

# Report and Financial Statements for the year ended 31 December 2020



## Trustees' Report for the Year Ended 31 December 2020

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 31 December 2020.

### 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 30 July 2010. With effect from 7 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 7 May 2015.

The following trustees served during 2020:

Ms Maria Macnamara MBE, DUniv (Open)	Founder and chief executive
Mr Alan McCormick	Chair
Ms Nicki Lundy	Trustee (to 25 August 2020)
Ms Kristina Mutch	Secretary and trustee
Mrs Lynn McMurdo	Trustee (from 3 June 2020)

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 four times during 2020 to discuss strategic, operational and governance issues. The duties and powers of the trustees are set out in the charity's constitution.

The board of trustees welcomed Mrs Lynn McMurdo to the board with effect from 3 June 2020.

Ms Nicki Lundy resigned from her position as trustee with effect from 25 August 2020. The board of trustees wishes to place on record its gratitude to Nicki Lundy for her 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

After obtaining approval from our regulator, OSCR, we announced in May 2019 that our constitution had changed to allow Smalls for All® to support people in the UK needing underwear. The change became effective from 1 August 2019.

The charity's core purpose is: "To support and relieve the needs of disadvantaged or vulnerable children and adults in Africa and the UK". 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 2020**

### Underwear Collection and Distribution

In the year ended 31 December 2020, we received over 313,000 items of underwear (*333,000 in 2019*) with over 313,000 (*360,000 in 2019*) being distributed during the year. By the end of 2020, the total received since the charity's foundation exceeded 1,540,000 (*1,228,000 at end 2019*). Of these, over 1,507,000 (*1,194,000 at end 2019*) had already been distributed in accordance with the charity's objectives. Those items not yet distributed are held as stock to meet the future requirements of the various organisations currently supported by the charity, pending efficient distribution as opportunities and needs are determined.

In 2020, we received 28,735 (*51,695 in 2019*) parcels to be processed at our warehouse. The reason for the decrease in donations is COVID-19; we closed the warehouse from March to August, and asked that people did not send underwear donations to us.

Smalls for All® continues to receive support from a number of organisations who ensure the safe transport and distribution of the underwear. Thanks to them, our underwear has reached people in Cameroon, England, Ethiopia, Gambia, Ghana, Guinea, Kenya, Liberia, Madagascar, Malawi, Namibia, Rwanda, Scotland, Sierra Leone, Somalia, South Africa, Swaziland, Tanzania, Uganda, Zambia, Zanzibar and Zimbabwe.

### Impact of COVID-19

Prior to May 2020, we had only received one underwear request from a charity based in the UK. From May to December 2020, we received requests from another 20 UK organisations working with men, women and children. Our aim is to be able to support more people in Africa and the UK, but we acknowledge this will be a challenge given COVID-19 restrictions affecting travel, and the levels of support from donators may be reduced.

### Communications – Building Awareness and Raising our Profile

Throughout 2020, we continued to build awareness and understanding of our work. During what was a challenging year for everyone, we also communicated important updates to our supporters. This included the impact of COVID-19 on our ability to receive, open and acknowledge donations and the increased demand for underwear – from within the UK in

particular. Importantly, we continued to regularly post about what we do and why. Smalls for All® continues to build its following and support through use of social media. Facebook remains the principal social media channel, supported by additional content on the website. We also have a presence on Twitter and in 2020 began communicating through Instagram which has a younger audience profile. Several enhancements were made to web content in 2020 including partner stories and feedback, and ecards.

We also continue to share news through emails with those who have signed up to the Smalls for All® newsletter, in line with GDPR permissions. We use the newsletter to help people learn more about where donations go, and to highlight specific campaigns and drives for donations.

### Volunteering

Like any charity, we rely heavily on volunteers. We have a wonderful team of volunteers who are crucial in running Smalls for All®, and we're so grateful to them all for giving up their time to do this. Their contribution makes a huge difference to the smooth running of the charity and is vital in ensuring we're able to meet the needs of the growing number of organisations looking for our help.

