

SMALL CHARITY SUPPORT

England & Wales · Charity number 1161963

Details

Status Registered

Legal form CIO

Registered 2015-06-02

Register [View on the Charity Commission register](#)

Contact

Address 46 Farm Road
Edgware
HA8 9LT

Phone 02089586801

Email enquiries@smallcharitysupport.uk

Website www.smallcharitysupport.uk

Activities

Objects: THE CHARITY'S OBJECTS ("OBJECTS") ARE SPECIFICALLY RESTRICTED TO THE FOLLOWING:THE PROMOTION OF THE VOLUNTARY SECTOR FOR THE BENEFIT OF THE PUBLIC BY PROVIDING MANAGEMENT, GOVERNANCE AND OTHER SUPPORT TO SMALL CHARITIES AND VOLUNTARY ORGANISATIONS.'THE VOLUNTARY SECTOR' MEANS CHARITIES AND VOLUNTARY ORGANISATIONS WHICH ARE ESTABLISHED FOR PURPOSES THAT ADD VALUE TO THE COMMUNITY AS A WHOLE, OR A SIGNIFICANT SECTION OF THE COMMUNITY AND WHICH ARE NOT PERMITTED BY THEIR CONSTITUTION TO MAKE A PROFIT FOR PRIVATE DISTRIBUTION. VOLUNTARY ORGANISATIONS DO NOT INCLUDE LOCAL GOVERNMENT OR OTHER STATUTORY AUTHORITIES.

Activities: The charity supports small charities & voluntary community groups through meetings, workshops, discussion groups, etc which enable the participants to discuss, evaluate & improve the management & governance of their charity's business, projects and other activity plans.Note however: The charity is unable to offer or provide, any form of professional legal or financial advice.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£761	£945	-	-
2024-06-30	£783	£1,270	-	-
2023-06-30	£1,349	£997	-	-
2022-06-30	£1,349	£997	-	-
2021-06-30	£2,101	£896	-	-

Trustees

Name	Role	Appointed
BILL TAYLOR		2018-11-08
BRIAN SEATON		2017-10-09
Dr DANIELA AMASANTI-DEBONO		2018-10-08
PAULINE JANE SEATON		2018-10-08

SMALL CHARITY SUPPORT

England & Wales - Charity number 1161963

Accounts

Small Charity Support

Supporting & Facilitating Small Charities & Voluntary Organisations

Registered Charitable Incorporated Organisation, No: 1161963

Trustees' Annual Report & Statement of Financial Activity for the Year Ended 30 June 2025

Trustees

Daniela Amasanti De Bono

Herakles Koumoullos

Brian Seaton

Pauline Seaton

William Taylor

Trustees' Annual Report & Statement of Financial Activity for the Year Ended 30 June 2025

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Trustees Annual Report & Statement of Financial Activity

This Trustees' Annual Report contains references to numerous other documents.
Text in [blue and underlined](#) incorporates a link to the document being referred to.

1 Charitable Activities

1.1. How small is "Small" ?

A constantly recurring issue which shapes the activities of Small Charity Support is that of *"what, exactly, is a 'small' charity?"*

"Small" – ie: ["little in size or amount when compared with what is typical or average"](#) – is often used as a diminutive ["... to suggest something or someone is not important"](#).

The most common comparator for identifying a charity as "small" is its annual income:

- On the Internet, "small" usually means *"less than one million pounds"*
- Charity Governance Code also uses "small" to mean *"less than £1,000,000"*
- In the Charities SORP "small" means *"less than £500,000"*
- In the Charities Act – implicitly rather than explicitly – "smaller" means *"less than £250,000"*.

Such inconsistency is "unhelpful".

What does the Charity Commission's Register of Charities tell us about what is a "typical or average" charity on the basis of their annual income? The distribution of charities by annual income as at October 2025 is shown in the pie-chart.

Using the median annual income as the characteristic of a "typical" charity – "small" charities would be the *ca.50%* with an annual income of less than £25,000

Looking instead at the average annual income as the criterion for a "typical" charity the distinction between "large" and "small" charities changes dramatically.

In its [Annual Report for 2024-25](#) the Charity Commission reported the total annual income of the sector as just over £100 Billion from *ca.150,000* active charities (ie: charities with a reported annual income greater than £1). That makes the AVERAGE annual income *ca.£667,000* per charity. On that basis, the 8% of charities with annual incomes over £667,000 are the "large" charities – and the other 92% of charities are "small" charities.

As a consequence, much of the guidance material available from the Charity Commission, and elsewhere, is disproportionately skewed towards the interests and needs of the tiny majority of "large" charities with annual incomes above the average while the interests and needs of the significant majority of "small" charities with annual incomes below the average is largely ignored. That issue has been reviewed in more detail in Small Charity Support's ["Charity Thought – How small is "Small"](#).

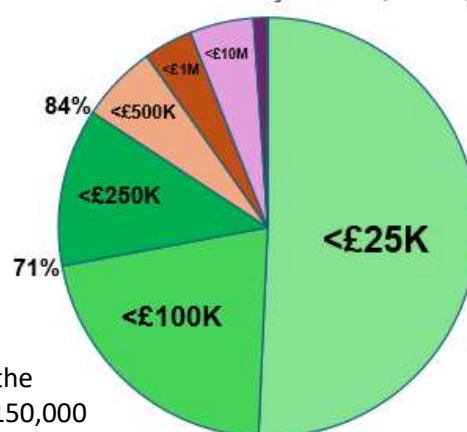
Small Charity Support now pragmatically defines "small" charities as those which are:

"primarily run 'hands-on' by their un-paid non-accountant trustees and other volunteers in their spare time - usually with minimal or no paid professional administrative and/or financial support staff"

and tries to focus its guidance and other support materials on their specific needs and interest.

Such "small" charities typically fall in the 75% majority of charities which have annual incomes less than £100,000. They are therefore able to opt to use the concession in the Charities Act which allows "lower income" charities (ie: *the 85% with annual incomes less than £250,000*) to produce their Annual Financial Report on a Receipts & Payments basis instead of the full FRS-102 & SORP (Accruals) standard (*unless they are charitable companies*).

Charities in E&W by Income (Oct 2025)



1.2. Website

Small Charity Support's website – www.smallcharitysupport.uk – is its principal means of making its services known and available to its beneficiaries. Most of the requests for support come initially by e-mail as a result of beneficiaries finding the Small Charity Support website by searching the internet.

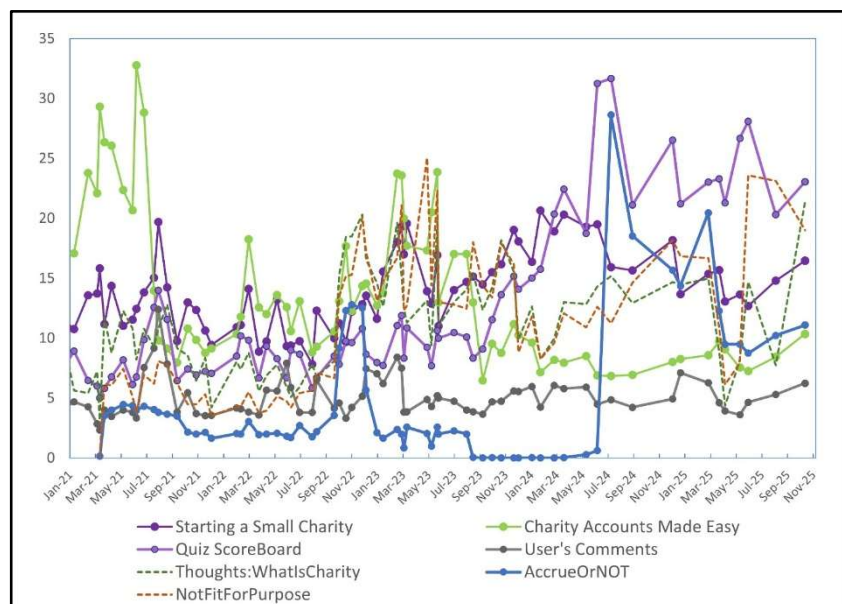
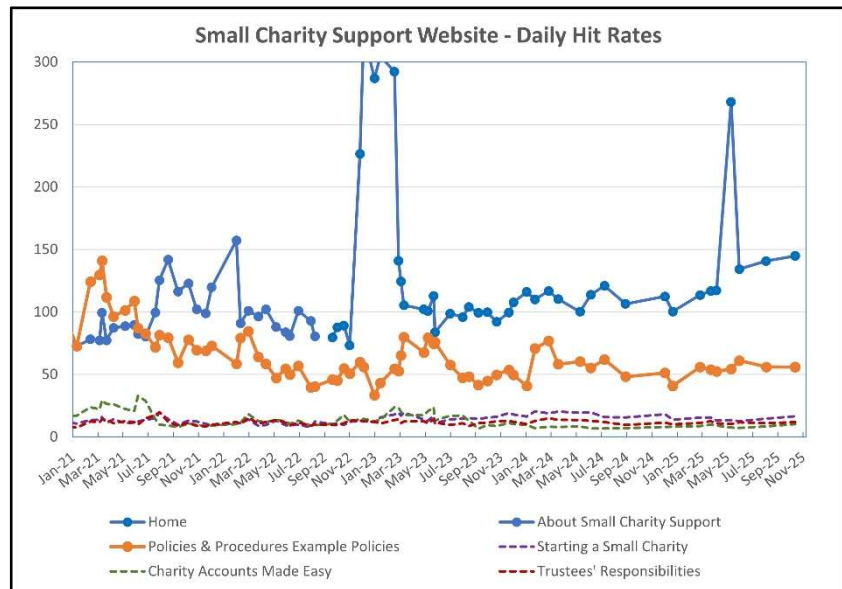
However, the website also includes a contact telephone number and occasionally receives direct telephone calls seeking support.

Website Daily "Landing" Rates {Jan'21-Nov'25}

To avoid problems with personal data and UK-GDPR, Small Charity Support does not collect, analyse or use any form of personal data obtained from visitors to its website. Hence the website currently does not have the facility to monitor in detail what use visitors make of it (eg: what documents, if any, they download). Consequently the dramatic short-term increases in the hit-rate to ca.300/day during Dec'22-Feb'23 and to ca.275/day in May'25 cannot be explained. However, the usual daily hit-rate has continued to rise, albeit slowly, and is now ca.50% higher than 4½ years ago.

Overall the rate of accesses to the various pages of the website has shown a small increase over the last two years. But the large rise in the number of accesses to the Quiz Spreadsheet website is unexplained. However, during the year access to the functionality of the spreadsheet had been password-protected, requiring potential users to contact Small Charity Support for the password. A number of such calls has been received recently.

It continues to be our hope to be able to introduce more detailed monitoring of visitor activity in the future.



Accessibility

The website remains easy to find by searching the internet for relevant phrases.

eg: searching for phrases like "Support for small charities", "Help for small charities" or "Charity policies" usually returns the Small Charity Support website high in, if not top of, of the list – and in the company of a limited number of other websites – eg: the NCVO, Charity Excellence.

Charity Thoughts {Blogs}

The website has a page containing "[Charity Thoughts](#)" (ie: "Blogs" – discussion-papers) on a variety of charity-related issues. The issues currently covered are:

To Accrue... or Not to Accrue ?

Chicken or Egg – Which Came First ?

18 Top Charities Pay Trustees

Financial Reporting Standards – Not Fit for Purpose ?

The Good Sam (*a modern adaptation of a well-known story*)

Gift Aid – A Gift for the Wealthy ?

Should Private School be Charities ?

What is Charity ?

How Small is “Small” ?

Charity Bonds Raise £33M

Free-to-Download Information & Guidance Leaflets

A large proportion of the support to other charities is provided by a wide range of free-to-download-and-use leaflets, listed below. All the leaflets are protected by a [Creative Commons](#) **Attributable – Non-Commercial – Share-Alike** licence which allows Charities and Not-for-Profit organisations to adapt them for their own use royalty free, but not for commercial purposes.



The leaflets are organised by topic (*ie*: on different pages on the website).

Leaflets which also relate to other topics are indicated in italics.

➔ indicates links to leaflets on other webpages/websites.

