



Report and Financial Statements

for the year ended 31st December 2014

www.smallsforall.org  Smalls for All  @smallsforall

Smalls for All, charity registered in Scotland, number SC 041689

Registered office: 108 Buchanan Crescent, Livingston EH54 7EF, Scotland

Trustees' Report

for the year ended 31st December 2014

The Trustees of Smalls for All are pleased to present their Annual Report together with the Financial Statements and the Independent Examiner's Report for the year ended 31st December 2014.

Structure, Governance and Management

Smalls for All was registered with the Office of the Scottish Charity Regulator (OSCR) in August 2010 as an Unincorporated Association and is governed by a Constitution that was adopted by the Trustees on 30th July 2010.

Its Registered Office is 108 Buchanan Crescent, Livingston, EH54 7EF, Scotland. This is its main operational address and the address for any correspondence.

The following Trustees served during 2014:

| | |
|---------------------|--|
| Ms. Maria Macnamara | <i>Founder and Chief Executive</i> |
| Mr. David Robinson | <i>Chair</i> |
| Mr. Alastair Lonie | <i>Secretary & Treasurer</i> |
| Ms. Nicki Lundy | <i>Trustee (from 6th February 2014)</i> |
| Mrs. Gillian Smith | <i>Trustee (from 9th October 2014)</i> |
| Mrs. Jane Hogg | <i>Trustee (to 30th July 2014)</i> |
| Mrs. Susan Sneddon | <i>Trustee (to 6th February 2014)</i> |

The Board of Trustees wishes to place on record its gratitude to founder Trustees Mrs. Hogg and Mrs. Sneddon for their enthusiastic and considerable support for Smalls for All during its crucial formative years.

Trustees may serve for up to three years after appointment at an Annual General Meeting, after which time they are eligible for re-election to serve for one further term of three years.

The Trustees are responsible for the strategic direction and governance of the Charity, whilst its day-to-day running is delegated to the Chief Executive, and in turn to other volunteers as appropriate. The Trustees are required to meet at least three times a year to discuss strategic, operational and governance issues; during 2014, the Trustees met formally 7 times.

The duties and powers of the Trustees are set out in the Charity's Constitution.

The Trustees have assessed the major risks to which the Charity is exposed and have taken steps to mitigate these, including the effecting of appropriate insurances.

The Charity's Constitution provides that no payment may be made to the Trustees except to reimburse expenses properly incurred in the work of the Charity. Any such expenses must be supported by a receipt. It is confirmed that no payments beyond reimbursement of expenses properly incurred and duly evidenced were made to the Trustees during the period.

Part-time volunteers who are Associates of Smalls for All have the authority to raise funds in the name of the Charity and the Trustees must apply these funds only to further the objectives of the charity.

The Charity's bankers are the Co-operative Bank, Business Direct Branch, PO Box 250, Skelmersdale, WN8 6WT.

Objectives

The Charity was established with its core purpose being: "To relieve the needs of disadvantaged or vulnerable children and adults in Africa and the Indian Sub-continent". In particular:

- (i) to help disadvantaged or vulnerable children and adults who do not possess adequate (or any) underwear by providing them with items of underwear or moneys to purchase underwear;

(ii) to help disadvantaged children and adults who wish to become self-sufficient by providing them with appropriate financial or other support that enables them to earn their own money.

Progress in 2014

Underwear collection and distribution:

In the year ended 31st December 2014, over 23,000 items of underwear were received by Smalls for All (*24,000 in 2013*) with just under 18,000 items (*over 19,000 in 2013*) distributed during the year to needy women and children in Africa. By the end of 2014, the total received since its foundation exceeded 85,500 (*62,000 at end 2013*). Of these, over 70,000 (*52,000 at end 2013*) had already been distributed in accordance with the Charity's Objects. Those items not yet distributed are held as stock to meet the future requirements of the various organisations in Africa currently supported by the Charity, pending efficient distribution as opportunities and needs are determined.

Smalls for All has continued to support through the provision of underwear, Scottish charity, the Freedom from Fistula Foundation, in its work in Kenya, Malawi and Sierra Leone. 'Smalls' has also continued to supply underwear to various orphanages, schools and slums in Kenya and Uganda.

Organisations Freedom from Fistula, Mothers Fighting for Others, Kenya Children's Home and Touch of Hope are regular recipients of underwear but we are also pleased to have been able to meet requests from the Glove Project in Gambia, Wellspring in Uganda, Kajendere in Malawi and the Boanerges Deaf Initiative (a school for deaf children in Uganda).

Educational support:

Support for the education of children is an expanding area of the charity's work. Through the generosity of comedian 'Danny Bhoy', whose performances during the 2014 Edinburgh Festival Fringe raised over £6,000 for Smalls, we were able to sponsor the education of an additional 20 girls at an outreach centre in Suswa in Kenya's Rift Valley., Smalls for All.

This takes the total number of students to 31:

3 from St. Monica's Childrens' Home in Nairobi, Kenya;

4 from Mashimoni Squatters Primary School in Kibera, Kenya;

4 from Semuto in Uganda; and

20 from Suswa in Kenya

Founder and Chief Executive, Maria, is in regular contact with all these organisations, either directly or via the third parties who manage the day-to-day care of these children. She also aims to visit the children in each location once a year. Maria made two trips to Kenya and Uganda in 2014 and was able to meet most the girls being sponsored.

Fund-raising:

As well as seeking donations of underwear, Smalls for All needs to raise money every year to pay for travel, the education of the children being supported, for occasional administrative costs and occasionally also to cover any shortfalls in underwear donations. A number of organisations and individuals continued their support for Smalls for All in 2014 by holding events to raise funds for the Charity and also to raise awareness of the Charity's work. Their support is very much appreciated.

