



Trustees Annual Report  
And  
Independently Examined Financial  
Statements and Accounts

Financial Period

Year End 28<sup>th</sup> February 2025

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## Members of the board and advisers:

### **Registered charity name and address**

Crackerjacks Children's Trust,  
24A Worcester Street,  
Kidderminster,  
Worcestershire,  
DY10 1ED.

### **Charity Registration No**

1146586

### **Board of Trustees**

Mark Dearden, Chair of Trustees, Period serving 16 Years

Jay Cartwright, Period serving 16 Years.

Paulina Lipiec, Period of serving 5 Years.

Ruth Hopkins, Period of serving 1 Year.

### **Senior Advisory Management Team**

Terry Bull, Co-Founder, Chief Executive Officer.

John Bacon, Co-Founder.

## Members of the board and advisers:

### **Independent Examiners Accountant**

Moneywise Midlands  
Jayne Boucher CTA FCCA ACCA  
Suite 4, Third Floor,  
26 Church Street,  
Kidderminster,  
Worcestershire,  
DY10 1HD.

### **Bankers**

Lloyds Bank,  
1 Vicar Street,  
Kidderminster,  
Worcestershire,  
DY10 1HD

### **Facilitator/Admin/Minute Taker**

Pauline Arnold.

## Patrons:

### **Patron**

Claire Cashmore MBE.

## Trustees Annual Statement:

### Structure, Governance and Management

The Trustees take pleasure in presenting their report and the independently examined financial statements of the charity for the year ended 28<sup>th</sup> February 2025.

The Trust, established under a Trust Deed dated 20<sup>th</sup> March 2012 and registered with the Charity Commission 26<sup>th</sup> March 2012

The Trustees and the organisational structure are such that the Trustees are the officers of the organisation. Crackerjacks Children's Trust).

There are eight part-time paid employees of the charity, and no full-time employees. The charity also has a small team of six volunteers.

No single employee receives over £60,000 per annum.

There is no relationship with any other Charity or organisation.

The power to appoint Trustees rests with the current Trustees and their advisors.

The Trustees have expressed their desire to recruit one additional Trustee for the next accounting period, resulting in a total number of Trustees to five.

The Trustees would like to thank our patron, Claire Cashmore MBE, for her continued support.

The Trustees have appointed Mr Terry Bull (Co-Founder) as Chief Executive Officer, who is empowered to manage the charity's day-to-day operations and business. Mr Bull reports directly to Mr Dearden (Trustee Chair)

### Objectives and Activities

The charitable objective of the Trust, as approved by the Charity Commission, are to relieve the charitable needs of young children diagnosed or suffering a disability, their families and carers in such ways as the trustees at their absolute see fit.

The Charity has had another successful year, with income higher than last year, which has enabled it to award more grants to support young children and their families. Our grant-funding programme has enabled the charity to provide specialist equipment, sensory toys, and respite breaks, thereby offering a better quality of life to those in need.

Our respite home, "Rays Sunshine Holiday Home," has provided many families with a well-deserved respite break; on average, a one-week respite break has cost the charity over £800 for a family of four.

During this accounting period, we have been able to support many families with specialist equipment, including customised wheelchairs, ceiling hoists, support walking frames, customised adapted trikes, and more. As trustees, this gives us all a sense of well-being and it is so rewarding to see the efforts of the charity and its staff. A big thank you must

go out to our donors who, over the years, have consistently shown encouragement and support to our cause.

### **Rays Sunshine respite Holiday Home**

This year will be the eighth year we have been operating the respite home. Signs of wear and tear are now very visible. The trustees have made the decision to sell the Caravan at some point during 2025, ideally at the end of the season. However, due to several private rentals throughout the summer period of 2024, we were able to raise enough income to cover the pitch fees and some maintenance costs for 2024. Rays Sunshine Respite Holiday Home will be replaced at some point with a new caravan in the Stourport on Seven location at Worcestershire, a site that will provide us with easy access to the home and offers very similar facilities.

### **Meadow View Retreat Holiday Home**

In January 2025, we purchased our second respite home in the beautiful countryside of Worcestershire. The home we named, Meadow View Retreat, is located at Coppice Leisure Park, Ockeridge. The new purchase price was £42,000, with a further £6,000 to pave and lay artificial lawn the garden, making it a safe place for children to play. The new home has had several families use the facilities, and reports have come back regarding the excellence of the site and home.





The Home, a six-berth caravan, is well equipped with all the necessary facilities. This year will see the introduction of Wi-Fi, which will be a great asset for children and their families while they have a relaxing break from home life. There are many attractions close to the site for families to explore, including West Midland Safari Park, the Seven Valley Steam Railway, Stourport-on-Severn Fun Fair, and Cadbury World.

To enable the charity and its families to enjoy the full benefit of our homes we have now established a database with over 10,000 nurseries and special schools, this will allow us to send out mail shots to encourage grant applications for a respite break.

