

PACKED WITH SMILES

**TRUSTEES' ANNUAL REPORT
AND FINANCIAL STATEMENTS
31ST MARCH 2025**

CHARITY NUMBER 1182038

PACKED WITH SMILES
Year ended 31st March 2025

CONTENTS

	<u>Page</u>
Trustees' annual report	1
Independent examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the financial statements	9

PACKED WITH SMILES
Trustees' annual report
for the year ended 31st March 2025

Reference and administrative details

Charity name

Packed with Smiles

Registered Charity number

1182038

Principal address

Unit 6 Imperial House
46-48 Towerfield Road
Southend, Essex
SS3 9QT

Managing Trustees

Anna Baker
Jane Vernon Smith
Sarah Robinson
Scott Baker
Jeannette Richards

Bankers

Metro Bank
One Southampton Row
London
WC1B 5HA

PACKED WITH SMILES
Trustees' annual report - continued
for the year ended 31st March 2025

Independent Examiner

Clouders (Audit & Accounts) Limited
Chartered Certified Accountants,
Charter House,
103-105 Leigh Road,
Leigh-on-Sea,
Essex. SS9 1JL.

Structure, governance and management

Constitution

The charity is a Charitable Incorporated Organization, incorporated 14th February 2019.

Trustee selection

The power to appoint Trustees vests in the existing Trustees.

Risk management

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to minimise them.

Objectives and activities

The objectives of the Charity are the relief of financial hardship for the public benefit of people with school age children, in particular, but not exclusively, by providing school uniforms, PE kits, shoes, coats and other clothing needed for school that they would otherwise not afford through lack of means and such other grants for services, items or facilities to relieve financial hardship as the trustees deem appropriate.

We support the building of self-confidence of young people because we value their wellbeing, mental health, and the huge potential they hold.

Families experiencing financial difficulties are provided with new items to enable their children to fully participate in school. If a child is lacking these items, not feeling comfortable, warm and equal, it can distract from a child's schooling and even affect a child's health and we want to reduce these effects as much as possible.

We deliver parcels at two points in the academic year, a main parcel during the summer term ready for September and a top-up mid-way through the academic year after the February half-term break. We also offer emergency parcels in between these dates, through referrals from our partnering Southend schools.

We offer our parcels through our partnering schools and other Council established bodies - working with the staff who are best placed to identify needs in the community. We know from the feedback we get that parcels make a positive difference. We know that replacing uncomfortable and outgrown clothes with comfy warm coats and properly fitting shoes, has helped children focus on learning.

PACKED WITH SMILES
Trustees' annual report - continued
for the year ended 31st March 2025

We ultimately aim to level the playing field and support the development of self-confidence in children because we value the wellbeing of young people and the huge potential they hold. We want them to be able to go to school, focus on learning and realise that potential.

Grant making policy

No grants are made therefore no policy has been set.

Trustees

In the 2024/25 financial year we saw two movements in the Trustees of the Charity.

Scott Baker, co-founder of PWS rejoined as a Trustee and Treasurer on 27th May 2024 and Jeannette Richards joined as Trustee on 14th October 2024.

Achievements and performance

During the 2024/25 financial year the charity continued to support its six partner primary schools, Barnados (who are Essex County Council's family support provider in the southeast of the county) and Southend Family Centres, it also began supporting children from a further two primary schools.. Delivering uniform parcels at two points in the year as usual. Emergency parcels were also supplied where needed.

2024/25 was another good year for the Charity with donations, grants and community fundraising raising reaching £56,733.

Expenses remained in line with prior years. Slightly more admin time was required to process the larger number of orders.

PWS ended the financial year in a good financial position. It should be noted that to continue operations for the coming financial year, much of the closing balance of 2024/25 can be considered 'allocated' to known expenses in the 2025/26.

Expenditure committed for 2025/26

At the end of the financial year, plans were put in place for 2025/26 financial year and committed uniform spending budgets were communicated to each partner as per the table below. As at 13th September these budgets were 66% spent. The remainder will be spent in the summer uniform ordering cycle in March 2026.

PACKED WITH SMILES
Trustees' annual report - continued
for the year ended 31st March 2025

Partner	Committed Budget £	Spend as at 13th September 2025
School A*	£3,000	£2,260
School B*	£3,000	£2,941
School C*	£2,500	£1,662
School D*	£6,500	£3,909
School E*	£3,000	£3,149
School F*	£3,500	£3,462
School G**	£7,000	£4,528
School H**	£2,500	£1,299
Banardos (administrator of the Essex County schools supported by PWS)	£3,000	£2,350
Southend Family Centres – Primary age children	£3,000	£3,081
Southend Family Centres – Secondary age children	£3,000	£3,133
Total committed budget	£40,000	£31,774

*Individual School Identities have been removed to protect the anonymity of the families we support.

