

Charity number: 1148065

**Start Small**

Trustees' report and financial statements

For the year ended 31 March 2021



**Start Small**  
**(A company limited by guarantee)**

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**Start Small**

(A company limited by guarantee)

**Reference and administrative details of the charity, its Trustees and advisers  
For the year ended 31 March 2021**

<b>Trustees</b>	Miss C Cooper-Ling Miss N R Edwards Mrs D A Patrick Ms M K Hollis Ms M C Webster
<b>Company registered number</b>	8003696
<b>Charity registered number</b>	1148065
<b>Registered office</b>	Charlotte House Stanier Way Wyvern Business Park Derby England DE21 6BF
<b>Accountants</b>	Dains Accountants Limited Charlotte House Stanier Way The Wayvern Business Park Derby England DE21 6BF
<b>Bankers</b>	HSBC Bank plc The Square Beeston Nottinghamshire NG9 2AN

## **Start Small**

**(A company limited by guarantee)**

### **Trustees' report**

**For the year ended 31 March 2021**

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2020 to 31 March 2021. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) 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 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

### **Structure Governance and Management**

#### **Governing Document**

Start Small is a charitable company limited by guarantee, incorporated on 23 March 2012 and registered as a charity on 11 July 2012. The Company was established under a Memorandum of Association which established the objects and powers of the Charitable Company and is governed under its Articles of Association. In the event of the Company being wound up members are required to contribute an amount not exceeding £10.

#### **Recruitment and Appointment of Board of Management**

The Directors of the Company are also Charity Trustees for the purpose of Charity Law. They are appointed from amongst the membership of the Company. Under the Articles of Association the minimum number of directors is three; there is no maximum.

#### **Trustee Induction and Training**

When a new Trustee is appointed they are provided with a pack which contains:

- A copy of the Memorandum and Articles of Association;
- A copy of the most recent Annual Report and Accounts;
- Copy Minutes of previous Trustees' Meetings;
- A copy of the Charity Commission Guidance 'The Essential Trustee' and 'Charities and Public Benefit'.

#### **Objectives and Activities**

The company's objectives are to relieve poverty and advance education in Nakuru, Kenya by (but not limited to);

- sponsoring children in full time education
- provision of adult education classes
- educating the public about population growth and control and particularly about family planning and birth control and contraceptives with a view to preventing the poverty, hardship and distress caused by unwanted conception
- provision of micro-finance programmes to assist the unemployed get back to work
- provision of meals to children in drop in centres
- establishing women's empowerment groups offering the provision of information, advice, training and support.

### **Start Small Background**

Start Small was founded by Director, Cynthia Cooper following a trip to volunteer in Kenya in 2011; she was touched by the children's desire to go to school and requests to help them with their education.

Start Small is a UK registered charity operating in Nakuru, Kenya, striving to empower the community and educate the youth through our sponsorship program. We believe that education is the key to ending the cycle of poverty that so many Kenyans are born into each year. Our programme is unique as we cover all costs for our children from primary school through tertiary school, committing to offering support until they are either finished university, or have obtained a skill and can live independently. We work with our children and their families on a personal level to ensure their health and well-being in and out of school.

## **Start Small**

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### **Trustees' report (continued)**

**For the year ended 31 March 2021**

We have had the opportunity to partner with dozens of organisations and individuals, locally and internationally to make some amazing dreams come true. In addition to our growing school sponsorship program, Start Small has added several other wonderful projects over the years; Mamas on a Mission, Girl Power, Yummy Food Project and Start Small for Others. Each of our programs are built to work together to help raise a generation of children who are educated and empowered and parents and guardians who have the resources to support those children.

### **Achievements and Performance**

So much has happened in the past year. Things have been very different because of the COVID-19 pandemic but we have done our best to adjust to the new challenges, restrictions, and rules. We now sponsor 95 children, two children had to move out of Nakuru with their parents, so we are no longer able to sponsor them to school but have maintained communication with them outside of the program. Seventy of our children attend PCEA Jitegemea Primary School in Shabab and the others attend various primary and secondary schools in Nakuru county.