The location of our homes will allow easy access to travel, both homes will be situated in the West Midlands, close to the River Severn and amenities.

### **Grant Awarding Specialist Equipment Sensory Toys**

During this accounting period, we have awarded many grants for specialist equipment and sensory toys. Below are just some of the items we have provided

- Special Orthopaedic Mattress
- Adapted Wheelchairs
- Ceiling Hoists
- Eyegaze System
- Nebulizers
- Car Safety seats
- Adapted Wet Rooms
- Sensory Dens, a Safe place for children
- Motorised Trikes
- Specialised Waking System
- Adapted Stroller buggies for older children.

We receive several grant applications per week. To process these applications, we operate a strict system that requires a doctor's referral, a professional pro forma, additional occupational therapist reports, and, if necessary, a disposable income report. This system ensures that we carry out our checks to ensure that all applications are lawful and licit, so that the public funding can be awarded to the families that are most in-need.

We strive to reject grant applications only when necessary; however, as a small charity, we sometimes face challenges with funding.

## **Trust and Foundation:**

Crackerjacks Trust and Foundation Department, supported by two part-time staff members, utilises Crackerjack's database and sites such as Fundsonline and Charity Excellence to access Trusts and funding bodies that provide donations to registered charities.

Crackerjacks Children's Trust is fully committed to advocating and supporting children who are less fortunate and differently able than other children. Funds can be obtained through the diligent completion of an application form, by telephone, or by submitting an expertly tailored written Synopsis of the project, we are fundraising for.

There has been a significant increase in requests for support, which signifies the increasing need for our services, and the growing number of families who face overwhelming daily challenges due to financial difficulties.

The Trust and Foundations concentrates its efforts on much larger projects, seeking essential contributions for our new respite break retreat, Coppice Lodge, and school projects such as Sound Beam equipment or single items of crucial specialist equipment, like the Electric Trike or All Terrain Wheelchair, for instance, which requires donations from more than one trust or foundation. The funds come together to fulfil the several thousand pounds necessary to complete some of the grant applications we receive. Each application for support are carefully evaluated to identify unique needs, ensuring we can align our support to the most significant benefit.

## **Assets and Rentals**

Crackerjacks Children's Trust currently owns two respite holiday homes, which had a market value of £105,000 when new. The current-day valuation, taking into account depreciation, is around £68,000. The charity will always strive to upgrade the homes every seven years to keep pace with the modern-day needs and requirements of its children and families.

The charity offices are located in Kidderminster, Worcestershire, West Midlands. We are currently on a three-year rental contract with our current property owner, the offices comprise of.

- 1<sup>st</sup> floor offices
- One large main office
- One small office
- One mid-size management office
- One kitchen
- Two separate wash rooms, Ladies & Gents

We currently have occupation of the premises until November 2027. The current monthly rental charges are £420.00 with a service charge of £52.00 per calendar month.



## **Suppliers and Services:**

To operate as a successful charity, we require the services of other professional organisations to remain competitive within the charity sector. These services incur an additional cost to the charity, but are essential for its survival. We have listed below a breakdown of suppliers and services to provide an indication of the monthly expenditure required for the charity to operate.

- I.T. Support. (Record Digital)
- Telephone Line, Internet Rental (Chess I.T)
- Workwave Route Planning (route planning for collections)
- Telephone System Support (Nfon)
- WorldPay (Telephone Payments)
- Just Giving (Secure Fundraising Pages)
- Website Fees (Heart Internet Domain & WIX.Com)
- Accountants (Moneywise Midlands)
- BSC (Stationary Suppliers)
- Sage HR (Attendance & Holiday Software)

As a charity, we are constantly comparing the market for better comparative deals to ensure that our public funding is getting the best value for its money.

## **Restricted Funds:**

The charity declares its restricted funds each year within its accounting report. These funds are monies set aside and allocated to our current grant payments (families that are been awarded a grant and are awaiting the specialised equipment) and other projects, such as our new respite break holiday home. Each year, this amount will differ depending on the balance of the charity's bank account at the end of the reporting period. These restricted funds are not available for the charity to freely spend, they are funds set aside in our grant awarding account, and are used strictly for that purpose.

