

Charity registration number 1203759 (England and Wales)

SAY IT WITH A SMILE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025

SAY IT WITH A SMILE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs Anja Horst-Kueppers	
	Mr Simon Fowle	
	Mrs Sheree Willis	
	Ms Tracy Petzing	(Appointed 28 June 2025)
Senior management	Hannah Say	CEO
Charity number (England and Wales)	1203759	
Independent examiner	Prohal Chartered Certified Accountants	
	Unit 2	
	Leavesden Lodge	
	1a Leavesden Road	
	Watford	
	WD24 5FR	

SAY IT WITH A SMILE

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SAY IT WITH A SMILE

TRUSTEES REPORT

FOR THE YEAR ENDED 30 JUNE 2025

The Trustees present their annual report and financial statements for the year ended 30 June 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

Our vision is to support people diagnosed with dementia, along with their carers, so they can continue to live their lives as independently and confidently as possible. We achieve this by inviting them to attend our Smile events and social activities, fostering a sense of community and belonging.

We aim to make training easily accessible for those with an early dementia diagnosis and all carers, providing them with a comprehensive understanding of the condition.

By collaborating with medical professionals, social care providers and dementia-focused charities, we ensure that those diagnosed and their carers are well-prepared and equipped with the necessary knowledge to manage the condition and its progression over time.

Firstly, to eradicate the feelings of isolation, loneliness and anxiety following a dementia diagnosis and to provide reassurance, support and guidance throughout the journey that lies ahead.

Secondly, to break down the stigma associated with the word dementia by showing people they can still continue to enjoy their lives. We do this by inviting them to a variety of new social activities, supported by our dedicated team of trained volunteers.

Overall, our passion is to bring smiles to those diagnosed, their carers and their family members.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

SAY IT WITH A SMILE

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

Achievements and performance

Significant activities and achievements against objectives

Our activities and range of events have continued to develop as we pursue our vision of supporting ever more people diagnosed with dementia and their loved ones in what has been our second full year as a charity.

We have taken the Smile Social Club to several new venues and we have expanded our range of services to carers through drop-in sessions at our Smile Studio. We have also introduced special events for those diagnosed with Young Onset Dementia which, sadly, is becoming more widespread.

At the same time we have continued with old favorites such as our monthly trips to a local carvery for lunch and, also monthly, our bingo and brunch sessions.

During the course of the year we have held four more of our highly respected Memory Steps Courses. We have established a strong network of referrals from the NHS and local GP practices and we have made attendance at these courses open to staff from local care homes and care agencies. We are very grateful to all the dementia specialists who give their time to present to our audiences of carers and those living with dementia.

Our reputation is spreading and reaching an ever broader audience. Our CEO was invited to host a webinar for BBC staff working on the Scam Interceptors programme to help them understand how those living with dementia are very susceptible to unscrupulous scammers. In June 2025 we were finalists at the Dementia Care Awards in partnership with Hertfordshire Partnership NHS foundation.

We have held over 60 events during the course of the year, plus 16 Memory Steps sessions, and have been supported in our activities by a very willing band of volunteers (currently 18 in number) and by staff from Warner Bros on their Impact Day.

We estimate that the number of people we have helped has risen from 75 last year to 275 in the current year; attendees at our Memory Steps Courses have grown from 10 per course to 35; Social Club numbers have increased from 35 to an average of 55 (100 attended our VE Day party), and our Young Onset group has grown from nil to 20.

We are very grateful to the Lord Lieutenant of Hertfordshire for setting up the Charity Hub and to Warner Bros, who have helped us in so many ways.

And we are truly thankful to our supporters, including Herts County Council, Watford Borough Council, Music for All, Hub Care Support West Hertfordshire, Visiting Angels, our accountants, Prohal Chartered Certified Accountants and to all those who have made individual or group donations to Smile. Thank you all.

Financial review

Reserves policy

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The Charity is governed by CIO - FOUNDATION Registered 27 Jun 2023.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Mrs Anja Horst-Kueppers

Mr Simon Fowle

Mrs Sheree Willis

Ms Tracy Petzing

Mrs Gemma Shaw

(Appointed 28 June 2025)

(Resigned 7 April 2025)

SAY IT WITH A SMILE

TRUSTEES REPORT (CONTINUED) FOR THE YEAR ENDED 30 JUNE 2025

Recruitment and appointment of trustees

The appointment and recruitment of trustees is conducted in a transparent and thorough manner, ensuring that the board of trustees reflects the diverse skills, experience, and perspectives necessary to fulfill the charity's mission.

None of the Trustees has any beneficial interest in the company.

The Trustees report was approved by the Board of Trustees.



Mr Simon Fowle
Trustee

6 March 2026

SAY IT WITH A SMILE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SAY IT WITH A SMILE

I report to the Trustees on my examination of the financial statements of SAY IT WITH A SMILE (the Charity) for the year ended 30 June 2025.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements 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 now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 that in any material respect:

- 1 accounting records were not kept in respect of the Charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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 financial statements to be reached.