Since school closures in March 2020, we began assisting our children outside of school to ensure they were able to continue their learning process, that they are safe, healthy, and looked after. All students received homework packets on a weekly basis and Start Small staff maintained regular check-ins via phone calls. Once we were approved to meet in small groups, we held regular meetings and counselling sessions with our older children, encouraging open communication and a place to express any problems at home, worries or stresses. The children were able to participate in different events in small groups such as swimming, visiting the local national park and other local attractions and fun game days at an enclosed, school compound.

Start Small facilitated four food hamper distributions from April 2020 – August 2020 to help mitigate the effects of COVID-19. The hampers distributed contained the essentials only; they included increased quantities of maize, beans, soap and oil. These hampers aimed to last one month to six weeks per family.

One of Start Small's supporters was able to secure a donation from the Belron Ronnie Lubner Charitable Foundation which was partially used to facilitate our first two food hamper distributions in April and May. In June, we received a donation from our local Nakuru Rotary of 60 food hampers which was used as our third distribution to all of our Start Small families and others in the community. As we learned that restrictions and lock down measures would continue to be in effect, we decided to continue providing food hampers for our families. We were able to do this through support of our monthly sponsors and donors in addition to our donors who fund the Yummy Food Project (which usually funds a school lunch program).

In September, we received a generous donation from the Dutch Flower Group Foundation. As the rainy season was setting in, we decided to purchase one jumper and one rain jacket for each of our children. This was such a nice project and gift for our children. We love that we still see them wearing them on a daily basis and know that they are protected from the cold.

In November and December of 2020, we held a football camp at a local school compound for our children. We had a local football coach volunteer to teach the children and the Start Small staff worked as assistants. With proper face masks and hand washing facilities, our children were able to get together safely, play football, have fun and just be children! We then provided lunch for them before they went home for the day. It was a great way to spend some time with them and make sure they are looked after.

Mamas on a Mission (Families on a Mission) has been an overall success this year. After our six-week business course, we were able to offer small loans to nine individuals to help them start business. To date, five of those businesses are successfully running and all of the beneficiaries are still paying back their loans at the agreed rates. The businesses range from transportation services to selling fruits and vegetables and making soaps. We continue to offer them moral support and encouragement. We plan to continue the business courses in the coming months and will offer another round of small loans to those who meet the requirements of the loan.

**Start Small**  
(A company limited by guarantee)

**Trustees' report (continued)**  
**For the year ended 31 March 2021**

We have been able to maintain our Girl Power Project (Youth Power) by holding meetings with our adolescent boys and girls and distributing sanitary products to all of our girls each month. We are lucky enough to have ample space to allow for social distancing while getting together and discussing difficult topics. This has been particularly important to us this year with the children having so much free time due to school closures. It was our goal to keep everyone on the right path, focused on the positive and always looking to a bright future. We held many meetings with the boys and girls together, focusing on mental health, bullying, safe home environments and treating each other with respect. These meetings became a weekly commitment as we distributed homework packets which allowed us even more time to talk amongst each other and grow as a group. It has helped both the boys and girls gain confidence in themselves and given them the ability to speak out when needed. We are very proud of how they have matured this year.

We held our 9th annual Feed A Family distribution on 22nd December 2020. We were able to fundraise for 100 food hampers to distribute to our Start Small families and the extended community. Despite having done several other food hamper distributions (smaller quantity of items given) we still thought it was important to put on the Feed A Family event. Rather than just being a relief from a difficult time, we like Feed A Family to be a 'Christmas gift' to those who receive; so that they can celebrate and enjoy the holiday season as we all deserve to.

The hampers we supply for Feed a Family aim to feed an average family of six for at least three weeks but can last up to one month. At Christmas time we like to have the hampers be a bit more exciting with some special treats like nice juice, biscuits, and sweets in addition to the staple foods of beans, maize, rice etc. We also received a donation from a local company, Menengai Oil, of soap, sugar and cooking oil to add to the hampers. Our hampers this year were absolutely wonderful, and we are so grateful to be able to do this.

This year we were also able to give a gift to each of our children for Christmas. They each received one pair of home shoes (crops), one pair of socks and a story book! It was so lovely to see their faces light up at the sight of a gift with their name on it.

