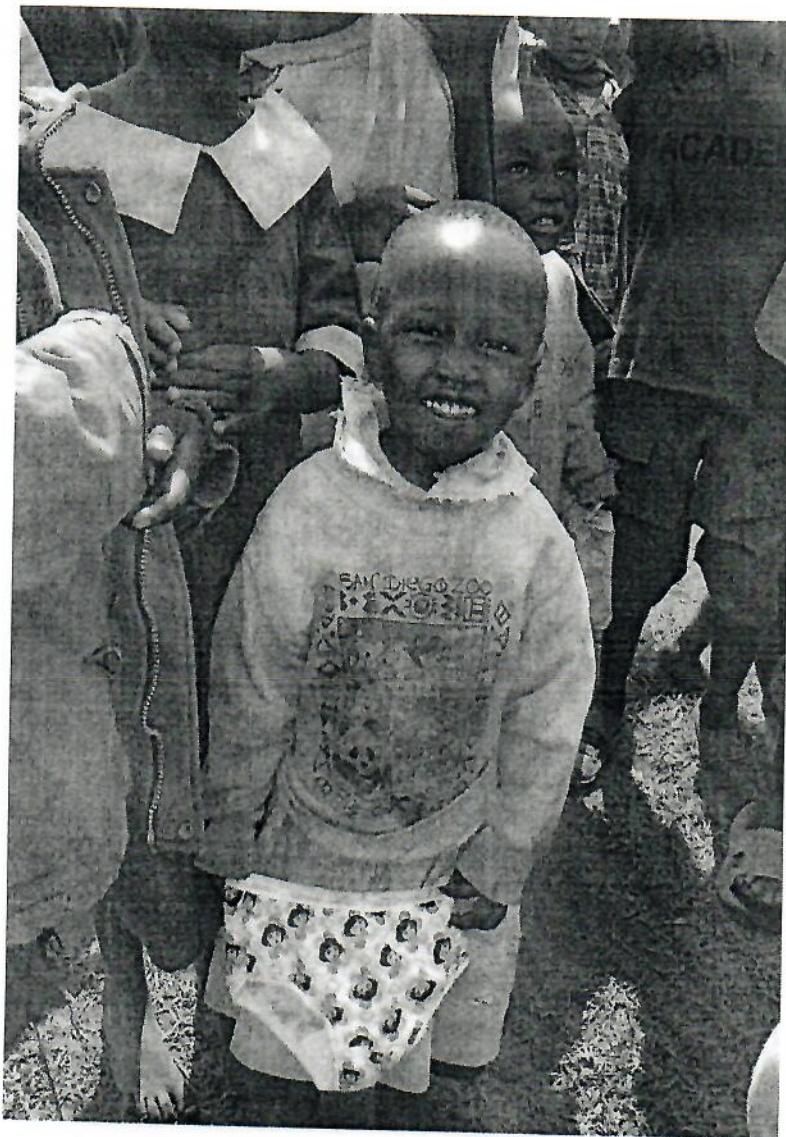


Report and Financial Statements

for the year ended 31st December 2018



Trustees' Report

for the year ended 31st December 2018

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 2018.

Structure, Governance and Management

Smalls for All® was first registered with the Office of the Scottish Charity Regulator (OSCR) in August 2010. Its Registered Office is 108 Buchanan Crescent, Livingston, EH54 7EF, Scotland.

Smalls for All® was established originally as an Unincorporated Association, governed by a Constitution that was adopted by the Trustees on 30th July 2010. With effect from 7th August 2015, OSCR approved the charity's application to become a Scottish Charitable Incorporated Organisation (SCIO), subject to a new Constitution that had been approved by the Trustees on 7th May 2015.

The following Trustees served during 2018:

Ms Maria Macnamara MBE	<i>Founder and Chief Executive</i>
Mr Alan McCormick	<i>Chair</i>
Ms Nicki Lundy	<i>Trustee</i>
Mrs Linda McDonald	<i>Trustee (to 25 September 2018)</i>
Mrs Maggie Ness	<i>Trustee (to 27 February 2018)</i>
Ms Kristina Mutch	<i>Secretary & Trustee</i>

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 met 3 times during 2018 to discuss strategic, operational and governance issues. The duties and powers of the Trustees are set out in the Charity's Constitution.