Starting a Small Charity Things You'll Need to Do <i>Outputs & Outcomes {PP}</i> Charitable Purposes/Objects Example Charitable Purposes Governing Document Templates Bank Accounts ➔ <i>Trustees Roles & Responsibilities</i> ➔ <i>Managing the Money</i> ➔ <i>Programme Planning</i> ➔ <i>Example Policies</i>	Managing the Money Accounts ALL Charities MUST Keep <i>Typical Responsibilities & Roles of the Treasurer {TR}</i> Recording & Reporting Your Charity's Funds Reserves Policy? Where's the Budget ! Budgets & Cash-Flows Financial Controls CheckList <i>Bank Accounts {SC}</i> Preparing: the Trustees' Annual Report an editable (*.doc) template The Annual Accounts <i>Choosing an Independent Examiner or Financial Advisor {TR}</i> Accounts Spreadsheet for Small Charities Example Spreadsheet (<i>Better Living Charity</i>) Blank Spreadsheet Instructions 1: Introduction 2: Setting Up 3: Data Entry & Analysis 4: End-of-Year Operations
Programme Planning Programming for Success Outputs & Outcomes Programme Planning Template Programme Monitoring Spreadsheet	
EP – Example Policies Bullying & Harassment Code of Behaviour Conflicts of Interest Equal Opportunities Financial Management UK-GDPR Data Management Privacy Notice for Trustees Participants in Simple Activities Large Legacies & Donations On Becoming a Charity Trustee Reimbursing Expenses & Purchases Reserves Policy ➔ <i>Safeguarding – link to another website</i> Safe Recruitment Supervision ➔ <i>Volunteering – link to another website</i> Whistle-Blowing	TR – Trustees' Responsibilities The Responsibilities of ALL Trustees Typical Responsibilities & Roles of the Chair Typical Responsibilities & Roles of the Treasurer Payments to Trustees & Connected Persons <i>Accounts ALL Charities MUST Keep {MM}</i> <i>Outputs & Outcomes {PP}</i> Keeping Minutes Preparing: the Trustees' Annual Report an editable (*.doc) template Preparing: the Annual Accounts <i>Reserves Policy {MM}</i> Choosing an Independent Examiner or Financial Advisor ➔ <i>Programme Planning</i> ➔ <i>Managing the Money</i> ➔ <i>Example Policies</i>

The leaflets and other materials are updated periodically as appropriate.

Other Resources

Small Charity Support supports the view that charities should not compete with each other, but collaborate to ensure that their charitable resources are used **E**fficiently **E**ffectively & **E**conomically (and **E**thically, **E**quitably & **E**cologically). Accordingly, its website has an [“Other Resources”](#) page which sign-posts enquirers to other charities which might be able to assist the enquirer better.

Small Charity Support does not accept sponsored links to other organisations and does not specifically recommend other organisations (*eg*: as “trusted traders”), neither charitable nor commercial.

1.3. Accounting Issues for Small Charities

During the year Small Charity Support continued to do reviews of the financial reporting requirements and standards for the charity sector – and, in particular those for “smaller” charities. As a result of those reviews some of the Small Charity Support guidance was updated to meet more effectively the needs of the typical non-accountant volunteer trustees of “small” charities.

1.3.1. Between the Devil and the Deep Blue Sea

Unfortunately, far from addressing the issues encountered by “small charities” when trying to meet their statutory obligations to produce their Annual Financial Reports, the guidance put out by the Charity Commission and the option to use the Receipts & Payments procedures rather than the full Accruals (*ie*: FRS-102 & SORP) procedures, creates as many dilemmas as it ostensibly solves for “small” charities.

This is not a new problem.

Nor is it just an idiosyncratic opinion of Small Charity support.

In *ca*:2014 the Charity Commission started publishing its annual reviews of the compliance of charities with its benchmark standards for their Annual Trustees Reports & Accounts (TAR&A). That first publication covered [TAR&As for financial years 2012 and 2013](#) and the Commission seemed quite optimistic, reporting .

Period ended/% of accounts assessed	2011-12	2012-13
Accounts of acceptable quality	54%	68%

“Our finding that the majority of the accounts that we reviewed were of acceptable quality is encouraging.”

Whether a “majority” which is barely over half justifies being “*encouraged*” is a matter of opinion!

Five years later, in its [2019 review](#), the Charity Commission seemed rather less “*encouraged*”.

Charity income	% of accounts meeting the external scrutiny benchmark
£25,000 - £250,000	37% (of 100 charities)
£250,000 - £1 million	51% (of 100 charities)
£1 million and greater	76% (of 96 charities)

“The Commission is concerned that so many accounts submissions did not meet our benchmark. Whilst the trustees are responsible for their charity’s accounts, our findings also raise concerns about the work done by the auditors and examiners who scrutinised these accounts.”

The Charity Commission abruptly stopped publishing its annual reviews of TAR&As after its 2019 review.

[No explanation for that was given](#) – so one can only speculate why. **?????!!**

In 2020 Small Charity Support first published a “Thought” (“blog”) entitled [“Charity Reporting Standards – Not Fit for Purpose ?!”](#) .

Later in 2020 that “Thought” was submitted to the “Smaller Charities and Independent Examiners” Engagement Strand of the then 2020 SORP Review. The convenor responded:

“the thrust of your concerns about the current provisions of the SORP very much chime with our own”.

In May 2021 the [Charity Commission](#) formally wrote to the Financial Reporting Council:

“The focus of accounting standards is very much on the interests of the providers of risk capital to for-profit businesses.

Charities are established for the public benefit and not as owner managed for-profit businesses and, although welcome, the PBE {Public Benefit Entities} paragraphs are proving insufficient in addressing the reporting needs of the users of charity accounts and avoiding for-profit orientated disclosures detracting from the quality and character of public benefit accounting and reporting.”

And in July 2021 the [Third Sector Magazine](#) reported the CEO of the Charity Finance Group as saying:

“...we need to break this long but flawed habit of shoehorning charities into regulation and legislation designed for the for-profit world to avoid the unintended and harmful consequences such an approach brings about for the third sector.”

In January 2025 the Lead Trustee of Small Charity Support downloaded from the Charity Commission’s Register of Charities a randomly selected sample of 150 Trustees’ Annual Reports & Accounts for charities with annual incomes in the range £1 - £250,000. *ie:* those which were

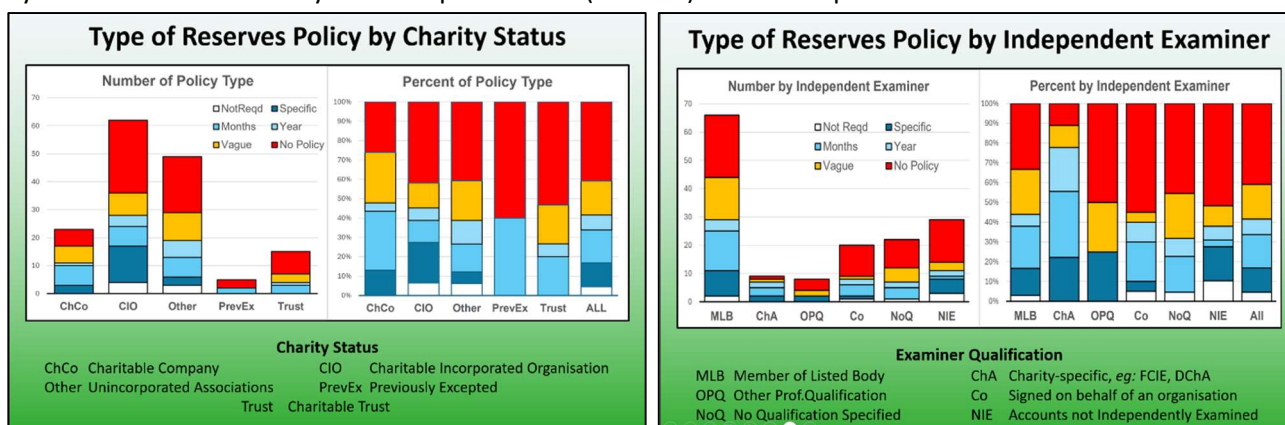
- active (*ie:* reporting a non-zero annual income in that year);
- required to submit annual accounts even if their annual income was less than £25,000 (*eg:* CIOs);
- were able to opt to produce their Annual Trustees’ Report & Accounts on the Receipts & Payments basis (*ie:* were not charitable companies) whether or not they had actually opted to do so.

Those TAR&As were reviewed for compliance with the Charity Commission’s benchmark standard – *ie:* were consistent with [CC32: Directions for the Independent Examination of Charity Accounts](#).

Direction 9.3 explicitly requires that *“All registered charities must disclose their reserves policy in the trustees’ annual report or the trustees’ reason(s) for not having one.”* and

Direction 9.4 expects that *“The examiner should ask the trustees about the charity’s reserves policy and the adequacy of those reserves and check if there is a material discrepancy between the accounts and the level of reserves referred to in the trustees’ annual report.”*

The charts below summarise the distribution of types of Reserves Policies reported by the sample, stratified by the status of the charity and the qualification (or none) of the Independent Examiner.



The red and orange sections of the charts indicate non-compliance with the CC32 Directions either because ■ no Reserves Policy had been provided (and no reason given for not providing one), or ■ the Reserves Policy was so vague as to be meaningless. It is clear that the quality of Trustees’ Annual Reports & Accounts hasn’t yet improved much :

- ! not only that the trustees of more than half of charities are failing to know, understand and therefore comply with their statutory responsibilities to have a compliant Reserves Policy; but also
- ! around half of the professional accountants (other than members of the [ACIE](#)) that the trustees of smaller charities are engaging to assist and guide them in such matters also hadn’t actually known, understood and therefore complied with their responsibilities under the Charity Commission guidance CC32 despite having – disingenuously **?! –** signed a formal statement that they **had** done so.

The Charity Commission’s [last published review of charity accounts](#) in 2019 included the table & comment:

Body/ report	Number of external scrutiny reports	Number of accounts not meeting criteria
ICAEW	203	69
ACCA	47	30
Other Charities Act 2011 listed body	18	12
No qualification stated	23	19
No scrutiny report filed	5	5
Total	296	135

We are working with ICAEW and ACCA to improve their members’ awareness of charity reporting and accounting requirements, and to identify the necessary improvements to the learning and resources available to their students and members.

That collaboration doesn’t seem to have created much improvement over the subsequent 6 years !

It beggars belief that, for the substantial majority of “smaller” charities, the ultimate legal responsibility for the proper management of their funds rests exclusively on their unpaid volunteer trustees. And all-the-more-so so when they are expected to cope with confusing (and, at times, inconsistent to the point of self-contradictory) financial guidance and complex regulations which even the majority of professional (and usually paid) accountants can’t implement correctly.

Looking Forward to the 2016 Update of the Charities SORP.

After 5 years of deliberations the updated Charity SORP (Statement of Recommended Practice) is finally due to be published and implemented commencing in January 2026. It seems that the most significant changes to the SORP are confined to making recognising, recording and reporting income from leases more demanding.



Like its predecessors, the new 2026 Charities SORP does not apply to the significant majority of non-company charities able to opt to prepare their annual accounts (financial reports) on the Receipts & Payments basis. *ie: the new 2026 Charity SORP does nothing to help the substantial majority of “small charities” address the “..insufficiencies in addressing the reporting needs of the users of charity accounts...” highlighted by the Charity Commission, or the “...flawed habit of shoehorning charities into regulation and legislations designed for the for-profit world...”*

The new 2026 Charities SORP is accompanied by some minor changes to other legislation, the most significant of which is raising from £250,000 to £500,000 the annual income threshold below which “small” charities (those which are not charitable companies) can opt to prepare their accounts on the Receipts & Payments basis rather than the Accruals/SORP basis.



However, only *ca.*6% of charities in England & Wales fall within those £250,000-£500,000 brackets, many of which will already be charitable companies and so unable to take advantage of that raising of the threshold.

It therefore seems that the “*between the devil and the deep blue sea*” dilemmas for the significant majority (*ca.*80%) of charities with annual incomes less than £500,000 are going to have to wait – another decade? – for the next SORP review to resolve the issues more effectively.

1.4. Governance & Management Support

Requests for support mostly come as e-mails, and occasionally as telephone calls, from trustees of “small” charities who have found the Small Charity Support internet website.

The requests for support covered a wide range of issues at a wide range of levels:

Simple operational issues:

This type of enquiry was small in number and could usually be dealt with quickly by an e-mail response.

More difficult personality or management issues:

This type of enquiry constituted the majority of the requests for support and took longer to deal with. Responding to such enquiries typically involved an exchange of multiple e-mails and, increasingly, by on-line (*eg:* Zoom) virtual meetings.

A significant feature (*often called USP – Unique Selling Point/Proposition*) of Small Charity Support’s activities is that it is able to engage with a beneficiary for a longer period of time than is usual for conventional help-lines. At this level of enquiry, Small Charity Support’s typical engagement time with one beneficiary is 1-5hrs, often including a series of shorter e-mail/telephone/Zoom exchanges spread over 2-4 weeks.

Significant governance and/or management issues:

This type of enquiry – requesting help dealing with culpable, potentially illegal, misuse of their position by a trustee, or trustees, or senior employee (*eg:* CEO) – is rare.

Responding to such requests can be very demanding, requiring a substantial contribution of time by the Lead Trustee. In responding to such requests for support, the trustees are mindful that the role of Small Charity Support is NOT one of investigator, professional advisor or prosecutor. Collecting and preserving relevant information/facts to pass on to the appropriate regulatory body is useful. But the primary mission

and responsibility of Small Charity Support is to assist those who have sought its help to pull the governance and management of their charity back into good order by themselves.

Requests for Help with Registering a New Charity

As a long-standing matter of policy, Small Charity Support does not provide a “register your charity for you” service. We believe that trustees who are capable of running a charity appropriately should also be capable – with a bit of “hand-holding” – to negotiate some of the less obvious pitfalls in the rather bureaucratically tedious process themselves.

Inevitably, some of the requests for help with registration were ill-conceived from the outset and Small Charity Support was unable to contribute effectively.

However, about two thirds of requests came from people who had already submitted an initial application to register a charity and had it returned by the Charity Commission assessor with some queries, challenges and requests for clarification.