Future Plans

Smalls for All has come a long way since its original incorporation in 2010. The scale of underwear collection and distribution has increased considerably and we aim to hit 100,000 items by the end of 2015. The number of children being educated has also increased from just 7 back in 2010 to 31 today. The Trustees are currently assessing an opportunity for a step-change in the number of children being sponsored by Smalls.

Although originally constituted as an Unincorporated Charitable Organisation registered with the Office of the Scottish Charity Regulator, this legal status is starting to limit the charity's activities. For example, since Smalls is not a 'legal person' it is currently not able to enter into contracts or employ staff. Taking on some paid part-time help is under active consideration by the Trustees to assist with the expanding workload, hitherto undertaken exclusively by part-time, unpaid volunteers. Thus a priority in 2015 will be to seek authorisation from OSCR to become a Scottish Charitable Incorporated Organisation (SCIO), a legal status that only became legislatively possible after Smalls had been established.

As the scale and scope of the charity's work increases, so other aspects of its infrastructure and resources can be expected to need careful review. An early priority in 2015 is to refresh the website to reflect the breadth of the charity's activities and to incorporate additional functionality e.g. to allow for on-line purchase of merchandise and to streamline the donation of money by the charity's supporters.

It is clear from the work that Smalls for All has been undertaking for the last five years or so that there is still considerable unmet demand for the assistance that the Charity seeks to provide. The Trustees have every intention, not only of continuing the charity's current activities, but also of seeking ways of expanding its work so as to help more disadvantaged people in Africa and thereby fulfil its core objectives.

Review of Financial Position

Income for the year ended 31st December 2014 amounted to £20,885 and expenditure amounted to £17,026 as detailed in the Receipts and Payments Account on page 9 of this Report. Thus a surplus of £3,859 (*a deficit of £653 in 2013*) resulted for the year ended 31st December 2014.

Reserves Policy

The Free Reserves of the charity are the general funds which stood at £13,459 at the end of 2014 (*£9,600 at end 2013*). The majority of the funds are held as bank deposits, with a small cash balance. The charity had additional assets at the year-end not included in the statement of balances, namely a storage building (The 'Pantagon') together with a stock of underwear and merchandise.

The Trustees' policy is to hold funds to pay any creditors. Any remaining funds are available for disbursement in furtherance of the Charity's objectives.

Acknowledgments

Smalls for All is a small Charity run entirely by unpaid volunteers. During 2014, it continued to receive support from an increasing number of individuals and organisations. On behalf of all those who benefited from the charitable work undertaken by Smalls for All in 2014, the Trustees would like to place on record their debt of gratitude to everyone involved in whatever capacity. We look forward to their continuing support in 2015 and beyond.

The Annual Report and Financial Statements for the year ended 31st December 2014 were approved by the Trustees on 22nd April 2015 and signed on their behalf by:

Maria Macnamara
Founder and Chief Executive

David G Robinson
Chair

Date: 22nd April 2015

Independent Examiner's Report

for the period ended 31st December 2014

I, Christopher Patrick Stewart, being a Member of the Chartered Institute of Management Accountants in Scotland, report on the Financial Statements of the Charity, Smalls for All, for the period ended 31st December 2014, as set out on pages 10 and 11 of this Report.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The Charity's Trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply.

It is my responsibility as Independent Examiner to examine the Accounts as required under section (44)(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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 connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements (i) to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations and (ii) to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

Signed:

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Christopher Patrick Stewart ACMA

Address: 47 Balgreen Road,
Edinburgh EH12 5TY

Date: April 2015

Statement of Receipts and Payments

for the year ended 31st December 2014

| | 2014 | 2013 |
|--|----------------------|---------------------|
| <u>Receipts</u> | £ | £ |
| Donations | 20,153 | 7,842 |
| Merchandise sales | 717 | 904 |
| Interest | 15 | 12 |
| Total receipts: | <u>20,885</u> | <u>8,758</u> |
| | | |
| <u>Payments</u> | | |
| Travel | 2,759 | 470 |
| Underwear | 95 | 135 |
| Educational fees | 6,790 | 2,301 |
| Merchandise and marketing | 3,155 | 745 |
| Fundraising | 2,226 | 306 |
| Miscellaneous | 2,001 | 118 |
| "Pantagon" - Purchase, fitting out etc. | 0 | 4,034 |
| Strategic consultancy | 0 | 1,302 |
| Total payments: | <u>17,026</u> | <u>9,411</u> |
| Surplus (loss) for the year | 3,859 | (653) |
| Closing balance | <u>13,459</u> | <u>9,600</u> |

Statement of Balances

| | 31/12/2014 | 31/12/2013 |
|---|-------------------|-------------------|
| <u>Funds reconciliation</u> | £ | £ |
| Opening balance | 9,600 | 9,288 |
| Surplus (loss) generated in year | 3,859 | (653) |
| Prior-year adjustment | 0 | 965 |
| Closing balance at 31st December | 13,459 | 9,600 |
| <u>Reserves</u> | | |
| Closing bank balance | 12,592 | 11,304 |
| Cash | 319 | 429 |
| <i>Sub-total</i> | <i>12,911</i> | <i>11,733</i> |
| Other assets | | |
| Unbanked PayPal and MyDonate income | 145 | 106 |
| Uncleared cheques | 403 | 0 |
| Other liabilities | | |
| Uncleared cheques | 0 | 2,239 |
| Total assets | 13,459 | 9,600 |

All funds are unrestricted

Approved by the Trustees on 22nd April 2015 and signed on their behalf by:

Maria Macnamara
*Founder and Chief
 Executive*

David Robinson
Chair

Date: 22nd April 2015