Prohal Chartered Certified Accountants

Unit 2
Leavesden Lodge
1a Leavesden Road
Watford
WD24 5FR
6 March 2026

SAY IT WITH A SMILE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 JUNE 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	2	33,019	15,556
Charitable activities	3	69	-
Other trading activities	4	8,312	-
Investments	5	82	-
		<u>41,482</u>	<u>15,556</u>
Total income		<u>41,482</u>	<u>15,556</u>
Expenditure on:			
Raising funds	6	9,086	8,575
Charitable activities	7	22,833	1,968
		<u>31,919</u>	<u>10,543</u>
Total expenditure		<u>31,919</u>	<u>10,543</u>
Net income		9,563	5,013
Transfers between funds		1,768	-
Net movement in funds		11,331	5,013
Reconciliation of funds:			
Fund balances at 1 July 2024		5,011	-
Fund balances at 30 June 2025		<u>16,342</u>	<u>5,013</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

SAY IT WITH A SMILE

BALANCE SHEET

AS AT 30 JUNE 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Cash at bank and in hand		16,342		5,013	
		<u>16,342</u>		<u>5,013</u>	
Net current assets			16,342		5,013
			<u>16,342</u>		<u>5,013</u>
The funds of the Charity					
Unrestricted funds	11		16,342		5,013
			<u>16,342</u>		<u>5,013</u>
			<u>16,342</u>		<u>5,013</u>

The financial statements were approved by the Trustees on 6 March 2026



Mr Simon Fowle
Trustee

SAY IT WITH A SMILE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2025

1 Accounting policies

Charity information

SAY IT WITH A SMILE is a INSERT CONSTITUTIONAL DETAIL.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements 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 Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

SAY IT WITH A SMILE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 JUNE 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised 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 activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.7 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

SAY IT WITH A SMILE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 JUNE 2025

2 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	15,519	12,056
Grants	14,680	3,500
Membership fees	2,820	-
	<u>33,019</u>	<u>15,556</u>

3 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Merchandise	69	-
	<u>69</u>	<u>-</u>

4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	8,312	-
	<u>8,312</u>	<u>-</u>

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	82	-
	<u>82</u>	<u>-</u>

SAY IT WITH A SMILE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 JUNE 2025

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Advertising	1,307	1,833
Other fundraising costs	6,876	2,241
	<u>8,183</u>	<u>4,074</u>
Trading costs		
Other trading activities	903	4,501
	<u>9,086</u>	<u>8,575</u>

7 Expenditure on charitable activities

	Unrestricted fund 2025 £	Unrestricted fund 2024 £
Direct costs		
Administrative costs	6,456	1,968
Costs of charitable activities	16,377	-
	<u>22,833</u>	<u>1,968</u>
Analysis by fund		
Unrestricted funds	<u>22,833</u>	<u>1,968</u>

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

9 Employees

The average monthly number of employees during the year was:

2025 Number	2024 Number
<u>5</u>	<u>4</u>

There were no employees whose annual remuneration was more than £60,000.

SAY IT WITH A SMILE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 JUNE 2025

9 Employees

(Continued)

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	13,950	-

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 July 2024 £	Incoming resources £	Resources expended £	Transfers £	At 30 June 2025 £
General funds	5,011	41,482	(31,919)	1,768	16,342
Previous year:	At 1 July 2023	Incoming resources £	Resources expended £	Transfers £	At 30 June 2024 £
General funds	-	15,556	(10,543)	-	5,013
Warning: Balance c/f from prior period does not equal balance b/f in current period					5,011

12 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).



SAY IT WITH A SMILE

REGISTERED CHARITY NUMBER: 1203759

info@sayitwithasmile.org.uk

WEBSITE: <https://www.sayitwithasmile.org.uk>

Correspondence Address:
Lord Lieutenant's Charity Hub
Warner Bros Studios
Building 6, Hercules Way
Leavesden WD25 7GS

Date: 4th March 2026

To:
The Charity Commission
PO Box 211
Bootle
L20 7YX

reference: Say it with a Smile Report and Accounts as at 30th June 2025
A review of the year.

Dear Sir or Madam

Achievements and Performance

Our activities and range of events have continued to develop as we pursue our vision of supporting ever more people diagnosed with dementia and their loved ones in what has been our second full year as a charity.

We have taken the Smile Social Club to several new venues and we have expanded our range of services to carers through drop-in sessions at our Smile Studio. We have also introduced special events for those diagnosed with Young Onset Dementia which, sadly, is becoming more widespread.

At the same time we have continued with old favourites such as our monthly trips to a local carvery for lunch and, also monthly, our bingo and brunch sessions.

During the course of the year we have held four more of our highly respected Memory Steps Courses. We have established a strong network of referrals from the NHS and local GP practices and we have made attendance at these courses open to staff from local care homes and care agencies. We are very grateful to all the

dementia specialists who give their time to present to our audiences of carers and those living with dementia.

Our reputation is spreading and reaching an ever broader audience. Our CEO was invited to host a webinar for BBC staff working on the Scam Interceptors programme to help them understand how those living with dementia are very susceptible to unscrupulous scammers. In June 2025 we were finalists at the Dementia Care Awards in partnership with Hertfordshire Partnership NHS foundation.

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We estimate that the number of people we have helped has risen from 75 last year to 275 in the current year; attendees at our Memory Steps Courses have grown from 10 per course to 35; Social Club numbers have increased from 35 to an average of 55 (100 attended our VE Day party), and our Young Onset group has grown from nil to 20.

We are very grateful to the Lord Lieutenant of Hertfordshire for setting up the Charity Hub and to Warner Bros, who have helped us in so many ways.

And we are truly thankful to our supporters, including Herts County Council, Watford Borough Council, Music for All, Hub Care Support West Hertfordshire, Visiting Angels, our accountants, Prohal Chartered Certified Accountants and to all those who have made individual or group donations to Smile. Thank you all.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'S Fowle', with a stylized flourish at the end.

Simon Fowle

S A R Fowle
Trustee