We continue to use both JustGiving and PayPal for our fundraising efforts such as, Feed A Family, and for recurring, monthly payments from sponsors. We have used both Western Union and World Remit for money transfer services. World Remit has extremely low transactions fees and very good exchange rates which has made a huge difference in the money received in Kenya. It allows money to be sent from the UK bank account directly to the project manager's mobile money wallet (mpesa) which is easy and much safer than carrying cash. We plan to continue using this service in the future.

**Acknowledgments**

Start Small would like to express our heartfelt thanks to all who have contributed to us over the year; there simply are no words to express our gratitude. We have said this so many times before, but we could not be able to have the impact and change lives without your help.

Specifically in this time of a pandemic spreading across the world, we have received an outpouring of love and support and we are overwhelmed by all the kindness and thoughtfulness we have experienced.

To all our individual children's sponsors, thank you so much for your continued support and your belief in our work, your impact is evident when you see the performance of our children. It is incredible to have been a part of watching many of them grown over the past eight years and witness them becoming such independent, responsible, intelligent, and caring individuals. That is all thanks to the support they feel through your kindness.

To our fundraisers, thank you for choosing us and doing what you can to help us, it all adds up and makes a huge difference to us. Our regular monthly donors who give without expecting anything back, thank you, your money is hugely beneficial to our day to day running.

Many thanks to Presentation Design Services for your ongoing support with our Yummy Food programme, for providing the funds to help our Director living and running the project in Kenya, and for everything you do for Start Small. Certainly, we would not be the same without you.

## **Start Small**

**(A company limited by guarantee)**

### **Trustees' report (continued)**

**For the year ended 31 March 2021**

Thank you to Trinity Vineyard Church for your endless support and direction as Start Small continues to grow and develop.

Thank you to Nakuru Rotary for your donation to Start Small and your ongoing concern and support for our Charity and our community are large, your work is so important.

A big thanks to Nakuru Lions Club for the donation of sanitary pads to our adolescent girls. It means so much to them and us that someone is looking out for their well-being.

To Menengai Oil, thank you so much for your generous donation which supported our Christmas food hamper distribution greatly. We are so grateful for the supportive relationship we have been able to maintain with you and so grateful that you still choose us after all this time!

Finally, many thanks to Dains LLP for your patience, advice and for acting as our Accountants, there truly are no words to express our gratitude to you. Your services are so invaluable and critical to the efficient running of the charity.

### **Risk Review**

The Trustees have examined the major internal and external risks which the charity faces and confirm that systems have been established to minimise these risks.

### **Public Benefit**

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and have complied with their duties under the Charities Act 2011.



## Start Small

(A company limited by guarantee)

### Trustees' report (continued)

For the year ended 31 March 2021

#### Statement of Trustees' Responsibilities

The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to

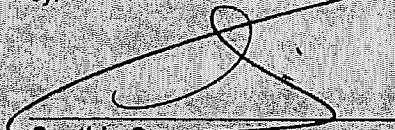
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

#### Small Company Exemptions

In preparing this report, the directors have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Approved by order of the members of the board of Trustees on 20 December 2021 and signed on their behalf by:



Cynthia Cooper  
Director



## **Start Small**

(A company limited by guarantee)

### **Independent examiner's report For the year ended 31 March 2021**

#### **Independent examiner's report to the Trustees of Start Small ('the charity')**

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2021.

#### **Responsibilities and basis of report**

As the Trustees of the charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charity 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 the charity's accounts 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 Charity 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 charity 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 accounts 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Signed:



Dated:

22/12/21.