This is normal, rather than an indication of serious short-comings in the application – not least because it is entirely legitimate for the Charity Commission to request further information as a way of ensuring that the application is genuine and well thought out – not just something produced by “Artificial Intelligence”. In most of those cases, Small Charity Support was able to help the applicant respond to those challenges resulting in a successful registration.

Supporting trustees with their responses to challenges from the Charity Commission typically involves 2-8 hrs of guidance spread over 2-4 months

Referrals from Other Umbrella Organisations

Internet searches using terms such as “Help for Small Charities” or “Support for Small Charities” continues to return “Small Charity Support” at or near the top of the search result – usually immediately below the NCVO or, occasionally above.

Prior to their demise several years ago Small Charity Support actively collaborated with other support organisation such as the Small Charities Coalition and the Foundation for Social Improvement, *eg*: taking over the response to requests for support which were beyond the resources of those two organisations. The successor to those two organisation, the NCVO, continues to show no interest in collaborating with Small Charity Support – *eg*: in recent years Small Charity Support has no longer been invited to contribute to “[Small Charity Week](#)” as it had been in previous years.

However, Small Charity Support is actively collaborating with several regional Voluntary Social Action support groups, providing extended support where the help being requested by the beneficiary charity is greater than the resources of the regional local Action organisation.

1.5. Independent Examination of Charity Accounts

The Lead Trustee is registered as an Affiliate of the Association of Charity Independent Examiners (ACIE) and regularly attends ACIE conferences and other CPD activities.

During 2024-25 he was invited to deliver two webinars for the ACIE – one titled : “**Promoting Public Trust in Charities – A True and Fair View of Receipts & Payments Reporting?**”, the other titled “**Developing Reserves Policies**”

As a matter of policy, Small Charity Support does NOT offer Independent Examination of charity accounts as an on-request service unrelated to any other provision of governance & management support.

However, Independent Examinations are undertaken from time-to-time as part of a broader project to support trustees to understand charity accounting practices for preparing their financial records and producing annual accounts which are compliant with Charity Commission guidance. As with all its other support services, such Independent Examinations are provided to beneficiaries free of cost.

That also allows Small Charity Support to acquire practical hands-on experience in understanding the difficulties and challenges experienced by “small” charity Trustees trying to understand and implement properly the Charity Commission’s guidance and requirements for small charity accounts. That pragmatic experience is then used to try to ensure that all Small Charity Support guidance materials are written to help the trustees of small charities overcome those difficulties and challenges.

During the year 2024-25 the Lead Trustee carried out the Independent Examination for the Judith Trust, and Kehillah North London. But as those support projects have now been concluded it will not be providing Independent Examination services to those charities in future.

1.6. Legal Issues

1.6.1. Legal Disclaimer

Most of Small Charity Support's guidance leaflets and other materials now contain a legal disclaimer. Small Charity Support is most grateful to LawWorks for its help and support in this matter.

1.6.2. Professional Indemnity Insurance

Small Charity Support has Professional Indemnity Insurance. General liabilities are covered by the Ansvar Insurance company; liabilities arising from the Independent Examination of small charity accounts are covered by the ACIE's members' insurance.

Small Charity Support is most grateful to the Wakeham Trust for its generosity and support in providing funding to cover the insurance premiums.

1.6.3. EU General Data Protection Regulation (GDPR)

Small Charity Support has implemented what it believes to be appropriate and proportionate Policies, Procedures and Privacy Notices commensurate with: (a) the small quantity of personal data that it holds; (b) the severity of the impact in the event of any data breaches; and (c) the non-intrusive purposes for which it holds, processes and uses the data.

Small Charity Support collects, holds and processes only those limited data items (typically name, e-mail address and, occasionally, telephone number) provided by its beneficiaries which are required for the effective provision of the support requested by its beneficiaries (*ie*: Consent and/or Legitimate Interest).

Small Charity Support does not use such personal data for any other purpose – specifically it does not hold personal data for any form of marketing, promotion or sharing with other organisations.

2 Achievements & Performance

For reasons of confidentiality, the individual detail of Small Charity Support's involvement with its beneficiary organisations is not disclosed in a public document.

2.1. How the Public Have Benefitted.

As set out in its charitable objects, Small Charity Support delivers public benefit indirectly through the management, governance and other support that it provides to other small charities, namely:

- ✓ Supporting small charities to identify and overcome the challenges that they encounter empowers them to make more **E**fficient, **E**ffective and **E**conomic use of the resources – money, time, goodwill and gifts “in kind” – donated by the public for the public benefit ([NAO – Value for Money](#)).
- ✓ Enabling the trustees of small charities to identify difficulties and avoid them reduces the burden on other public services when such difficulties get out of control and require public intervention.

Small Charity Support informally monitors feedback from its beneficiaries (see the Comments in section 7) and comments are reported on the website.

2.2. Participating in Activities Run by Other Organisations

Where practical, relevant and cost-effective Small Charity Support (usually the Lead Trustee) participates in or contributes to conferences, workshops and other events – both “in-person” and “on-line – run or organised by other charities, *eg*: the Association of Charity Independent Examiners (ACIE), National Council for Voluntary Organisations (NCVO where he was, for a short time, a trustee), Association of Charity Chairs (AoC), Fraud Advisory Panel, Charity Connect.

2.3. Trustee Development

Trustees are encouraged to participate in development opportunities as and when appropriate.

During the Financial Year the Lead Trustee participated in workshops and networking events (most, but not all, on-line) with: the ACIE, NCVO, Charity Connect, Association of Chairs.

3 Financial Review

3.1. Policy on Reserves

The Charity's policy on reserves is to generate and maintain a level of financial resources which is sufficient:

- a) to discharge fully its legal and moral financial commitments as, or before, they become due; {Commitment, Closure}
- b) to preserve the financial viability of the Charity in the event that unforeseen and/or unavoidable circumstance precipitate a short-term fall in its income and/or increase in its expenditure; {Contingency}
- c) to enable the Charity, in the interests of meeting its objectives, to undertake from time to time the setting up of new and innovative projects on a pilot basis to demonstrate the viability and potential benefits of such activities as a precursor to securing the external funding necessary to maintain such projects on an on-going basis. {Commitment}

For those purposes the Charity will:

- d) balance its *legal obligation under the general trust law principle that funds received as income should be spent within a reasonable period of receipt of the funds* [\[sic\]](#) against its legal obligation to ensure that funds are spent only in the charity's *best interests* [\[sic\]](#) in fulfilment of its charitable objects
- e) create a pragmatic annual budget to enable it to manage its financial (and other) resources Efficiently, Effectively & Economically (the 3Es of being [business-like](#) and delivering "[value for money](#)") – to which Ethical, Ecological and Environmental criteria will also be included as appropriate; {Commitment}
- f) monitor actual financial performance against budget on a regular basis (*ie*: at trustees' meetings) and take appropriate action in the event of material differences between actual and budgeted performance occurring; {Cash-flow}
- g) not enter into financial (or other resource) commitments for which the necessary funding is not assured; {Commitment, Cash-flow}
- h) not solicit additional donations or funding where doing so would create an unbudgeted surplus of income over expenditure. {Conservation}
- i) periodically review the financial resources ("reserves") it is holding under the 5-Cs headings: Commitment; Cash-flow; Contingency; Conservation; Closure

At the time of this report Small Charity Support had unrestricted cash assets in excess of its current liabilities, budget and contingency requirements. The trustees are therefore giving due consideration to how those additional resources can best be held and used (*ie*: Conserved) to enhance and/or expand its services to its beneficiaries in accordance with its charitable objects for the public benefit.

In the meantime, in accordance with its Reserves Policy, Small Charity Support is not actively soliciting any donations, though it continues to accept unsolicited donations where it would be churlish to refuse them.

3.2. Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

3.3. Principal Sources of Funding and Outgoings

3.3.1. Funding

Small Charity Support's principal source of funds is a generous grant from the Wakeham Trust to cover the costs of Professional Indemnity Insurance and other related insurance (see section 1.6.2).

Small Charity Support occasionally receives unsolicited donations from supporters and from charities to which it has provided support.

Note: Small Charity Support does not make any charge or professional fees for the consultancy and support services that it provides to recipient charities, not-for-profit organisations or social entrepreneurs.

Beneficiaries are invited to reimburse identified out-of-pocket expenses (eg: travel, stationery, postage) and, where appropriate, to make a voluntary donation to Small Charity Support's funds in recognition of the services received. However, where a charity, organisation or individual beneficiary is unable to contribute to the cost of Small Charity Support's involvement, any out-of-pocket expenses incurred are met from Small Charity Support's own resources.

Gift Aid is reclaimed on donations where the donor indicates that is their wish.

In accordance with its [Policy on Reserves](#), Small Charity Support has not solicited donations or engaged in any fundraising activities in the current year to 30 June 2025.

3.3.2. Outgoings

Small Charity Support's principal outgoings are on:

£: insurance premiums; £: participation in networking activities; £: internet services; £: participation in Continuing Professional Development activities; £: printing of guidance and related materials; £: transport costs.

As the Lead Trustee works from home, Small Charity Support has minimal administrative outgoings and no accommodation expenses.

3.3.3. Restricted and Endowment Funds

Small Charity Support has a restricted grant from the Wakeham Trust to cover the costs of Professional Indemnity Insurance. However, the trustees of the Wakeham Trust have generously agreed that any funds not required for their restricted purposes can be converted to and used as General Funds

Small Charity Support has no Endowment Funds.

3.4. Remuneration of Trustees

All Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity.

Out-of-pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost (where claimed).

3.5. Financial Status

Though modest, Small Charity Support's current resources from unrestricted donations are more than sufficient to meet its outgoings for at least next year.

All the indications are that this will remain the case for the foreseeable future.

3.6. Statutory Statements on Liabilities

The Trustees declare that:

- ✓ The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement (eg: any outstanding/ongoing contract or legal undertaking to buy or provide specific services);

- ✓ The charity has no debt outstanding at the date of this statement which is owed by the CIO and which is secured by an express charge on any assets of the CIO (eg: a mortgage on property owned by the charity).

4 Reference and Administration Details

4.1. Charity Name & Registration

Small Charity Support

The charity is a Charitable Incorporated Organisation, registration no: 1161963, registered with the Charity Commission on 2 June 2015.

The charity is registered with HM Revenue & Customs for Gift Aid.

4.2. Charity's Address

46 Farm Road, Edgware, HA8 9LT

e-mail: enquiries@smallcharitysupport.uk

website: www.smallcharitysupport.uk

4.3. Names of the Trustees Who Manage the Charity

Brian Seaton (Lead Trustee); Daniela Amasanti De Bono; Herakles Koumoullas;
Pauline Seaton; William Taylor

4.4. Trustee Selection Methods

There must be at least three charity trustees. The maximum number of trustees is 12.

In accordance with the Constitution, Trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing Trustees due consideration is given to ensuring that the Trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law.

4.5. Names of Advisors & Senior Members of Staff

None

4.6. Bank

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.

5 Structure, Governance & Management

5.1. Type of Governing Document

Constitution – based on the Charity Commission's model governing document for Foundation Charitable Incorporated Organisations, ie: where the Trustees are the only Members of the charity.

5.2. Mission Statement

Small Charity Support's mission is to provide pragmatic and innovative support to help small charities achieve their charitable objects for the public benefit.

5.3. Charitable Objects

As defined in Small Charity Support's Constitution (Governing Document):

The charity's objects ("objects") are specifically restricted to the following:

The promotion of the voluntary sector for the benefit of the public by providing management, governance and other support to small charities and voluntary organisations.

'The Voluntary Sector' means charities and voluntary organisations.

- * Charities are organisations, which are established for exclusively charitable purposes in accordance with the law of England and Wales.*
- * Voluntary organisations are independent organisations, which are established for purposes that add value to the community as a whole, or a significant section of the community, and which are not permitted by their constitution to make a profit for private distribution. Voluntary organisations do not include local government or other statutory authorities.*

Nothing in this constitution shall authorise an application of the property of the CIO for the purposes which are not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and section 2 of the Charities Act (Northern Ireland) 2008.

Note - Not forming part of the registered charitable objects:

The charity does not offer or provide, and does not purport to offer or provide, any form of specific professional advice or opinion. In particular it does not offer or provide any legal or financial advice or opinion.

5.4. Statutory Declaration

The Trustees of Small Charity Support confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

Approved by the Trustees and signed on their behalf,



Brian Seaton, Trustee



Date: 11 December 2025

6 Statement of Financial Activity

6.1. Independent Examiner's Report on the Accounts

Report to the Trustees/Members of Small Charity Support
on the accounts for the year ended 30 June 2025
set out on pages 16 to 18.

6.1.1. Responsibilities and Basis of the Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

6.1.2. Independent Examiner's Statement

I have completed my examination.

I confirm that no material 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 Trust as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

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.