### Fundraising, Gifts in Kind & Grants

We need to raise money every year to pay for the charity's day-to-day running costs. These costs increased significantly in 2019 because we now pay for warehouse space. During 2020, corporate and individual donors continued to support the charity through financial donations. In addition, revenue was raised from the lottery, Easyfundraising, AmazonSmile and LMB recycling, and we continue to benefit from high levels of gifts in kind through the donation of underwear. While COVID-19 has resulted in a drop in both underwear and financial donations, we were fortunate to receive £10,000 from the Small Business Rates Relief Grant Fund.

### **Growth**

Our strategy is to refocus the charity on its core activities and to regain momentum after having to close down activities during the COVID-19 pandemic. With restrictions being eased again in April 2021, this is allowing us to be able to get back to working on our underwear sorting days and fundraising activities.

Our aim is to work towards a break-even position in FY 2021.

### **Future Plans**

Whilst our future plans will need to take into account the impact of COVID-19, it's clear from the work that Smalls for All® has undertaken since 2010 that there is still considerable unmet demand for the assistance the charity seeks to provide both in Africa and the UK. The trustees therefore intend not only to continue the charity's current activities, but also to seek ways of expanding its work to help more disadvantaged people in Africa and the UK.

## Review of Financial Position

Income for the year ended 31 December 2020 amounted to £66,967 (*£73,014 in 2019*).

Expenditure amounted to £73,649, as detailed in the receipts and payments account on page 7 of this report, leading to a deficit of £6,682 for the year (*£9,376 surplus in 2019*).

## Reserves

The free reserves of the charity stood at £45,531 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 the charity in 2020, 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 2021 and beyond.

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**The annual report and financial statements for the year ended 31 December 2020 were approved by the trustees of Smalls for All® in April 2021 and signed on their behalf by:**

Maria Macnamara    Maria Macnamara  
Founder and chief executive

Alan McCormick    Alan McCormick  
Chair

Date: 22 April 2021

## **Independent Examiner's Report for the Period Ended 31 December 2020**

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 31 December 2020, as set out on pages 8 and 9 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.

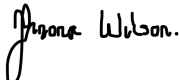
### **Basis of Independent Examiner's Statement**

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  
57, Lincoln Avenue  
Uddingston

Date: 19<sup>th</sup> May 2021

## Statement of Receipts and Payments for the Year Ended 31 December 2020

	31/12/2020	31/12/2019
	£	£
<b>Receipts</b>		
Donations	17,923	24,258
Lottery	11,398	11,300
Recycling	6,305	19,958
Interest	-	-
Online shop sales	275	454
Sorting day income	10,304	16,794
Fund raising	36	250
Restricted donations	4,000	-
Other income	16,726	-
<b>Total receipts</b>	<b>66,967</b>	<b>73,014</b>
<b>Payments</b>		
Educational fees	-	1,316
Lottery	6,000	6,000
Overseas wages	-	-
Maize for Malawi Nursery	-	-
Fundraising support	-	-
Media support	5,926	5,484
Exceptional purchases	4,208	-
Online shop	-	227
Gross wages	32,426	32,284
Miscellaneous	12,186	10,627
Rent & rates	12,000	7,700
Heat, light and power	903	-
<b>Total payments</b>	<b>73,649</b>	<b>63,638</b>
<b>Surplus/(deficit) for the year</b>	<b>(6,682)</b>	<b>9,376</b>

## Statement of Balances for the Year Ended 31 December 2020

	31/12/2020	31/12/2019
	£	£
<b>Funds reconciliation</b>		
Opening balance	52,212	42,836
Surplus/(deficit) generated in year	(6,682)	9,376
<b>Closing balance at 31 December</b>	<b>45,531</b>	<b>52,212</b>
<b>Reserves</b>		
Closing bank balance	45,460	51,592
Cash	-	801
Sub-total	<b>45,460</b>	<b>52,393</b>
<b>Other assets</b>		
Fixed assets	-	97
Accrued income	498	424
Prepayments	200	175
Other debtors	-	201
Stock	717	297
<b>Other liabilities</b>		
Creditors	-	-
Other creditors	(651)	(671)
Payroll taxes	(693)	(704)
<b>Total assets</b>	<b>45,531</b>	<b>52,212</b>

Approved by the trustees in April 2021 and signed on their behalf by:

Maria Macnamara    Maria Macnamara  
 Founder and chief executive

Alan McCormick    Alan McCormick  
 Chair

Date: 22 April 2021