Mrs Maggie Ness resigned from her position as Trustee with effect from 27 February 2018 and Mrs Linda McDonald resigned from her position as Trustee with effect from 25 September 2018. The Board of Trustees wishes to place on record its gratitude to Trustees Maggie Ness and Linda McDonald for their support for Smalls for All®.

Part-time volunteers 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.

Smalls for All® – Purposes

The Charity's core purpose is: "To relieve the needs of disadvantaged or vulnerable children and adults in Africa". In furtherance of these purposes, the organisation shall:

- i. help disadvantaged or vulnerable children and adults who do not possess adequate or any under-garments by providing them with underwear or managed money to purchase underwear;
- ii. help disadvantaged children and adults who wish to be self-sufficient by providing them with financial or other support to enable them to earn their own money;
- iii. fund the education of disadvantaged children or adults.

Progress in 2018

Underwear collection and distribution:

In the year ended 31st December 2018, over 303,000 items of underwear were received by Smalls for All® (226,000 in 2017) with over 336,000 (266,000 in 2017) distributed during the year to women and children in Africa. By the end of 2018, the total received since the Charity's foundation exceeded 895,000 (591,000 at end 2017). Of these, over 833,000 (496,000 at end 2017) 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® continues to receive support from a number of organisations who ensure the safe transport and distribution of the underwear. Thanks to Freedom from Fistula Foundation, National Police Aid Convoy, Kenya Children's Homes, Roll Out The Barrel, Days for Girls UK, The Tumaini Fund and others, our underwear has reached women and children in Ethiopia, Gambia, Ghana, Guinea, Kenya, Madagascar, Malawi, Rwanda, Sierra Leone, Somalia, South Africa, Swaziland, Tanzania, Uganda, Zambia and Zanzibar.

Educational support:

Smalls for All® believes education can transform lives and help break the cycle of poverty so many children are trapped in. While our focus is very much on underwear, the Charity continues to sponsor a number of school students as follows:

- 20 girls at an outreach centre in Suswa in Kenya's Rift Valley
- 2 from St Monica's Children's Home in Nairobi, Kenya
- 4 from Mashimoni Squatters Primary School in Kibera, Kenya

In September 2018, the responsibility for the education of approximately 350 pre-school children in Malili, Kuthanga and Makanga in Malawi moved to the local community and organisations in Malawi.

Founder and Chief Executive, Maria, is in regular contact with these organisations, either directly or via the third parties who manage the day-to-day care of these children.

Communications – building awareness and raising our profile

Throughout 2018, Smalls for All® continued to grow its profile and build greater understanding of its work. This was achieved using a range of channels, including social media, regular email updates for those who want to hear from us, as well as outreach and talks to community groups and schools. We're also growing our base of volunteers and networking at a local level alongside a small amount of public relations activity.

During 2018, we successfully implemented the requirements of GDPR and took our supporters on the journey. As a result, there has been no impact on our ability to communicate with our supporters and to build our profile and gain support in a compliant way.

In particular, during the period we grew our Facebook following to almost 110,000 and put more resource behind developing a social media engagement plan. This has helped to increase the level of support for our work, but we recognise there is still more to do if we're to make the most of the community we've built up. We've also been actively seeking to correct any misinformation that appears online about our work. This has been an ongoing challenge since Smalls went viral several years ago. We produced several Facebook posts during the year about the misinformation, setting the record straight, and our followers now actively alert us if they spot anything that needs to be corrected, or seek to set the record straight themselves.

Volunteering

Charities rely heavily on volunteers, and we're no different. We have a wonderful team of volunteers who play a really important part in running Smalls, and we're so grateful to them all for giving up their time to do this. The contribution of all our volunteers makes such a difference to the smooth running of Smalls and is vital in ensuring we're able to meet the needs of our growing number of distributors.

Fundraising and Gifts in Kind

As well as donations of underwear, Smalls for All® needs to raise money every year to pay for day-to-day operational running costs of the Charity. During 2018, corporate and individual donors continued to support the Charity through financial donations and the organisation of fundraising events. In addition, revenue from the Lottery, Easyfundraising, LMB recycling and social media fundraising campaigns increased income generation. Smalls for All® is currently benefiting from high levels of Gifts in Kind through the donation of underwear and restricted outlay in respect of storage/office space.

Growth

The element of the growth strategy that refocused the charity on its core activity has been fully implemented. The last quarter of 2018 saw the education sponsorship reduce with the responsibility for the 350 pre-school children moving to organisations in Malawi. Further education commitments will reduce in Kenya as the students complete their education.

