Kirkcolm Under 5's Nursery

Receipts and Payments Accounts

For the Year Ended 5 April 2026

Charity No: SC028575

Kirkcolm Under 5's Nursery
Reference and Administrative Information

Charity Name:	Kirkcolm Under 5's Nursery
Charity Registration Number:	SC028575
Contact Address:	Kirkcolm Primary School Kirkcolm Stranraer DG9 0NS

Trustees

Neil Irving - appointed 26 June 2026	Chairman
Lauren Reid - appointed 26 June 2026	Secretary
Sophie Morgan - appointed 26 June 2026	Treasurer

Kirsten Walker - appointed 1 July 2025, resigned 26 June 2026

Jemma Fisher - appointed 10 June 2025, resigned 17 June 2026

Rachel Baxter - resigned 17 June 2026

Louise Cambridge - resigned 16 June 2025

Leanne Clarke - resigned 25 June 2025

Independent Examiner

Lorna J F McMillan BA CA

McMillan Bain & Company

27 High Park Avenue

Stranraer

DG9 0DE

Bankers
Royal Bank of Scotland
15 Bridge Street
Stranraer
DG9 7JA

Kirkcolm Under 5's Nursery
Trustees' Annual Report
Year Ended 5 April 2026

The trustees have pleasure in presenting their report together with the financial statements for the year ended 5 April 2026.

Structure, Governance and Management

Constitution

The Charity is a Scottish Charity. It was registered in it's current legal form on the 28 January 1999. It has a single tier structure and as such the trustees and members of the charity are the same individuals.
The nursery is owned by parents in partnership with Dumfries and Galloway Council Education Department. There are four employed members of staff. A committee of parents- Chair, Vice Chair, Secretary, treasurer and an independent accountant make up the structure of the group.

Annual appraisals and an AGM are held in Term 4 (approx. May/June). Ongoing review and planning meetings with staff, office bearers and committee are held throughout the year-at least once per term.

Recruitment and Appointment of Trustees

The parents of children who are enrolled with the nursery are automatically part of the committee. Office bearers are proposed and seconded at the AGM meeting and they can serve for two years in a particular post. Secretarial, management and good organisational skills are required.

Objectives and Activities

Charitable Purposes

The aim of the playgroup is to support the children to become successful learners, confident individuals, responsible citizens and effective contributors in line with the early level experiences and outcomes outlined in Curriculum for Excellence. To provide a safe, happy, caring, stimulating and emotionally secure environment. To follow children's interests as they play and learn both indoors and outdoors and build on their previous knowledge and experiences.

Activities

Acknowledge the important role of parents as partners in their child's learning and to provide early years learning and childcare to 3-5 year olds by providing a range of activities which are carefully planned and evaluated Individual next steps identified, discussed and recorded with both parents and children. Observations and comments are recorded in Personal Learning Plans. Working closely with P1 to plan transitions and include parents' thoughts in improvement planning.

Trustees' Annual Report (cont.)
Year Ended 5 April 2026

Achievements and Performance

During the financial year ending 5th of April 2026, Kirkcolm Under 5s continued to manage its finances carefully to support the children, families and staff who use the service. One of the main financial achievements during the year was maintain a stable financial position while continuing to provide a high-quality service. As a community based childcare setting, careful financial management is important to ensure that available funds are used effectively and that the organisation can continue to operate successfully in the future.

Throughout the year, income and expenditure were monitored regularly. This allowed Kirkcolm Under 5s to identity its main costs and ensure that spending remained appropriate and within the available budget. Expenditure would have included the normal running costs of the setting, such as staffing, premises, utilities, insurance, resource's equipment, cleaning and other costs associated providing childcare. By monitoring these areas, the organisation was able to a make informed decision about its spending.

From April last year we increased our rates for paid child children, and this has supported the setting to be able to cover the financial costs of staffing. We carried out fundraising events which were a Christmas fundraiser totalling £219.50. An annual grand prix £425.50 and a sponsored beach walk making £452. This enabled the nursery to purchase modern resource. During the financial year of April 25/26, we were awarded a grant of £5959.76 from the Kirkcolm Community Benefit fund. This enhanced our early learning and childcare through improved furniture and educational resources, enabling the setting to continue to provide high-quality childcare and maintain a steady intake of children.

Financial Review

The principle source of income is through the funding from Dumfries & Galloway Council.

The surplus for the period was £3,427 (PY - £10,812).

Reserves Policy

The trustees consider the current level of unrestricted funds to be a sufficient level of funding for the future but will continue to re-evaluate this figure on an on-going basis.

Plans for the Future

For the current financial year, the main financial objective of Kirkcolm Under 5's is to maintain a balanced and sustainable budget. We will continue to our review wage increases with reflection on financial intake. A key priority will be to ensure that sufficient income meets the organisations regular running costs. As a setting we aim to maintain an appropriate level of reserves. The setting as it does now should be able to have enough money to manage unexpected costs and potential increases of staff where necessary. We have applied to take two-year-old children, this has not yet been approved. However, this should benefit the setting financially as there is more scope for funding from the council to take vulnerable two-year-olds and we can take paid two-year-olds allowing scope for a high intake of children.