## Independent Examiners Report on the Accounts:



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**Independent examiner's report on the  
accounts**

Section A		Independent Examiner's Report	
<b>Report to the trustees</b>	Charity Name Crackerjack's Children's Trust		
<b>On accounts for the year ended</b>	28 February 2025	<b>Charity no (if any)</b>	1146586
<b>Set out on pages</b>	1-2 <small>(remember to include the page numbers of additional sheets)</small>		
<b>Responsibilities and basis of report</b>	<p>I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended <b>28 / 02 / 2025</b>.</p> <p>As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").</p> <p>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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.</p>		
<b>Independent examiner's statement</b>	<p>The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Chartered Certified Accountants (ACCA).</p> <p>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:</p> <ul style="list-style-type: none"> <li>the accounting records were not kept in accordance with section 130 of the Charities Act; or</li> <li>the accounts did not accord with the accounting records; or</li> <li>the accounts did not comply with the applicable 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.</li> </ul> <p>I have no concerns on the basis of the accounting records but have expressed concerns, which have now been addressed, surrounding the running of the payroll function. This has no bearing on the information in the accounting records and I 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.</p>		
<b>Signed:</b>			<b>Date:</b> 21/7/2025
<b>Name:</b>	Jayne Boucher CTA FCCA		
<b>Relevant professional qualification(s) or body (if any):</b>	ACCA CTA		

IER

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Oct 2018

<b>Address:</b>	Office 4, Third Floor, 26 Church Street
	Kidderminster, Worcs
	DY10 2AR

Section B	Disclosure
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Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

During the review, small errors were found to have been made in the keeping of the charity's payroll records, such that on occasion incorrect amounts had been paid to the relevant parties, including employees, HM Revenue and Customs and the pension provider. These were all rectified and the overall running of the payroll has now been outsourced to avoid future potential errors.

Due to a change of software in use, errors were identified during the review where certain items had been recorded in the wrong ledger accounts. These errors were merely of an analytical nature and again have been amended before producing the final receipts and payments reports.

## Receipts and Payment



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Crackerjacks Children's Trust

1146586

### Receipts and payments accounts

CC16a

For the period  
from

01/03/2024

To

28/02/2025

#### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Fundraising	177,911	-	-	177,911	236,278
Donations (net of commissions)	-	82,834	-	82,834	70,417
Gift aid receipts	10,175	-	-	10,175	14,512
Grants	20,100	-	-	20,100	-
Rental income	-	-	-	-	60
Interest received	1,802	-	-	1,802	1,417
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>209,988</b>	<b>82,834</b>	<b>-</b>	<b>292,822</b>	<b>322,684</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>209,988</b>	<b>82,834</b>	<b>-</b>	<b>292,822</b>	<b>322,684</b>
<b>A3 Payments</b>					
Staff costs	112,121	-	-	112,121	122,974
Rent & utilities	9,850	-	-	9,850	7,468
Collection costs	58,694	-	-	58,694	59,299
Grants & donations	17,683	-	-	17,683	56,548
Administration costs	13,713	-	-	13,713	13,090
Outreach works	24,000	-	-	24,000	22,800
Respite Home Expenses	13,877	-	-	13,877	11,381
Liability adjustments	2,805	-	-	2,805	753
<b>Sub total</b>	<b>247,133</b>	<b>-</b>	<b>-</b>	<b>247,133</b>	<b>292,807</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Office equipment	1,664	-	-	1,664	2,258
	-	-	-	-	-
<b>Sub total</b>	<b>1,664</b>	<b>-</b>	<b>-</b>	<b>1,664</b>	<b>2,258</b>
<b>Total payments</b>	<b>248,797</b>	<b>-</b>	<b>-</b>	<b>248,797</b>	<b>295,065</b>
<b>Net of receipts/(payments)</b>	<b>- 38,809</b>	<b>82,834</b>	<b>-</b>	<b>44,025</b>	<b>27,619</b>
<b>A5 Transfers between funds</b>	<b>44,872</b>	<b>- 44,872</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>1,659</b>	<b>134,731</b>	<b>-</b>	<b>136,390</b>	<b>108,771</b>
<b>Cash funds this year end</b>	<b>7,722</b>	<b>172,693</b>	<b>-</b>	<b>180,415</b>	<b>136,390</b>



**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank balances	7,722	172,693	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>7,722</b>	<b>172,693</b>	<b>-</b>
(agree balances with receipts and payments account(s))				
		OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Treasurers cash in hand	2,228	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
				-
				-
				-
				-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Office equipment		10,471	-
	Fixtures		4,041	-
	Respite care caravan	Restricted	47,078	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	PAYE/NIC owing		4,055	
	Payable to Pension company		2,410	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		T BULL		

### **Trustees Closing Statement:**

The accounting period for 2024/25 has proven to be a successful one again, compared to the previous year. The charity has met its objectives and continued to provide support to differently abled children and their families.

We are incredibly grateful to the charity and its staff for their constant commitment and hard work to ensure the success of the charity and its cause; however, a structured plan will need to be implemented in the coming years to recruit an office manager to cover some of the duties due to the semi-part retirement of its C.E.O, Terry Bull.

As trustees, we recognise the need for growth and appreciate the support of all donors who have contributed to Crackerjacks Children's Trust over the years.

We understand that legislation is constantly changing, which sometimes can have a significant impact on the charity. We, as trustees, will ensure and help implement these changes to facilitate the smooth operation of the charity.