** New schools introduced from April 2024 - through a quantitative and qualitative application process.

Reserves Policy

The charity's policy is to hold an element of its income in its reserves. This is currently set at £6,240. This part of the charity's income is freely available for its operating purposes not subject to commitments, planned expenditure and spending limits. The reserves held do not include endowment funds, restricted funds and designated funds.

Investment Policy

The Charity has not formulated an investment policy as it has not yet reached the point where funds in the Metro bank account were at such a level that there would be excess once the one year forward budget has been set. Should this change, a policy will be set.

PACKED WITH SMILES
Trustees' annual report - continued
for the year ended 31st March 2025

Statement of Trustees' responsibilities

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 charity's financial activities during the year and of its financial position at the year end. In preparing those financial statements, the Trustees are required to follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and which 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.

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the Charity's Trustees:

.....
(Scott Baker - Trustee)

.....
(Anna Baker - Trustee)

Dated : 17/11/2025

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PACKED WITH SMILES**

Independent examiner's report to the trustees of Packed With Smiles ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March, 2025.

Respective responsibilities of trustees and examiner

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the account in accordance with the requirements of the companies act 2006 ('the 2006 Act').

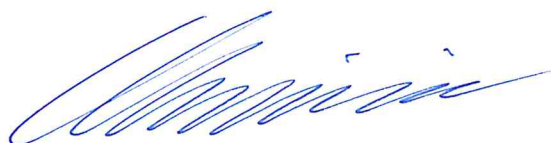
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's account as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charities Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the account give a true and fair view which is not a matter considered as part of an independent examination; or
4. The accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)).

I have no concerns and 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.



C Binnie F.C.A.
for and on behalf of
Clouders (Audit & Accounts) Limited
Chartered Certified Accountants
Charter House,
103-105 Leigh Road,
Leigh-on-Sea,
Essex. SS9 1JL.

Dated : 17/11/2025

PACKED WITH SMILES
Statement of Financial Activities
for the year ended 31st March 2025

		Unrestricted	Restricted	Total	Total
	<u>Notes</u>	<u>Funds</u>	<u>income funds</u>	<u>2025</u>	<u>2024</u>
		£	£	£	£
Incoming resources					
Incoming resources from generated funds					
Donations income	3a	16,963	-	16,963	13,579
Grants received		18,425	21,345	39,770	36,461
Event sponsorship income		-	-	-	3,500
		_____	_____	_____	_____
Total incoming resources		35,388	21,345	56,733	53,510
		_____	_____	_____	_____
Resources expended					
Insurance	4a	229	-	229	200
Computer & admin expenses	4b	10,092	1,763	11,855	16,459
Donations & charitable activities	4c	15,502	17,971	33,473	35,998
Event costs		3,889	-	3,889	228
Fundraising & promotional costs		1,830	-	1,830	250
Accountancy costs		1,056	-	1,056	1,182
		_____	_____	_____	_____
Total resources expended		32,598	19,734	52,332	54,317
		_____	_____	_____	_____
Net movement in funds		2,790	1,611	4,401	(807)
Total funds brought forward		65,309	8,830	74,139	74,946
		_____	_____	_____	_____
Total funds carried forward		68,099	10,441	78,540	74,139
		_____	_____	_____	_____

The notes on pages 9 to 14 form part of these financial statements

PACKED WITH SMILES

Balance Sheet

As at 31st March 2025

		Unrestricted	Restricted	Total	Total
	<u>Notes</u>	<u>Funds</u>	<u>income funds</u>	<u>2025</u>	<u>2024</u>
		£	£	£	£
Current assets					
Debtors		-	-	-	-
Cash at bank and in hand		68,988	10,441	79,429	75,118
Held in PayPal account		167	-	167	29
Total current assets		69,155	10,441	79,596	75,147
Creditors: amounts falling due within one year	5	1,056	-	1,056	1,008
Net current liabilities		1,056	-	1,056	1,008
Total assets less current liabilities		68,099	10,441	78,540	74,139
Funds of the charity					
Unrestricted funds	6	68,099	-	68,099	65,309
Restricted income funds	7	-	10,441	10,441	8,830
Total funds		68,099	10,441	78,540	74,139

.....
(Scott Baker - Trustee)

.....
(Anna Baker - Trustee)

Dated : 17/11/2025

The notes on pages 9 to 14 form part of these financial statements

PACKED WITH SMILES
Notes to the financial statements
for the year ended 31st March 2025

1. Basis of preparation

Basis of accounting

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements have been prepared 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 (FRS102) (effective 1 January 2015).

2. Accounting policies

Funds structure

Restricted income funds

These are funds which must be used in accordance with specific restrictions imposed by the donor or Trust Deed.