Lisa Richards FCCA

**Dains Accountants Limited**

Charlotte House, Derby

**Start Small**  
**(A company limited by guarantee)**

**Statement of financial activities (incorporating income and expenditure account)**  
**For the year ended 31 March 2021**

	Note	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income from:</b>				
Donations and legacies	2	57,932	57,932	67,071
<b>Total income</b>		<b>57,932</b>	<b>57,932</b>	<b>67,071</b>
<b>Expenditure on:</b>				
Raising funds		108	108	244
Charitable activities	3	40,121	40,121	66,371
<b>Total expenditure</b>		<b>40,229</b>	<b>40,229</b>	<b>66,615</b>
<b>Net movement in funds</b>		<b>17,703</b>	<b>17,703</b>	<b>456</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward	7	5,483	5,483	5,027
Net movement in funds		17,703	17,703	456
<b>Total funds carried forward</b>	<b>7</b>	<b>23,186</b>	<b>23,186</b>	<b>5,483</b>

Start Small  
(A company limited by guarantee)  
Registered number: 8003698

**Balance sheet**  
As at 31 March 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	5	1,328	1,328
<b>Current assets</b>			
Debtors	6	451	451
Cash at bank and in hand		21,412	5,486
<b>Net current assets</b>		<u>21,863</u>	<u>5,486</u>
<b>Total net assets</b>		<u>23,186</u>	<u>5,486</u>
<b>Charity funds</b>			
Unrestricted funds	7	23,186	5,486
<b>Total funds</b>		<u>23,186</u>	<u>5,486</u>

The charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 20 December 2021 and signed on their behalf by

  
**Cynthia Cooper**  
Trustee

The notes on pages 10 to 14 form part of these financial statements.

**Start Small**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**For the year ended 31 March 2021**

**1. Accounting policies**

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Start Small meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**1.2 Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**1.3 Income**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

**1.4 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 allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

**Start Small**  
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**Notes to the financial statements**  
**For the year ended 31 March 2021**

**1. Accounting policies (continued)**

**1.5 Tangible fixed assets and depreciation**

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Motor vehicles	-
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**1.6 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**1.7 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**1.8 Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**1.9 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**Start Small**  
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**Notes to the financial statements**  
**For the year ended 31 March 2021**

**2. Income from donations and legacies**

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations	56,432	56,432	65,571
Donated services	1,500	1,500	1,500
	<u>57,932</u>	<u>57,932</u>	<u>67,071</u>

**3. Analysis of expenditure by activities**

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	Total funds 2020 £
Project work in Kenya	38,159	1,962	40,121	66,371
	<u>38,159</u>	<u>1,962</u>	<u>40,121</u>	<u>66,371</u>
<b>Total 2020</b>	<u>64,312</u>	<u>2,059</u>	<u>66,371</u>	

**Analysis of support costs**

	Total funds 2021 £	Total funds 2020 £
Independent examination fee	1,500	1,500
Bank charges	462	559
	<u>1,962</u>	<u>2,059</u>

**Start Small**  
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**Notes to the financial statements**  
**For the year ended 31 March 2021**

**4. Trustees' remuneration and expenses**

During the year, one or more Trustees has been paid remuneration or has received other benefits from an employment with the charity. The value of Trustees' remuneration and other benefits was as follows:

		2021 £	2020 £
Miss C Cooper-Ling	Salary	3,000	9,000

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £NIL).

**5. Tangible fixed assets**

	Motor vehicles £
<b>Cost</b>	
Additions	1,323
At 31 March 2021	<u>1,323</u>
<b>Net book value</b>	
At 31 March 2021	<u>1,323</u>
At 31 March 2020	<u>-</u>

**6. Debtors**

	2021 £	2020 £
Other debtors	<u>451</u>	<u>-</u>



**Start Small**  
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**Notes to the financial statements**  
**For the year ended 31 March 2021**

**7. Statement of funds**

**Statement of funds - current year**

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
<b>Unrestricted funds</b>				
General fund	5,483	57,932	(40,229)	23,186

**Statement of funds - prior year**

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
<b>Unrestricted funds</b>				
General fund	5,027	67,071	(66,615)	5,483

**8. Members' liability**

Each member of the charitable company undertakes to contribute to the assets of the company in the event of it being wound up while he/she is a member, or within one year after he/she ceases to be a member, such amount as may be required, not exceeding £10 for the debts and liabilities contracted before he/she ceases to be a member.

**9. Related party transactions**

The charity has not entered into any related party transactions requiring disclosure, nor are there any outstanding balances owing between related parties and the charity at 31 March 2021.