Malcolm Gill
3 Scotsraig, Gills Hill Lane, Radlett, Herts WD7 8LH

Date:

15/12/25

6.2. Receipts & Payments Accounts for the Financial Year Ended 30-Jun-25

Receipts & Payments for the Financial Year Ended 30-Jun-25				
	Current Financial Year, Jul'24-Jun'25			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
A1 - RECEIPTS				
Voluntary Income	7		7	15
Income Generation	4		4	5
Charitable Income	0	750	750	763
Other Receipts	0		0	0
	11	750	761	783
A1 - ASSETS & INVESTMENTS				
Sale of Assets	0		0	0
	0	0	0	0
TOTAL RECEIPTS	11	750	761	783
A3 - PAYMENTS				
Generating Funds	0		0	0
Charitable Activities	-101	0	-101	-187
Support Costs	-365	-479	-844	-1,656
Othe Payments	0		0	0
	-466	-479	-945	-1,843
A4 - ASSETS & INVESTMENTS				
	0	0	0	0
TOTAL PAYMENTS	-466	-479	-945	-1,843
NET OF RECEIPTS-PAYMENTS	-455	271	-185	-1,060
A5 - Transfers Between Funds	571	-571	0	0
NET AFTER TRANSFERS	116	-300	-185	-1,060

6.2.1. Summary of Receipts & Payments Accounts

Allocation of Actual Funds for the Financial Year To 30-Jun-25				
	Current Financial Year,			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
Actual Funds Brought Forward	1,553	549	2,102	3,162
Movement After Transfers	116	-300	-185	-1,060
Total Funds Carried Forward	1,668	249	1,917	2,102

6.2.2. Statement of Assets and Liabilities

Statement of Asset & Liabilities as at 30-Jun-25				
	Current Financial Year,			Last Year
	General Funds £	Restricted Funds £	Total £	Total £
B1 - Cash Assets				
General Fund	1,668			1,553
Net Payments in Advance	0			0
Designated Funds				
Other	0			0
Total Unrestricted Funds			1,668	1,553
Restricted Funds				
Wakeham		249		549
Total Restricted Funds			249	549
Current Charitable Cash Assets			1,917	2,102
B2 - Money Owed to the Charity {Other Monetary Assets}				
Gift Aid claim			0	0
			0	0
B5 - Money Owed by the Charity {Liabilities}				
Independent Examination Fee			0	0
Other {incl: Professional Indemnity Insurance}			0	0
			0	0
Charitable Cash Assets {Net of Liabilities}			1,917	2,102
B4 - Assets retained for charity's own use.				
Fixed Assets	0		0	0
Total Current Funds			1,917	2,102
Total Funds (net of liabilities)			1,917	2,102

6.2.3. Disposition of Funds

The Charity has one restricted fund from the Wakeham Trust specifically for the payment of Professional Indemnity Insurance Premiums. The Charity has written authorisation from the donor to transfer to the Charity's General Fund any money which is not required for its restricted purposes.

The Charity has no endowment or designated funds.

6.2.4. Approval of the Board of Trustees

The Trustees declare that they have approved the above Annual Report & Statement of Financial Activity. Signed on behalf of the Trustees



Brian Seaton, Trustee.

Date: 11. Dec 26

6.3. Notes to the Accounts

a) Rounding Discrepancies

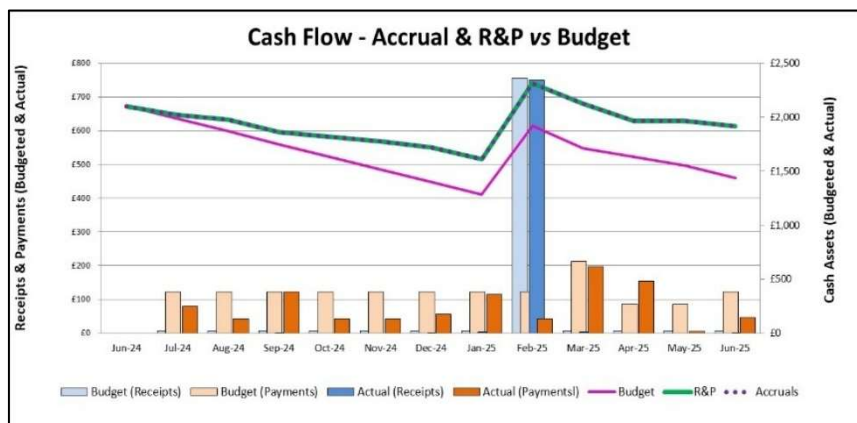
All amounts are recorded to the penny, but in these accounts are shown as digitally rounded to the nearest pound. This can occasionally result in a total apparently not being the sum of its constituent amounts. All individual amounts, and their totals, are nevertheless correctly rounded.

b) Accounting Policies

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, on the Receipts & Payments basis for small charities and the charity's own Accounts Spreadsheet.

c) **Cash Flow**

The chart shows the charity's monthly cash flow on both Receipts & Payments and Accruals bases in relation to the Budget for the financial year.



d) **End of Year Budget Report (both Receipts & Payments and Accruals bases)**

RECEIPTS					
	Prev Yr Out-turn	This Yr Budget	Budget to 30-Jun-25	R&P 30-Jun-25	Accruals 30-Jun-25
VOLUNTARY INCOME					
Donations (Supporters)	15	36	36	7	7
Donations (Beneficiaries)	0	36	36	0	0
	15	72	72	7	7
INCOME GENERATION					
Other					
Interest on Accounts	5	6	6	4	4
	5	6	6	4	4
CHARITABLE INCOME					
GENERAL FUNDS					
	13	0	0	0	0
RESTRICTED FUNDS					
Pil-Wakeham Trust	750	750	750	750	750
	750	750	750	750	750
Sub-total - Charitable Income	763	750	750	750	750
TOTAL RECEIPTS	783	828	828	761	761

PAYMENTS					
	Prev Yr Out-turn	This Yr Budget	Budget to 30-Jun-25	R&P 30-Jun-25	Accruals 30-Jun-25
GENERATING FUNDS	0	0	0	0	0
ACTIVITIES (GF)					
Consumables	0	0	0	0	0
Travel & Accommodation	0	-50	-50	0	0
Meetings & Events	-187	-240	-240	-87	-87
Expense Reimbursed by Beneficiaries	0	0	0	0	0
Other	0	0	0	-14	-14
	-187	-290	-290	-101	-101
ACTIVITIES (RF)					
Other	0	0	0	0	0
	0	0	0	0	0
Sub-total - Charitable Activities	-187	-290	-290	-101	-101
SUPPORT COSTS					
GOVERNANCE					
Trustees Expenses	-70	0	0	0	0
Trustees Development	-76	-80	-80	-15	-15
Prof Indemnity Insurance	0	0	0	0	0
GENERAL ADMINISTRATION					
Consumables	0	0	0	0	0
IT	-334	-360	-360	-249	-249
Services	-60	-80	-80	-60	-60
Publicity & Promotion	0	0	0	0	0
Networking	-106	-150	-150	-41	-41
Other	0	-75	-75	0	0
	-646	-745	-745	-365	-365
RESTRICTED FUNDS					
Prof Indemnity Insurance	-364	-460	-460	-479	-479
Sub-total - Support Costs	-1,010	-1,205	-1,205	-844	-844
TOTAL PAYMENTS	-1,196	-1,495	-1,495	-945	-945
NET RECEIPTS LESS PAYMENTS	-414	-667	-667	-185	-185

CASH ASSETS					
	Prev Yr Out-turn	This Yr Budget	Budget to 30-Jun-25	R&P 30-Jun-25	Accruals 30-Jun-25
Brought Forward From Previous Year	2,589	2,102	2,102	2,102	2,102
Cash Assets					
Movements In Current Year					
Receipts	783	828	828	761	761
Payments	-1,196	-1,495	-1,495	-945	-945
Net Movement	-414	-667	-667	-185	-185
Carried Forward To Next Year					
Current Cash Assets	2,176			1,917	
Creditors	0			0	
Debtors	0			0	
Net Cash Assets Carried Forward	2,176	1,435	1,435	1,917	1,917

e) **Reimbursement of Out-of-Pocket Expenses**

Where out-of-pocket expenses incurred in the course of a project are reimbursed by the beneficiary organisation the expenses claim is made by the Lead Trustee directly to the beneficiary. The expenses thus incurred and reimbursed by the beneficiary organisation are recorded in the charity's accounts as an internal contra between the relevant nominal accounts but the amount does not pass through the charity's bank account.

Out-of-pocket expenses incurred by the Lead Trustee which are not reimbursed by a beneficiary charity/organisation are reimbursed from Small Charity Support funds in accordance with the prevailing Financial Policies & Procedures.

f) **Salaries & Professional Fees**

Small Charity Support does not charge any professional fees for the consultancy and support services that it provides to beneficiary charities/organisations.

No trustee receives any payments for the services they provide to the charity.

In the current financial year the charity employed no staff or external contractors;

g) **Fixed Assets**

The charity has not purchased or disposed of any fixed assets in the current financial year;

h) **Money owed by or to the Charity**

All monies owed by or to the charity at the end of financial year but not appearing in the end of financial year bank statement(s) or cash account(s) are reported as outstanding creditors or debtors respectively. The stated liabilities include outstanding payments for internet hosting services and other miscellaneous costs, and 7 outstanding monthly payments for the annual Professional Indemnity Insurance cover.

7 Comments by Users of Small Charity Support's Services

The following are comments taken from unsolicited e-mails received from people who have used Small Charity Support's services during the year being reported.

They are indicative of the Charity's outputs, outcomes and achievements during the year.

26 Jun'24

I am writing to you with the best news- with your incredible support every step of the way we have successfully been registered as a charity- amazing!

14 Sept'24

I hope this email finds you well . I found your website through searching for resources on setting up a small charity . All of the information you provide is incredibly helpful.

30 Sept'24

We held our Harvest Quiz on Saturday . I just wanted to thank you very much for the Quiz Scoreboard . It was straightforward to use, and made the scoring process much easier.

07 Oct'24,

What a wonderful, compressive response you have given . I really appreciate your time in assisting my query . I tried to go via the Charity Commissions web site a number of times but it would not enable me to ask the specific question and kept going around in circles!

12 Oct'24

Our quiz last night was so successful and your scoreboard was one of the stars, thank you.

11 Nov'24,

That's great, thank you so much . It does actually help.

16 Nov'2024,

Many thanks indeed for this detailed reply! I do appreciate it.

18 Nov'2024

Thank you so much for your lovely and as ever extremely helpful email.

28 Jan'25,

I really appreciate you putting this out for us to use, its people like you that keep charities going

14 Feb'25

My sincere thanks for taking the time to respond to my mail . Your information is really helpful thank you.

21 Feb'25

I have come across your site for the first time today . The information and support you provide for charities is amazing . The help I have gained today is fantastic.

15 Mar'25

Just wanted to say thanks for the password annd additional instructions and certainly I will be very careful when making any changes . Thanks also for the heads up on the accrual side .

24 Mar'25

Thank you, that's really helpful

25 Apr'25

Thank you very much indeed for a particularly full and helpful reply. It has given me much to think about and I am very grateful to you for that.

02 May'25

Thank you so much, I have taken your comments on board and amended the draft.

21 May'25

Thank you for all your help and advice it's invaluable and thank you for transferring it to the new version.

02 Mar'25

Thank you, most appreciated and helpful

14 Mar'25

Thank you very much for your detailed response on my enquiry, and your observation regarding our Annual Reporting

19 Mar'25

Thankyou kindly for your detailed response. I will digest this fully.

21 Mar'25

Thank you once again for your comprehensive reply.

25 Mar'25

I have found your guidance very clear and helpful,

02 Apr'25

Thank you, all help is very much appreciated.

05 May'25

Huge thanks for replying so quickly and for pointing me in the direction of your excellent webpage.

Having had a look through I can see that the 'Governing Document' leaflet is exactly what I need to read.

18 May'25

This is SO helpful - sincere thanks for getting back to me so quickly and so succinctly. I am going to read this several more times to absorb it but it is really helpful.

20 Jun'25

Thanks for all your help. I'll look at the links and start the process.

SMALL CHARITY SUPPORT

England & Wales - Charity number 1161963

Accounts

Small Charity Support

Supporting & Facilitating Small Charities & Voluntary Organisations

Registered Charitable Incorporated Organisation, No: 1161963

Trustees' Annual Report & Statement of Financial Activity for the Year Ended 30 June 2024

Trustees

Daniela Amasanti De Bono

Herakles Koumoullos

Brian Seaton

Pauline Seaton

William Taylor

Trustees' Annual Report & Statement of Financial Activity for the Year Ended 30 June 2024

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Trustees Annual Report & Statement of Financial Activity

This Trustees' Annual Report contains references to numerous other documents.
Text in [blue and underlined](#) incorporates a link to the document being referred to.

1 Charitable Activities

1.1. How small is "Small" ?

A constantly recurring issue which shapes the activities of Small Charity Support is that of "what, exactly, is a 'small' charity?"

"Small" – ie: ["little in size or amount when compared with what is typical or average"](#) – is often used as a diminutive ["... to suggest something or someone is not important"](#).

The most common comparator for identifying a charity as "small" is its annual income:

- On the Internet, "small" usually means *"less than one million pounds"*
- Charity Governance Code also uses "small" to mean *"less than £1,000,000"*
- In the Charities SORP "small" means *"less than £500,000"*
- In the Charities Act – implicitly rather than explicitly – "smaller" means *"less than £250,000"*.

Such inconsistency is "unhelpful".

What does the Charity Commission's Register of Charities tell us about what is a "typical or average" charity on the basis of their annual income? The distribution of charities by annual income as at January 2024 is shown in the pie-chart.