Unrestricted funds

Unrestricted funds comprise those funds which the Trustees are free to use for any purpose in furtherance of the charity's objects. They include designated funds which the Trustees, at their discretion, have created for a specific purpose.

Incoming resources

Recognition of incoming resources

These are included in the Statement of Financial Activities when the charity becomes entitled to the resources, the Trustees are virtually certain they will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the Statement of Financial Activities when the charity has unconditional entitlement to the resources.

Investment income

This is included in the Statement of Financial Activities when receivable.

Investment gains and losses

These include any gain or loss on the sale of investments, and any gain or loss resulting from revaluing investments to market value at the end of the year.

PACKED WITH SMILES
Notes to the financial statements - continued
for the year ended 31st March 2025

2. Accounting policies – continued

Expenditure

Governance costs

These include the costs of preparation and examination of statutory financial statements, Trustee meetings and any legal advice to Trustees on governance or constitutional matters.

Grants payable without performance conditions

These are only recognised in the financial statements when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Assets

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end.

Liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Contingent liabilities

In accordance with the SORP, a contingent liability is disclosed in respect of grants which, although authorised by the end of the Charity's financial year, did not represent liabilities, because the obligation can only be confirmed by the acceptance of those grants by the applicants, which is an uncertain event not wholly within the Trustees' control.

PACKED WITH SMILES
Notes to the financial statements - continued
for the year ended 31st March 2025

3. Incoming resources

a) Donations income

	<u>2025</u>			<u>2024</u>
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Packed With Smiles Events	14,105	-	14,105	5,285
Independent donations	2,650	-	2,650	2,123
Donations	208	-	208	6,171
	_____	_____	_____	_____
	16,963	-	16,963	13,579
	_____	_____	_____	_____

4. Analysis of resources expended

a) Insurance

	<u>2025</u>	<u>2024</u>
	£	£
Trustee Insurance	229	200
	_____	_____

b) Computer & Admin expenses

	<u>2025</u>			<u>2024</u>
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Running Costs (HQ rent, website, Google, Justgiving etc.)	7,904	-	7,904	4,761
Admin Services	2,188	1,763	3,951	9,328
Website development	-	-	-	2,370
	_____	_____	_____	_____
	10,092	1,763	11,855	16,459
	_____	_____	_____	_____

PACKED WITH SMILES
Notes to the financial statements - continued
for the year ended 31st March 2025

c) Donations & charitable activities

	<u>2025</u>		<u>2024</u>
	Unrestricted £	Restricted £	Total £
Stock Purchase (Uniform)	14,245	17,971	32,216
Emergency parcels	668	-	668
Parcel sundries (bags, paper, envelopes, etc)	589	-	589
	<hr/>	<hr/>	<hr/>
	15,502	17,971	33,473
	<hr/>	<hr/>	<hr/>

d) Accountancy fees

	<u>2025</u>	<u>2024</u>
	£	£
Independent examiner's fees for reporting on the accounts	1,056	1,182
	<hr/>	<hr/>
	1,056	1,182
	<hr/>	<hr/>

PACKED WITH SMILES
Notes to the financial statements - continued
for the year ended 31st March 2025

	<u>2025</u>	<u>2024</u>
5. Creditors		
	£	£
Amounts falling due within one year:		
Accruals and deferred income	1,056	1,008
	<hr/>	<hr/>

6. Unrestricted funds

Movements on unrestricted funds

	Total £	Revenue £	Capital £	Revaluation reserve £
As at 1 st April 2024	65,309	65,309	-	-
Incoming resources	35,388	35,388	-	-
Outgoing resources	(32,598)	(32,598)	-	-
Transfers	-	-	-	-
Gains and losses	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
As at 31st March 2025	68,099	68,099	-	-
	<hr/>	<hr/>	<hr/>	<hr/>

PACKED WITH SMILES
Notes to the financial statements - continued
for the year ended 31st March 2024

7. Restricted funds

Movements on restricted funds

	Total £	Revenue £	Capital £	Revaluation reserve £
As at 1 st April 2024	8,830	8,830	-	-
Incoming resources	21,345	21,345	-	-
Outgoing resources	(19,734)	(19,734)	-	-
Transfers	-	-	-	-
Gains and losses	-	-	-	-
As at 31st March 2025	10,441	10,441	-	-

8. Contingent liabilities

For the year ending 31st March 2025 there were no contingent liabilities.

9. Average number of employees

The average number of employees during the year was nil (2024: Nil)

10. Volunteers

Volunteers are vital to our service delivery throughout the charity, helping to maximise our offering and allowing us to positively impact our partner schools and local families. All our volunteers, whatever their role, aim to assist PWS in the most positive way they can.