code payments and improved administrative efficiency.

This report was approved by the trustees on 24.9.2026 and signed on their behalf by:

Kendle Hanslip (Chair)
Trustee

Carol Travers (Treasurer)
Trustee