Using the median annual income as the characteristic of a "typical" charity – "small" charities would be the 50% with an annual income of less than £21,000

Looking instead at the average annual income as the criterion for a "typical" charity the distinction between "large" and "small" charities changes dramatically.

As at January 2024, the reported total annual income of the sector was £91.3 BILLION pounds, raised by 148,000 charities. That makes the AVERAGE annual income £630,000 per charity. On that basis, the 8% of charities with annual incomes over £630,000 are the "large" charities – and the other 92% of charities are "small" charities.

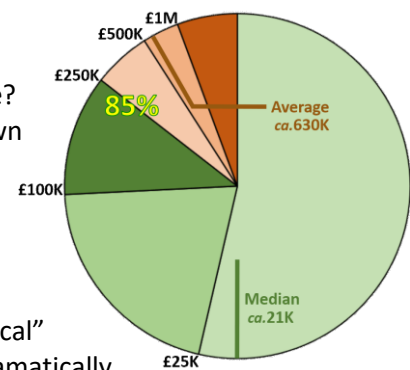
As a consequence, much of the guidance material available from the Charity Commission, and elsewhere, is disproportionately skewed towards the interests and needs of the tiny majority of "large" charities with annual incomes above the average while the interests and needs of the significant majority of "small" charities is largely ignored. That issue is reviewed in more detail in Small Charity Support's ["Charity Thought – How small is "Small"."](#)

Small Charity Support now pragmatically defines "small" charities as those which are:

"primarily run 'hands-on' by their un-paid non-accountant trustees and other volunteers in their spare time - usually with minimal or no paid professional administrative and/or financial support staff"

and tries to focus its guidance and other support materials on their specific needs and interest.

Such "small" charities typically fall in the 75% majority of charities which have annual incomes less than £100,000. They are therefore able to opt to use the concession in the Charities Act which allows "lower income" charities (ie: the 85% with annual incomes less than £250,000) to produce their Annual Financial Report on a Receipts & Payments basis instead of the full FRS-102 & SORP (Accruals) standard (unless they are charitable companies).



1.2. Website

Small Charity Support's website – www.smallcharitysupport.uk – is its principal means of making its services known and available to its beneficiaries. Most of the requests for support come initially by e-mail as a result of beneficiaries finding the Small Charity Support website by searching the internet.

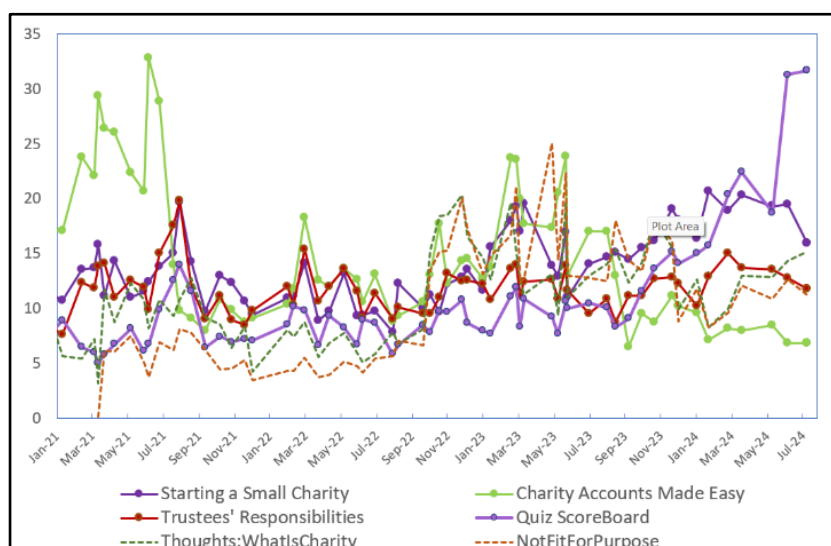
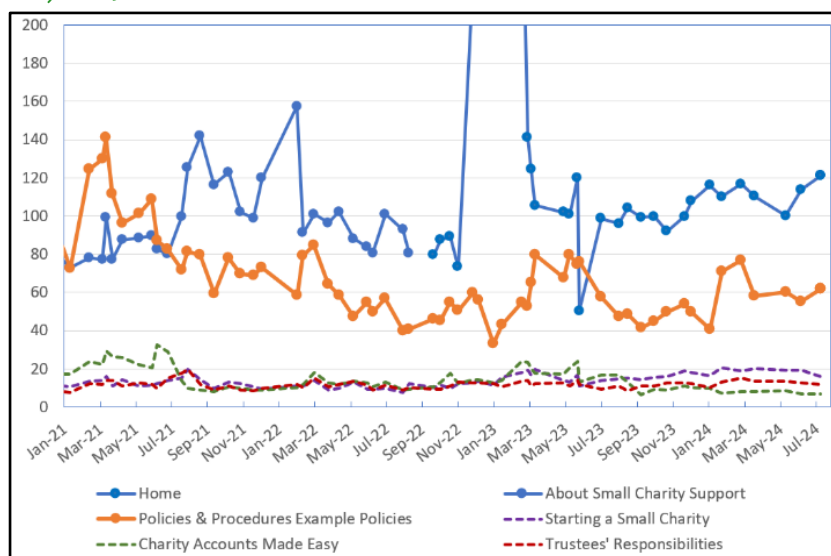
However, in the current financial year Small Charity Support has also included a contact telephone number on its website and now also occasionally receives direct telephone calls seeking support.

Website Daily "Landing" Rates {Jan'21-Jul'24}

To avoid problems with personal data and UK-GDPR, Small Charity Support does not collect, analyse or use any form of personal data obtained from visitors to its website. Hence the website currently does not have the facility to monitor in detail what use visitors make of it (eg: what documents, if any, they download). The dramatic increase in the hit-rate to ca.300/day during Dec'22-Feb'23 is therefore unexplained – but subsequently fell back to the previous levels of ca.100/day.

Overall the rate of accesses to the various pages of the website has shown a small increase over the last two years. But the large rise in the number of accesses to the Quiz Spreadsheet website is unexplained. However, during the year access to the functionality of the spreadsheet had been password-protected, requiring potential users to contact Small Charity Support for the password. A number of such calls has been received recently.

It continues to be our hope to be able to introduce more detailed monitoring of visitor activity in the future.



Accessibility

The website remains easy to find by searching the internet for relevant phrases.

eg: searching for phrases like "Support for small charities", "Help for small charities" or "Charity policies" usually returns the Small Charity Support website high in, if not top of, of the list – and in the company of a limited number of other websites – eg: the NCVO, Charity Excellence.

Charity Thoughts {Blogs}

The website has a page containing "[Charity Thoughts](#)" (ie: "Blogs" – discussion-papers) on a variety of charity-related issues. The issues currently covered are:

To Accrue... or Not to Accrue ?

Chicken or Egg – Which Came First ?

18 Top Charities Pay Trustees

Financial Reporting Standards – Not Fit for Purpose ?

The Good Sam (a modern adaptation of a well-known story)

Gift Aid – A Gift for the Wealthy ?

Should Private School be Charities ?

What is Charity ?

How Small is "Small" ?

Charity Bonds Raise £33M

Free-to-Download Information & Guidance Leaflets

A large proportion of the support to other charities is provided by a wide range of free-to-download-and-use leaflets, listed below. All the leaflets are protected by a [Creative Commons](#) **Attributable – Non-Commercial – Share-Alike** licence which allows Charities and Not-for-Profit organisations to adapt them for their own use royalty free, but not for commercial purposes.



The leaflets are organised by topic (*ie*: on different pages on the website).

Leaflets which also relate to other topics are indicated in italics.

➔ indicates links to leaflets on other webpages/websites.

Starting a Small Charity Things You'll Need to Do <i>Outputs & Outcomes {PP}</i> Charitable Purposes/Objects Example Charitable Purposes Governing Document Templates Bank Accounts ➔ <i>Trustees Roles & Responsibilities</i> ➔ <i>Managing the Money</i> ➔ <i>Programme Planning</i> ➔ <i>Example Policies</i>	Managing the Money Accounts ALL Charities MUST Keep <i>Typical Responsibilities & Roles of the Treasurer {TR}</i> Recording & Reporting Your Charity's Funds Reserves Policy? Where's the Budget ! Budgets & Cash-Flows Financial Controls Checklist <i>Bank Accounts {SC}</i> Preparing: the Trustees' Annual Report an editable (*.doc) template The Annual Accounts <i>Choosing an Independent Examiner or Financial Advisor {TR}</i> Accounts Spreadsheet for Small Charities Example Spreadsheet (<i>Better Living Charity</i>) Blank Spreadsheet Instructions 1: Introduction 2: Setting Up 3: Data Entry & Analysis 4: End-of-Year Operations
Programme Planning Programming for Success Outputs & Outcomes Programme Planning Template Programme Monitoring Spreadsheet	TR – Trustees' Responsibilities The Responsibilities of ALL Trustees Typical Responsibilities & Roles of the Chair Typical Responsibilities & Roles of the Treasurer Payments to Trustees & Connected Persons <i>Accounts ALL Charities MUST Keep {MM}</i> <i>Outputs & Outcomes {PP}</i> Keeping Minutes Preparing: the Trustees' Annual Report an editable (*.doc) template Preparing: the Annual Accounts <i>Reserves Policy {MM}</i> Choosing an Independent Examiner or Financial Advisor ➔ <i>Programme Planning</i> ➔ <i>Managing the Money</i> ➔ <i>Example Policies</i>
EP – Example Policies Bullying & Harassment Code of Behaviour Conflicts of Interest Equal Opportunities Financial Management UK-GDPR Data Management Privacy Notice for Trustees Participants in Simple Activities Large Legacies & Donations On Becoming a Charity Trustee Reimbursing Expenses & Purchases Reserves Policy ➔ <i>Safeguarding – link to another website</i> Safe Recruitment Supervision ➔ <i>Volunteering – link to another website</i> Whistle-Blowing	

The leaflets and other materials are updated periodically as appropriate.

Other Resources

Small Charity Support supports the view that charities should not compete with each other, but collaborate to ensure that their charitable resources are used **E**fficiently **E**ffectively & **E**conomically (and **E**thically, **E**quitably & **E**cologically). Accordingly, its website has an "[Other Resources](#)" page which sign-posts enquirers to other charities which might be able to assist the enquirer better.

Small Charity Support does not accept sponsored links to other organisations and does not specifically recommend other organisations (*eg*: as "trusted traders"), neither charitable nor commercial.

1.3. Accounting Issues for Small Charities

During the year Small Charity Support continued to do reviews of the financial reporting requirements and standards for the charity sector – and, in particular those for “smaller” charities. As a result of those reviews some of the Small Charity Support guidance was updated to meet more effectively the needs of the typical non-accountant volunteer trustees of “small” charities.

1.3.1. Between the Devil and the Deep Blue Sea



Unfortunately, far from addressing the issues encountered by “small charities” when trying to meet their statutory obligations to produce their Annual Financial Reports, the option to use the Receipts & Payments procedures rather than the full Accruals (*ie*: FRS-102 & SORP) procedures, can create as many dilemmas as it ostensibly solves for “small” charities.

This is not a new problem.

Nor is it just an idiosyncratic opinion of Small Charity support.

In 2020 Small Charity Support first published a “Thought” (“blog”) entitled “**Charity Reporting Standards – Not Fit for Purpose ?!**”.

Later in 2020 that “Thought” was submitted to the “Smaller Charities and Independent Examiners” Engagement Strand of the then 2020 SORP Review. The convenor responded: “*the thrust of your concerns about the current provisions of the SORP very much chime with our own*”.

In May 2021 the [Charity Commission](#) formally wrote to the Financial Reporting Council:

“The focus of accounting standards is very much on the interests of the providers of risk capital to for-profit businesses.

Charities are established for the public benefit and not as owner managed for-profit businesses and, although welcome, the PBE {Public Benefit Entities} paragraphs are proving insufficient in addressing the reporting needs of the users of charity accounts and avoiding for-profit orientated disclosures detracting from the quality and character of public benefit accounting and reporting.”

And in July 2021 the [Third Sector Magazine](#) reported the CEO of the Charity Finance Group as saying:

“...we need to break this long but flawed habit of shoehorning charities into regulation and legislation designed for the for-profit world to avoid the unintended and harmful consequences such an approach brings about for the third sector.”

At long last some progress towards a pragmatic solution to the dilemma seems to be made. As at mid-2024 the [Charity SORP](#) website was reporting:

On 27 March 2024, the Financial Reporting Council (FRC) published the periodic review of FRS 102. The drafting of the new SORP is well under way, and this can now be progressed based on the final FRS102 amendments.

It is likely that the new SORP will be published no later than Autumn 2025 for an effective date of 1 January 2026.



How much the update to the SORP will make the reporting standards more appropriate for the majority of “small” charities remains to be seen.

1.4. Governance & Management Support

Requests for support mostly come as e-mails, and occasionally as telephone calls, from trustees of “small” charities who have found the Small Charity Support internet website.

The requests for support covered a wide range of issues at a wide range of levels:

Simple operational issues:

This type of enquiry was small in number could usually be dealt with quickly by an e-mail response.

More difficult personality or management issues:

This type of enquiry constituted the majority of the requests for support and took longer to deal with.