We will aim as a setting to carry out three fundraisers one will be a Christmas fundraiser with aims of raising between £150-£200. We will perform a sponsored event with families. We aim to raise £452 or above. We do an annual Grand prix and aim to raise between £400-£500 to be steady with previous years.

Our budget will be reviewed regularly with our parent committee with main aims of focusing on financial stability and controlling expenditures. Financial planning will support us to be remain sustainable.

The Trustees declare that they have approved the Trustees Report above.

Signed on behalf of the charity's trustees

Neil Irvine
Chairman
Date: 21 September 2026

Kirkcolm Under 5's Nursery
SC028575

Independent Examiner's Report to the Trustees of Kirkcolm Under 5's Nursery

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

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
   - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Lorna J F McMillan BA CA

Address: 27 High Park Avenue, Stranraer, DG9 0DE

Date: 21 September 2026

Kirkcolm Under 5's Nursery
Receipts and Payments Account
Year Ended 5 April 2026

	Note	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total 2026 £	Total 2025 £
Receipts					
Donations	4	6,440	165	6,605	2,250
Grants	5	96,013	-	96,013	119,194
Nursery Fees	6	6,100	-	6,100	2,281
Fundraising	7	400	1,097	1,497	1,024
Bank Interest		-	-	-	-
		108,953	1,262	110,215	124,750
Other		-	-	-	
Total Receipts		108,953	1,262	110,215	124,750
Payments	8				
Costs of generating funds		2,289	4	2,293	1,160
Charitable activities		98,245	1,062	99,307	111,254
Governance costs		925	-	925	925
Other Payments		4,262	-	4,262	599
Total Payments		105,722	1,066	106,788	113,938
Excess of Receipts over Payments for the year before transfers		3,231	196	3,427	10,812
Transfers		(218)	218	-	-
Excess of Receipts over Payments for the year		3,013	414	3,427	10,812

Kirkcolm Under 5's Nursery
Statement of Balances
At 5 April 2026

	Note	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total 2026 £	Total 2025 £
Bank & Deposit Balances					
Bank, deposit & cash balances brought forward		105,468	2,313	107,781	96,969
Movement in year:					
Excess of Receipts over Payments for the year		3,013	414	3,427	10,812
Bank, deposit & cash balances carried forward		108,481	2,727	111,208	107,781
Investments at market value		-	-	-	-
Assets					
Tangible Fixed Assets at Cost		25,276	413	25,689	20,828
Liabilities					
Cost of expenses not yet paid/cashed:					
HMRC		3,761	-	3,761	992
Pension		463	-	463	-
Net Wages		(105)	-	(105)	(47)
		4,120	-	4,120	945

The accounts were approved by the trustees on 21 September 2026.

For and on behalf of the trustees

Neil Irvine - Chairman

Sophie Morgan - Treasurer

Kirkcolm Under 5's Nursery
Notes to the Accounts
Year Ended 5 April 2026

1. **Basis of accounting**

   These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. **Nature and purpose of funds**

   Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the charity.
   Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes

3. **Related party transactions**

   No trustee received any remuneration or reimbursement of expenses during the year.

   There were no donations in kind made during the year from trustees.

	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total 2026 £	Total 2025 £
4. Analysis of Donations & Sponsorship				
Donations	6,440	165	6,605	2,250
	6,440	165	6,605	2,250
5. Analysis of Grants				
Dumfries & Galloway Council	96,013		96,013	119,194
The Neighbourly Foundation	-		-	-
	96,013	-	96,013	119,194
6. Income from Charitable Activities				
Non-Funded Nursery Fees	6,100		6,100	2,281
	6,100	-	6,100	2,281
7. Income from Fundraising				
Credits				
Grand Prix	-	1,097	1,097	-
Christmas			-	588
Baking Sales			-	193
Raffle/Bingo			-	78
First Aid Training			-	167
	400	-	400	-
	400	1,097	1,497	1,024

Notes to the Accounts (Cont.)
Year Ended 5 April 2026

	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total 2026 £	Total 2025 £
8. Analysis of Payments				
Costs of generating funds				
Rates			-	563
Insurance	1,544		1,544	-
Telephone	331		331	-
Stationery & Postage	374		374	322
Bank Charges	40	4	44	-
Advertising			-	276
	2,289	4	2,293	1,160
Charitable activities				
Salaries	91,308		91,308	103,525
Equipment & Resources	3,292	240	3,532	5,160
Food & Drink	1,761	365	2,126	150
Outings	-	280	280	479
Cost of Funraising Events			-	10
Gifts	123	174	297	438
Graduation Expenses			-	74
Repairs & Maintenance	786	3	789	865
Staff Training	650		650	233
Subcriptions	275		275	190
Computer software			-	80
Sundry	50		50	49
	98,245	1,062	99,307	111,254
Governance costs				
Independent Examiner			-	450
Bookkeeping & Payroll	925		925	475
	925	-	925	925
Other payments				
Purchase of Equipment	3,845		3,845	-
Purchase of Office Equipment	417		417	599
	4,262	-	4,262	599