Currently, the Board of Trustees has utilised reserves of £24,857 This is in respect of salary payments to the CEO.

In addition, this year the Trustees have invested in our website and social media platform to ensure we maintain presence and access to fundraising initiatives.

Future Plans

It is clear from the work that Smalls for All® has been undertaking since 2010 that there is still considerable unmet demand for the assistance that the Charity seeks to provide. During the year, requests for assistance within the UK for underwear has increased. In response to this, the charity has amended its constitution to help in both Africa and the UK in 2019. The Trustees intend not only to continue the charity's current activities, but also to seek ways of expanding its work so as to help more disadvantaged people in Africa and the UK and thereby continue to fulfil its core objectives.

2019 will be a year of consolidation. Attention will be focused on securing new premises for the charity and increasing fundraising whilst distributing more pants and bras.

Review of Financial Position

Income for the year ended 31st December 2018 amounted to £49,831 (*£60,645 in 2017*). Expenditure amounted to £57,556 as detailed in the Receipts and Payments Account on page 7 of this Report leading to a deficit of £7,725 for the year (*£17,670 deficit in 2017*).

Reserves

The free reserves of the charity stood at £42,836 at the end of the year. The Trustees' policy is to hold funds to pay any creditors with any remaining funds being available for application in realising the Charity's Purposes.

The majority of the funds are held as bank deposits, with a very small cash balance at the year end. The charity had the use of additional assets at the year-end not included in the statement of balances, namely a storage building (the 'Pantagon') together with a stock of donated underwear and merchandise.

Acknowledgements

Smalls for All continues 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 2018, 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 2019 and beyond.

The Annual Report and Financial Statements for the year ended 31st December 2018 were approved by the Trustees of Smalls for All in July 2019 and signed on their behalf by:

Maria Macnamara
Founder and Chief Executive

M Macnamara

Alan McCormick
Chair

Alm

Date: 3/7/19

Independent Examiner's Report

for the period ended 31st December 2017

I, Fiona Wilson, being a member of the Institute of Chartered Accountants, report on the Financial Statements of the charity, Smalls for All, for the period ended 31st December 2018, as set out on pages 7 and 8 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

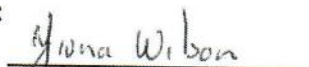
My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the 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:



Fiona Wilson

Address: 57, Lincoln Avenue

Uddingston

Date: 9.7.19

Statement of Receipts and Payments for the year ended 31st December 2018

	31/12/2018	31/12/2017
	£	£
<u>Receipts</u>		
Donations	22,192	26,211
Lottery	10,925	10,877
Recycling	2,755	7,460
Interest	1	-
Online Shop sales	520	1,395
Sorting Day income	13,438	13,416
Fund raising	-	1,286
Total receipts:	49,831	60,645
<u>Payments</u>		
Travel	-	776
Educational fees	4,659	8,755
Lottery	6,000	6,000
Overseas Wages	5,485	5,436
Maize for Malawi Nursery	1,174	1,629
Fundraising support	-	11,000
Media support	5,308	7,200
Online shop	274	927
Gross wages	24,857	29,844
Miscellaneous	9,800	6,748
Total payments:	57,556	78,315
Surplus for the year	(7,725)	(17,670)
Closing balance	42,836	50,561

Statement of Balances for the year ended 31st December 2018

<u>Funds reconciliation</u>	31/12/2018 £	31/12/2017 £
Opening balance	50,561	68,231
Surplus (loss) generated in year	(7,725)	(17,670)
Closing balance at 31st December	42,836	50,561
 <u>Reserves</u>		
Closing bank balance	41,273	40,022
Cash	124	1,000
<i>Sub-total</i>	41,397	41,022
 <u>Other assets</u>		
Fixed assets	331	564
Accrued income	400	5,511
Prepayments	1,482	3,733
Other debtors	201	201
Stock	524	784
 <u>Other liabilities</u>		
Creditors	44	-
Other Creditors	(216)	(912)
Payroll Taxes	(1,328)	(342)
 Total assets	42,836	50,561

Approved by the Trustees in July 2019 and signed on their behalf by:

Maria Macnamara
Founder and Chief Executive

M Macnamara

Alan McCormick
Chair

A. McCormick

Date: 3/7/19