Responding to such enquiries typically involved an exchange of multiple e-mails and, increasingly, by on-

line (eg: Zoom) virtual meetings.

A significant feature (often called USP – Unique Selling Point/Proposition) of Small Charity Support's activities is that it is able to engage with a beneficiary for a longer period of time than is usual for conventional help-lines. At this level of enquiry, Small Charity Support's typical engagement time with one beneficiary is 1-5hrs, usually in a series of shorter e-mail/telephone/Zoom exchanges spread over 2-4 weeks.

Significant governance and/or management issues:

This type of enquiry – requesting help dealing with culpable, potentially illegal, misuse of their position by a trustee, or trustees, or senior employee (eg: CEO) – is rare.

Responding to such requests can be very demanding, requiring a substantial contribution of time by the Lead Trustee. In responding to such requests for support, the trustees are mindful that the role of Small Charity Support is NOT one of investigator or prosecutor. Collecting and preserving relevant information/facts to pass on to the appropriate regulatory body is useful. But the primary responsibility of Small Charity Support is to assist those who have sought its help to pull the governance and management of their charity back into good order by themselves.

Requests for Help with Registering a New Charity

As a long-standing matter of policy, Small Charity Support does not provide a “register your charity for you” service. We believe that trustees who are capable of running a charity appropriately should also be capable – with a bit of “hand-holding” – to negotiate some of the less obvious pitfalls in the rather bureaucratically tedious process themselves.

Inevitably, some of the requests for help with registration were ill-conceived from the outset and Small Charity Support was unable to contribute effectively.

However, about two thirds of requests came from people who had already submitted an initial application to register a charity and had it returned by the Charity Commission assessor with some queries, challenges and requests for clarification.

This is normal, rather than an indication of serious short-comings in the application – not least because it is entirely legitimate for the Charity Commission to request further information as a way of ensuring that the application is genuine and well thought out.

In most of those cases, Small Charity Support was able to help the applicant respond to those challenges resulting in a successful registration.

Supporting trustees with their responses to challenges from the Charity Commission typically involves 2-8 hrs of guidance spread over 2-4 months

Referrals from Other Umbrella Organisations

Following the closure of the Small Charities Coalition (SCC) in March 2022 and the Foundation for Social Improvement (FSI) in May 2023 their HelpLines, were merged into a single service managed by the NCVO.

To date, the NCVO has shown no interest in collaborating with Small Charity Support in providing support to charities requesting help with “more difficult” or “charity registration” issues (as categorised above), as had previously been the case. Nor was Small Charity Support invited to contribute to “[Small Charity Week](#)” in 2024, as it had been in previous years when the “Week” had been organised by the Small Charities Coalition or the Foundation for Social Improvement (both now defunct).

1.5. Independent Examination of Charity Accounts

The Lead Trustee is registered as an Affiliate of the Association of Charity Independent Examiners (ACIE). During the year he has carried out the Independent Examination for the Judith Trust, Kehillah North London and the Worcester Street Cafe.

However, Small Charity Support does NOT offer Independent Examination of charity accounts as an on-request service unrelated to any other provision of governance & management support.

Instead, Independent Examinations are undertaken from time-to-time to support trustees to understand charity accounting practices for preparing their financial records and producing annual accounts which are compliant with Charity Commission guidance. It also allows Small Charity Support to acquire practical, pragmatic, hands-on experience in understanding the difficulties and challenges experienced by “small”

charity Trustees trying to understand and implement properly the Charity Commission's guidance and requirements for small charity accounts. That practical experience is then used to try to ensure that all Small Charity Support guidance materials are written to help the trustees of small charities overcome those difficulties and challenges.

1.6. Legal Issues

1.6.1. Legal Disclaimer

Most of Small Charity Support's guidance leaflets and other materials now contain a legal disclaimer. Small Charity Support is most grateful to LawWorks for its help and support in this matter.

1.6.2. Professional Indemnity Insurance

Small Charity Support has Professional Indemnity Insurance. General liabilities are covered by the Ansvar Insurance company; liabilities arising from the Independent Examination of small charity accounts are covered by the ACIE's members' insurance.

Small Charity Support is most grateful to the Wakeham Trust for its generosity and support in providing funding to cover the insurance premiums.

1.6.3. EU General Data Protection Regulation (GDPR)

Small Charity Support has implemented what it believes to be appropriate and proportionate Policies, Procedures and Privacy Notices commensurate with: (a) the small quantity of personal data that it holds; (b) the severity of the impact in the event of any data breaches; and (c) the non-intrusive purposes for which it holds, processes and uses the data.

Small Charity Support collects, holds and processes only those limited data items (typically name, e-mail address and, occasionally, telephone number) provided by its beneficiaries which are required for the effective provision of the support requested by its beneficiaries (*ie*: Consent and/or Legitimate Interest).

Small Charity Support does not use such personal data for any other purpose – specifically it does not hold personal data for any form of marketing, promotion or sharing with other organisations.

2 Achievements & Performance

For reasons of confidentiality, the individual detail of Small Charity Support's involvement with its beneficiary organisations is not disclosed in a public document.

2.1. How the Public Have Benefitted.

As set out in its charitable objects, Small Charity Support delivers public benefit indirectly through the management, governance and other support that it provides to other small charities.

Supporting small charities to identify and overcome the challenges that they encounter empowers them to make more efficient and effective use of the resources – money, time, goodwill and gifts “in kind” – donated by the public for the public benefit.

Enabling the trustees of small charities to identify difficulties and avoid them reduces the burden on other public services when such difficulties get out of control and require public intervention.

Small Charity Support informally monitors feedback from its beneficiaries (see the Comments in section 7) and comments are reported on the website.

2.2. Participating in Activities Run by Other Organisations

Where practical, relevant and cost-effective Small Charity Support (usually the Lead Trustee) participates in or contributes to conferences, workshops and other events – both “in-person” and “on-line” – run or organised by other charities, *eg*: the Association of Charity Independent Examiners (ACIE), National Council for Voluntary Organisations (NCVO), Association of Charity Chairs (AoC), Fraud Advisory Panel, Charity Connect; CommUNITY Barnet (CB Plus – a local CVSO).

2.2.1. Association of Charity Independent Examiners (ACIE)

In June 2024 the Lead Trustee delivered an invited 1-hr webinar on “Accruals vs Receipts & Payments Accounting for Small Charities” in which he reviewed the most common issues in financial management and reporting being brought to Small Charity Support for support.

2.3. Trustee Development

Trustees are encouraged to participate in development opportunities as and when appropriate.

During the Financial Year the Lead Trustee participated in workshops and networking events (most, but not all, on-line) with: the ACIE, NCVO, Charity Connect, Association of Chairs.

3 Financial Review

3.1. Policy on Reserves

The Charity’s policy on reserves is to generate and maintain a level of financial resources which is sufficient:

- a) to discharge fully its legal and moral financial commitments as, or before, they become due; {Commitment, Closure}
- b) to preserve the financial viability of the Charity in the event that unforeseen and/or unavoidable circumstance precipitate a short-term fall in its income and/or increase in its expenditure; {Contingency}
- c) to enable the Charity, in the interests of meeting its objectives, to undertake from time to time the setting up of new and innovative projects on a pilot basis to demonstrate the viability and potential benefits of such activities as a precursor to securing the external funding necessary to maintain such projects on an on-going basis. {Commitment}

For those purposes the Charity will:

- d) create a pragmatic annual budget to enable it to manage its financial (and other) resources Efficiently, Effectively & Economically (the 3E-s of being business-like and delivering “value for money”) – to which Ethical, Ecological and Environmental criteria will also be included as appropriate; {Commitment}
- e) monitor actual financial performance against budget on a regular basis (ie: at trustees’ meetings) and take appropriate action in the event of material differences between actual and budgeted performance occurring; {Cash-flow}
- f) not enter into financial (or other resource) commitments for which the necessary funding is not assured; {Commitment, Cash-flow}
- g) not solicit additional donations or funding where doing so would create an unbudgeted surplus of income over expenditure. {Conservation}
- h) periodically review the financial resources (“reserves”) it is holding under the 5-Cs” headings: Commitment; Cash-flow; Contingency; Conservation; Closure

At the time of this report Small Charity Support had unrestricted cash assets significantly in excess of its liabilities, budget and contingency requirements. The trustees are therefore giving due consideration to how those additional resources can best be used (ie: Conserved) to enhance and/or expand its services to its beneficiaries in accordance with its charitable objects for the public benefit.

3.2. Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

3.3. Principal Sources of Funding and Outgoings

3.3.1. Funding

Small Charity Support's principal source of funds is a generous grant from the Wakeham Trust to cover the costs of Professional Indemnity Insurance and other related insurance (see section 1.6.2).

Small Charity Support occasionally receives unsolicited donations from supporters and from charities to which it has provided support.

Note: Small Charity Support does not make any charge or professional fees for the consultancy and support services that it provides to recipient charities, not-for-profit organisations or social entrepreneurs.

Beneficiaries are invited to reimburse identified out-of-pocket expenses (eg: travel, stationery, postage) and, where appropriate, to make a voluntary donation to Small Charity Support's funds in recognition of the services received. However, where a charity, organisation or individual beneficiary is unable to contribute to the cost of Small Charity Support's involvement, any out-of-pocket expenses incurred are met from Small Charity Support's own resources.

Gift Aid is reclaimed on donations where the donor indicates that is their wish.

In accordance with its [Policy on Reserves](#), Small Charity Support has not solicited donations or engaged in any fundraising activities in the current year to 30 June 2024.

3.3.2. Outgoings

Small Charity Support's principal outgoings are on:

£: insurance premiums; £: participation in networking activities; £: participation in Continuing Professional Development activities; £: internet services; £: printing of guidance and related materials; £: transport costs.

As the Lead Trustee works from home, Small Charity Support has minimal administrative outgoings and no accommodation expenses.

3.3.3. Restricted and Endowment Funds

Small Charity Support has a restricted grant from the Wakeham Trust to cover the costs of Professional Indemnity Insurance. However, the trustees of the Wakeham Trust have generously agreed that any funds not required for their restricted purposes can be converted to and used as General Funds

Small Charity Support has no Endowment Funds.

3.4. Remuneration of Trustees

All Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity.

Out-of-pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost (where claimed).

3.5. Financial Status

Though modest, Small Charity Support's current resources from unrestricted donations are more than sufficient to meet its outgoings for at least next year.

All the indications are that this will remain the case for the foreseeable future.

3.6. Statutory Statements on Liabilities

The Trustees declare that:

- ✓ The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement (eg: any outstanding/ongoing contract or legal undertaking to buy or provide specific services);

- ✓ The charity has no debt outstanding at the date of this statement which is owed by the CIO and which is secured by an express charge on any assets of the CIO (eg: a mortgage on property owned by the charity).

4 Reference and Administration Details

4.1. Charity Name & Registration

Small Charity Support

The charity is a Charitable Incorporated Organisation, registration no: 1161963, registered with the Charity Commission on 2 June 2015.

The charity is registered with HM Revenue & Customs for Gift Aid.

4.2. Charity's Address

46 Farm Road, Edgware, HA8 9LT

e-mail: enquiries@smallcharitysupport.uk

website: www.smallcharitysupport.uk

4.3. Names of the Trustees Who Manage the Charity

Brian Seaton (Lead Trustee); Daniela Amasanti De Bono; Herakles Koumoullas;
Pauline Seaton; William Taylor

4.4. Trustee Selection Methods

There must be at least three charity trustees. The maximum number of trustees is 12.

In accordance with the Constitution, Trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing Trustees due consideration is given to ensuring that the Trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law.

4.5. Names of Advisors & Senior Members of Staff

None

4.6. Bank

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.

5 Structure, Governance & Management

5.1. Type of Governing Document

Constitution – based on the Charity Commission's model governing document for Foundation Charitable Incorporated Organisations, ie: where the Trustees are the only Members of the charity.

5.2. Mission Statement

Small Charity Support's mission is to provide pragmatic and innovative support to help small charities achieve their charitable objects for the public benefit.

5.3. Charitable Objects

As defined in Small Charity Support's Constitution (Governing Document):

The charity's objects ("objects") are specifically restricted to the following:

The promotion of the voluntary sector for the benefit of the public by providing management, governance and other support to small charities and voluntary organisations.

'The Voluntary Sector' means charities and voluntary organisations.

- * Charities are organisations, which are established for exclusively charitable purposes in accordance with the law of England and Wales.*
- * Voluntary organisations are independent organisations, which are established for purposes that add value to the community as a whole, or a significant section of the community, and which are not permitted by their constitution to make a profit for private distribution. Voluntary organisations do not include local government or other statutory authorities.*

Nothing in this constitution shall authorise an application of the property of the CIO for the purposes which are not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and section 2 of the Charities Act (Northern Ireland) 2008.

Note - Not forming part of the registered charitable objects:

The charity does not offer or provide, and does not purport to offer or provide, any form of specific professional advice or opinion. In particular it does not offer or provide any legal or financial advice or opinion.

5.4. Statutory Declaration

The Trustees of Small Charity Support confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

Approved by the Trustees and signed on their behalf,

Brian Seaton, Trustee

Date: 24 October 2024



A handwritten signature in blue ink that reads 'Brian Seaton'.

6 Statement of Financial Activity

6.1. Independent Examiner's Report on the Accounts

Report to the Trustees/Members of Small Charity Support on the accounts for the year ended 30 June 2024 set out on pages 14 to 16

6.1.1. Responsibilities and Basis of the Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

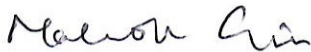
6.1.2. Independent Examiner's Statement

I have completed my examination.

I confirm that no material 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 Trust as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

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.



Malcolm Gill
3 Scotsraig, Gills Hill Lane, Radlett, Herts WD7 8LH

Date: 27/10/24

6.2. Receipts & Payments Accounts for the Financial Year Ended 30-Jun-24

Receipts & Payments for the Financial Year Ended 30-Jun-24				
	Current Financial Year, Jul'23-Jun'24			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
A1 - RECEIPTS				
Voluntary Income	15		15	570
Income Generation	5		5	3
Charitable Income	13	750	763	751
Other Receipts	0		0	0
	33	750	783	1,324
A1 - ASSETS & INVESTMENTS				
Sale of Assets	0		0	0
	0	0	0	0
TOTAL RECEIPTS	33	750	783	1,324
A3 - PAYMENTS				
Generating Funds	0		0	0
Charitable Activities	-187	0	-187	-202
Support Costs	-646	-438	-1,084	-1,515
Othe Payments	0		0	0
	-833	-438	-1,270	-1,717
A4 - ASSETS & INVESTMENTS				
	0	0	0	0
TOTAL PAYMENTS	-833	-438	-1,270	-1,717
NET OF RECEIPTS-PAYMENTS	-800	312	-488	-393
A5 - Transfers Between Funds	491	-491	0	0
NET AFTER TRANSFERS	-309	-179	-488	-393

6.2.1. Summary of Receipts & Payments Accounts

Allocation of Actual Funds for the Financial Year To 30-Jun-24				
	Current Financial Year,			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
Actual Funds Brought Forward	2,040	549	2,589	2,982
Movement After Transfers	-309	-179	-488	-393
Total Funds Carried Forward	1,731	370	2,102	2,589

6.2.2. Statement of Assets and Liabilities

Statement of Asset & Liabilities as at 30-Jun-24				
	Current Financial Year,			Last Year
	General Funds £	Restricted Funds £	Total £	Total £
B1 - Cash Assets				
General Fund	1,731			2,040
Net Payments in Advance	0			0
Designated Funds				
Other	0			0
Total Unrestricted Funds			1,731	2,040
Restricted Funds				
Wakeham		370		549
Total Restricted Funds			370	549
Current Charitable Cash Assets			2,102	2,589
B2 - Money Owed to the Charity {Other Monetary Assets}				
Gift Aid claim			0	0
			0	0
B5 - Money Owed by the Charity {Liabilities}				
Independent Examination Fee			0	0
Other {incl: Professional Indemnity Insurance}			-59	0
			-59	0
Charitable Cash Assets {Net of Liabilities}			2,043	2,589
B4 - Assets retained for charity's own use.				
Fixed Assets	0		0	0
Total Current Funds			2,102	2,589
Total Funds (net of liabilities)			2,043	2,589

6.2.3. Disposition of Funds

The Charity has no endowment funds.

The Charity has one restricted fund from the Wakeham Trust specifically for the payment of Professional Indemnity Insurance Premiums. The Charity has written authorisation from the donor to transfer to the Charity's General Fund any money which is not required for its restricted purposes.

The Charity has no designated funds.

6.2.4. Approval of the Board of Trustees

The Trustees declare that they have approved the above Annual Report & Statement of Financial Activity.

Signed on behalf of the Trustees



Brian Seaton, Trustee.

Date: 24 October 2024

6.3. Notes to the Accounts

a) **Rounding Discrepancies**

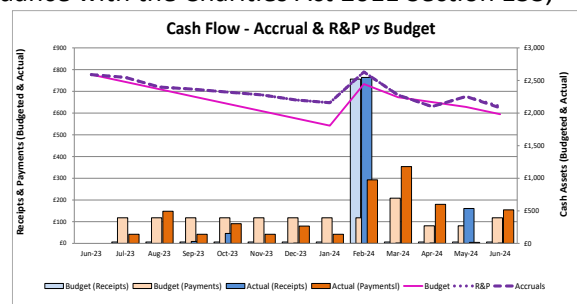
All amounts are recorded to the penny, but in these accounts are shown as digitally rounded to the nearest pound. This can occasionally result in a total apparently not being the sum of its constituent amounts. All individual amounts, and their totals, are nevertheless correct.

b) **Accounting Policies**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, using the Receipts and Payments basis available to small charities and the charity's own Simple Accounts Spreadsheet.

c) **Cash Flow**

The chart shows the charity's monthly cash flow on both a Receipts & Payments and an Accruals basis in relation to the Budget for the financial year.



d) **Reimbursement of Out-of-Pocket Expenses**

Where out-of-pocket expenses incurred in the course of a project are reimbursed by the beneficiary organisation the expenses claim is made by the Lead Trustee directly to the beneficiary. The expenses thus incurred and reimbursed by the beneficiary organisation are recorded in the charity's accounts as an internal contra between the relevant nominal accounts but the amount does not pass through the charity's bank account.

Out-of-pocket expenses incurred by the Lead Trustee which are not reimbursed by a beneficiary charity/organisation are reimbursed from Small Charity Support funds in accordance with the prevailing Financial Policies & Procedures.

The Lead Trustee received no reimbursement for out-of-pocket expenses in the financial year.

e) **Salaries & Professional Fees**

Small Charity Support does not charge any professional fees for the consultancy and support services that it provides to beneficiary charities/organisations.

No trustee receives any payments for the services they provide to the charity.

In the current financial year the charity employed no staff or external contractors;

f) **Fixed Assets**

The charity has not purchased or disposed of any fixed assets in the current financial year;

g) **Money owed by or to the Charity**

All monies owed by or to the charity at the end of financial year but not appearing in the end of financial year bank statement(s) or cash account(s) are reported as outstanding creditors or debtors respectively.

The stated liabilities include outstanding payments for internet hosting services and other miscellaneous costs, and 7 outstanding monthly payments for the annual Professional Indemnity Insurance cover.

7 Comments by Users of Small Charity Support's Services

The following are comments taken from unsolicited e-mails received from people who have used Small Charity Support's services during the last 6 months of the year being reported.

They are indicative of the Charity's outputs, outcomes and achievement during the year.

28 Jan

Thank you very much. That's very helpful. I find insurance hunting tiresome and tricky at the best of times but looking for something in this field was a whole new baffling experience so those links will certainly be very helpful!

9 Feb

I have found the advice and the sample policies on the Small Charities Support web site very useful and have saved an enormous amount of time researching. Thank you so much for making such guidance available to all.

11 Feb

Very many thanks for your reply. Hugely appreciated my being a 'new kid on the block' as far as this trustee/treasurer role is concerned.

11 Feb

Thank you so much for taking the time to send such a detailed and helpful response. That does make things clearer. Even if there are several potential pitfalls, having this insight from you makes walking the path to becoming a charity that bit easier!

12 Feb

Thank you very much for your reply and I will follow your guidance and see where I will end up.

13 Feb

Thank you very much for your quick and helpful reply to my query. It is actually a bit clearer now what the next steps are.

15 Feb

I just wanted to update you with the good news. I managed to get the application in just before the deadline the day before Christmas Eve so we've probably had a fast turnover from the Charity Commission. We couldn't have done it without your help. Thank you.

24 Apr

Thank you so much for coming back to me and the below information, really appreciate it

20 May

Thank you for your reply and wisdom offered. Many thanks for your advise regarding service cost's.

22 Jun

FYI the application has been submitted. Thanks all for your help. Thank you for giving your free time to help us and provide your expertise and advice.

SMALL CHARITY SUPPORT

England & Wales - Charity number 1161963

Accounts

Small Charity Support

Supporting & Facilitating Small Charities & Voluntary Organisations

Registered Charitable Incorporated Organisation, No: 1161963

Trustees' Annual Report & Statement of Financial Activity for the Year Ended 30 June 2023

Trustees

Daniela Amasanti De Bono

Herakles Koumoullou

Brian Seaton

Pauline Seaton

William Taylor

Trustees' Annual Report & Statement of Financial Activity for the Year Ended 30 June 2023

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Trustees Annual Report & Statement of Financial Activity

This Trustees' Annual Report contains references to numerous other documents.
Text in [blue and underlined](#) incorporates a link to the document being referred to.

1 Charitable Activities

1.1. How small is "Small" ?

A constantly recurring issue which shapes the activities of Small Charity Support is that of "what, exactly, is a 'small' charity?"

"Small" – ie: ["little in size or amount when compared with what is typical or average"](#) – is often used as a diminutive ["... to suggest something or someone is not important"](#). Search the internet for "What is a 'Small' charity" and by far the most common answer is "those with an annual income of less than £1m". But the Register of Charities shows that the annual income of the "typical or average" charity (ie: the 25%-75% in the "middle income range") is between ca.£5K-£100K with the median a mere ca.£21K

That issue is reviewed in Small Charity Support's ["Charity Thought – How small is 'Small'"](#).

Small Charity Support now pragmatically defines "small" charities as those which are:

"primarily run 'hands-on' by their un-paid non-accountant trustees and other volunteers in their spare time - usually with minimal or no paid professional administrative and/or financial support staff"

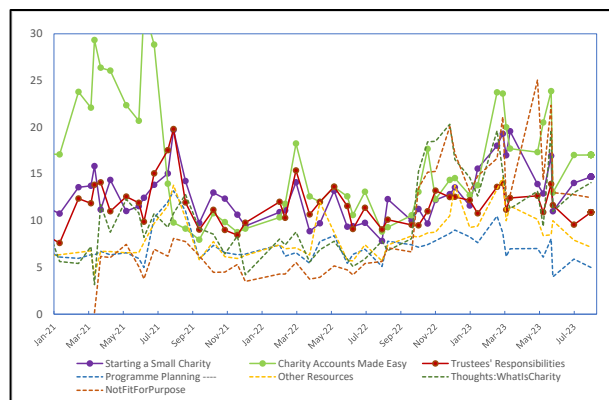
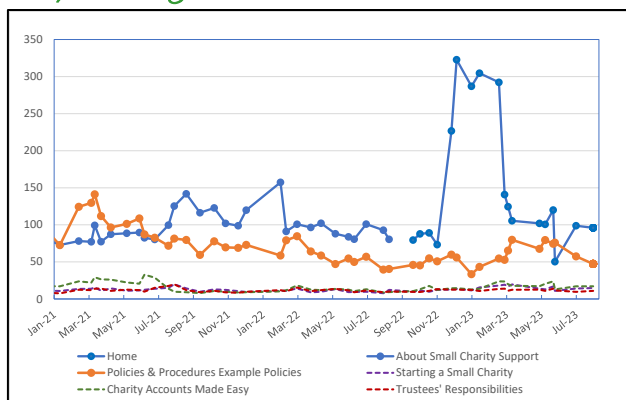
Such "small" charities typically have annual incomes less than £100,000. They are therefore able to opt to use the concession in the Charities Act which allows "lower income" charities (ie: the 85% with annual incomes less than £250,000) to produce their Annual Financial Report on a Receipts & Payments basis instead of the full FRS-102 & SORP (Accruals) standard (unless they are charitable companies).

A significant portion of Small Charity Support's activities during the year has been on upgrading its Accounts Spreadsheet for Small Charities and associated documentation to deliver analyses of the causes of the underlying issues in financial recording, reporting and management, along with pragmatic "Proof of Concept" solutions to those issues. (see website: <https://www.smallcharitysupport.uk/index.php/managingthemoney>)

1.2. Website

Small Charity Support's website – www.smallcharitysupport.uk – is its principal means of making its services known and available to its beneficiaries. Most of the requests for support come initially by e-mail as a result of beneficiaries finding the Small Charity Support website by searching the internet.

Daily "Landing" Rates



In Sept'22, a new "Home" page replaced the "About" page as the default point of entry to the website.

To avoid problems with personal data and UK-GDPR, Small Charity Support does not collect, analyse or use any form of personal data obtained from visitors to its website. Hence the website currently does not have the facility to monitor in detail what use visitors make of it (eg: what documents, if any, they download). The dramatic increase in the hit-rate to ca.300/day during Dec'22-Feb'23 is therefore unexplained – but subsequently fell back to the previous levels of ca.100/day.

Of the less frequently visited webpages, a number of the more popular ones – *eg*: Starting a Small Charity; Charity Accounts Made Easy – showed significant increases in landings during the second half of the year. It is hoped to be able to introduce more detailed monitoring of visitor activity in the future.

Accessibility

The website remains easy to find by searching the internet for relevant phrases.

eg: searching for phrases like “Support for small charities”, “Help for small charities” or “Charity policies” usually returns the Small Charity Support website high in, if not top of, of the list – and in the company of a limited number of other websites – *eg*: the NCVO, Charity Excellence and the (*long-since closed*) Small Charities Coalition.

Free-to-Download Information & Guidance Leaflets

A large proportion of the support to other charities is provided by a wide range of free-to-download-and-use leaflets, listed below, created primarily by Small Charity Support’s Lead Trustee.

The leaflets are organised by topic (*ie*: different pages on the website). Leaflets which also relate to other topics are indicated in *italics*. ➔ indicates links to leaflets on other webpages/websites.

Starting a Small Charity Things You’ll Need to Do <i>Outputs & Outcomes {PP}</i> Charitable Purposes/Objects Example Charitable Purposes Governing Document Templates Bank Accounts ➔ <i>Trustees Roles & Responsibilities</i> ➔ <i>Managing the Money</i> ➔ <i>Programme Planning</i> ➔ <i>Example Policies</i>	Managing the Money Accounts ALL Charities MUST Keep <i>Typical Responsibilities & Roles of the Treasurer {TR}</i> Recording & Reporting Your Charity’s Funds Reserves Policy? Where’s the Budget ! Budgets & Cash-Flows Financial Controls CheckList <i>Bank Accounts {SC}</i> Preparing: the Trustees’ Annual Report an editable (*.doc) template The Annual Accounts <i>Choosing an Independent Examiner or Financial Advisor {TR}</i> Accounts Spreadsheet for Small Charities Example Spreadsheet (<i>Better Living Charity</i>) Blank Spreadsheet Instructions 1: Introduction 2: Setting Up 3: Data Entry & Analysis 4: End-of-Year Operations
Programme Planning Programming for Success Outputs & Outcomes Programme Planning Template Programme Monitoring Spreadsheet	TR – Trustees’ Responsibilities The Responsibilities of ALL Trustees Typical Responsibilities & Roles of the Chair Typical Responsibilities & Roles of the Treasurer Payments to Trustees & Connected Persons Accounts ALL Charities MUST Keep {MM} <i>Outputs & Outcomes {PP}</i> Keeping Minutes Preparing: the Trustees’ Annual Report an editable (*.doc) template Preparing: the Annual Accounts <i>Reserves Policy {MM}</i> Choosing an Independent Examiner or Financial Advisor ➔ <i>Programme Planning</i> ➔ <i>Managing the Money</i> ➔ <i>Example Policies</i>
EP – Example Policies Bullying & Harassment Code of Behaviour Conflicts of Interest Equal Opportunities Financial Management UK-GDPR Data Management Privacy Notice for Trustees Participants in Simple Activities Large Legacies & Donations On Becoming a Charity Trustee Reimbursing Expenses & Purchases Reserves Policy ➔ <i>Safeguarding – link to another website</i> Safe Recruitment Supervision ➔ <i>Volunteering – link to another website</i> Whistle-Blowing	

The leaflets and other materials are updated periodically as appropriate.

Charity Thoughts {Blogs}

The website has a page containing “[Charity Thoughts](#)” (ie: “Blogs” – discussion-papers) on a variety of charity-related issues. The issues currently covered are:

To Accrue... or Not to Accrue ?	Gift Aid – A Gift for the Wealthy ?
Chicken or Egg – Which Came First ?	Should Private School be Charities ?
18 Top Charities Pay Trustees	What is Charity ?
Financial Reporting Standards – Not Fit for Purpose ?	How Small is “Small” ?
The Good Sam (<i>a modern adaptation of a well-known story</i>)	Charity Bonds Raise £33M

Other Resources

Small Charity Support supports the view that charities should not compete with each other, but collaborate to ensure that their charitable resources are used **E**fficiently **E**ffectively & **E**conomically (and **E**thically, **E**quitably & **E**cologically).

Accordingly, its website has an “[Other Resources](#)” page which sign-posts enquiries to other charities which might be able to assist the enquirer better.

1.3. Accounting Issues for Small Charities

During the year Small Charity Support continued to do reviews of the financial reporting requirements and standards for the charity sector – and, in particular those for “smaller” charities. As a result of those reviews some of the Small Charity Support guidance was updated to meet more effectively the needs of the typical non-accountant volunteer trustees of “small” charities.

1.3.1. Between the Devil and the Deep Blue Sea

Unfortunately, far from dealing with the issues encountered by “small charities” when trying to meet their statutory obligations to produce their Annual Financial Reports, the option to use the Receipts & Payments procedures rather than the full Accruals (ie: FRS-102 & SORP) procedures, can create as many dilemmas as it ostensibly solves for “small” charities.

This is not a new problem. Nor is it just an idiosyncratic opinion of Small Charity support. The “Smaller Charities and Independent Examiners” Engagement Strand of the 2020 SORP, the Charity Commission and the Charity Finance Group all seem to be of the same opinion (see the Small Charity Support article “[Not Fit for Purpose](#)”).



Accordingly, Small Charity Support has significantly revised and enhanced its guidance leaflet on “*Preparing the Annual Accounts*”, which can be found on the “[Managing the Money](#)” page of its website.

1.4. Governance & Management Support

Requests for support mostly come as e-mails from trustees of “small” charities who have found the Small Charity Support internet website.

The requests for support covered a wide range of issues at a wide range of levels:

Simple operational issues:

This type of enquiry was small in number could usually be dealt with fairly quickly by an e-mail response taking from up to 30mins to prepare and send.

More difficult personality or management issues:

This type of enquiry constituted the majority of the requests for support and took longer to deal with. Responding to such enquiries typically involved an exchange of multiple e-mails, and sometimes (more frequently as a consequence of the Covid pandemic) telephone or on-line (eg: Zoom) virtual meetings. A significant feature (*often called USP – Unique Selling Point/Proposition – in the commercial sector*) of Small Charity Support’s activities is that it is able to engage with a beneficiary for a longer period of time than is

usual for conventional help-lines. At this level of enquiry, Small Charity Support's typical engagement time with one beneficiary is 1-5hrs, usually in a series of shorter e-mail/telephone/Zoom exchanges spread over 2-4 weeks.

Significant governance and/or management issues:

This type of enquiry – requesting help dealing with culpable, potentially illegal, misuse of their position by a trustee, or trustees, or senior employee (*eg*: CEO) – is rare. Small Charity Support was asked for such support on just 1 occasions in the last year.

Responding to such requests can be very demanding, requiring a substantial contribution of time by the Principal Trustee. In responding to such requests for support, the trustees are mindful that the role of Small Charity Support is NOT one of investigator or prosecutor. Collecting and preserving relevant information/facts to pass on to the appropriate regulatory body is useful. But the primary responsibility of Small Charity Support is to assist those who have sought its help to pull the governance and management of their charity back into good order.

Requests for Help with Registering a New Charity

As a long-standing matter of policy, Small Charity Support does not provide a “register your charity for you” service. We believe that trustees who are capable of running a charity appropriately should also be capable – with a bit of “hand-holding” – to negotiate some of the less obvious pitfalls in the rather bureaucratically tedious process themselves.

Inevitably, some of the requests for help with registration were ill-conceived from the outset and Small Charity Support was unable to contribute effectively.

However, about two thirds of requests came from people who had already submitted an initial application to register a charity and had it returned by the Charity Commission assessor with some queries, challenges and requests for clarification.

This is normal, rather than an indication of serious short-comings in the application – not least because it is entirely legitimate for the Charity Commission to request further information as a way of ensuring that the application is genuine and well thought out.

In most of those cases, Small Charity Support was able to help the applicant respond to those challenges resulting in a successful registration.

Supporting trustees with their responses to challenges from the Charity Commission typically involves 2-6 hrs of guidance spread over 2-4 months

Referrals from Other Umbrella Organisations

During the year Small Charity Support continued to contribute to the work of the FSI (Foundation for Social Improvement) by accepting referrals from its HelpLine and by participating in its Big Advice Days.

However, following the closure of the Small Charities Coalition in March 2022 and the FSI in May 2023 their HelpLines, were merged into a single service managed by the NCVO. At the time of this Annual Report, there are no plans for the NCVO to refer any of its HelpLine enquires to Small Charity Support.

1.5. Independent Examination of Charity Accounts

The Principal Trustee is registered as an Affiliate of the Association of Charity Independent Examiners. During the year he has carried out the Independent Examination for the Judith Trust, Kehillah North London and the Worcester Street Cafe.

However, Small Charity Support does NOT offer Independent Examination of charity accounts as an on-request service unrelated to any other provision of governance & management support. Instead, Independent Examinations are undertaken from time-to-time to ensure that Small Charity Support has practical, pragmatic, hands-on experience in understanding the difficulties and challenges experienced by “ordinary” charity Trustees trying to understand and implement properly the Charity Commission's guidance and requirements for small charity accounts. That practical experience is then used to try to ensure that all Small Charity Support guidance materials are written to help the trustees of small charities overcome those difficulties and challenges.

1.6. Legal Issues

1.6.1. Legal Disclaimer

Most of Small Charity Support's guidance leaflets and other materials now contain a legal disclaimer. Small Charity Support is most grateful to LawWorks for its help and support in this matter.

1.6.2. Professional Indemnity Insurance

Small Charity Support now has Professional Indemnity Insurance. General liabilities are covered by the Ansvar Insurance company; liabilities arising from the Independent Examination of small charity accounts are covered by the ACIE's members' insurance.

Small Charity Support is most grateful to the Wakeham Trust for its generosity and support in providing funding to cover the insurance premiums.

1.6.3. EU General Data Protection Regulation (GDPR)

Small Charity Support has implemented what it believes to be appropriate and proportionate Policies, Procedures and Privacy Notices commensurate with: (a) the small quantity of personal data that it holds; (b) the severity of the impact in the event of any data breaches; and (c) the non-intrusive purposes for which it holds, processes and uses the data.

Small Charity Support collects, holds and processes only those limited data items (typically name, e-mail address and, occasionally, telephone number) provided by its beneficiaries which are required for the effective provision of the support requested by its beneficiaries (*ie*: Legitimate Interest).

Small Charity Support does not use such personal data for any other purpose – specifically it does not hold personal data for any form of marketing, promotion or sharing with other organisations.

1.7. Impact of the Covid-19 Virus Pandemic

Prior to the Covid-19 pandemic, most of the charitable activities carried out by Small Charity Support were already normally done remotely, *eg*: by telephone, e-mail or over the internet. So the impact of the Covid-19 pandemic on Small Charity Support's charitable activities was modest – if anything a small increase in its activities as more small charities were seeking help in difficult times.

2 Achievements & Performance

For reasons of confidentiality, the individual detail of Small Charity Support's involvement with its beneficiary organisations is not disclosed in a public document.

2.1. How the Public Have Benefitted.

As set out in its charitable objects, Small Charity Support delivers public benefit indirectly through the management, governance and other support that it provides to other small charities.

Supporting small charities to identify and overcome the challenges that they encounter empowers them to make more efficient and effective use of the resources – money, time, goodwill and gifts “in kind” – donated by the public for the public benefit.

Enabling the trustees of small charities to identify difficulties and avoid them reduces the burden on other public services when such difficulties get out of control and require public intervention.

Small Charity Support informally monitors feedback from its beneficiaries (see the Comments in section 7) and comments are reported on the website.

2.2. Contributing to Activities Run by Other Organisations

The Covid pandemic has meant that during the year there have been few “in-person” conferences and Annual General Meetings to which Small Charity Support has been able to contribute to. It has, however, participated in such events on-line where appropriate.

2.2.1. Foundation for Social Improvement (FSI)

Small Charity Support contributed five 1-hr sessions to the FSI's Quarterly Big Advice Days in November 2022 and March 2023. Unfortunately the closure of the FSI in May 2023 means that those Big Advice Days are no longer held.

2.2.2. Association of Charity Independent Examiners (ACIE)

In September 2020 the Principal Trustee delivered a 1-hr webinar on "Accounting Issues for Small Charities" in which he reviewed the most common issues in financial management and reporting being brought to Small Charity Support for support. This included the issue of inappropriate financial reporting procedures and Small Charity Support's "Charity Accounts Made Easy" spreadsheet as "proof of concept" of how those issues could be addressed.

2.2.3. Charity Finance Group – Small Charities Facilitator

In January 2022 Small Charity Support's Principal Trustee had been invited, and agreed, to accept the role of Small Charities Facilitator for the Charities Finance Group. Unfortunately, for operational reasons, it was not possible for that role to be activated.

2.3. Trustee Development

Trustees are encouraged to participate in development opportunities as and when appropriate.

During the Financial Year the Principal Trustee participated in workshops and networking events (most, but not all, on-line) with: the ACIE, NCVO, Connection Coalition, Charity Connect, Association of Chairs, Charity Finance Group.

3 Financial Review

3.1. Policy on Reserves

The Charity's policy on reserves is to generate and maintain a level of financial resources which is sufficient:

- a) to discharge fully its legal and moral financial commitments as, or before, they become due;
- b) to preserve the financial viability of the Charity in the event that unforeseen and/or unavoidable circumstance precipitate a short-term fall in its income and/or increase in its expenditure;
- c) to enable the Charity, in the interests of meeting its objectives, to undertake from time to time the setting up of new and innovative projects on a pilot basis to demonstrate the viability and potential benefits of such activities as a precursor to securing the external funding necessary to maintain such projects on an on-going basis.

For those purposes the Charity will:

- d) periodically review the financial resources ("reserves") it is holding under the **5-Cs** headings:
Commitment; **C**ash-flow; **C**ontingency; **C**onservation; **C**losure
- e) create a pragmatic annual budget to enable it to manage its financial (and other) resources **E**fficiently, **E**ffectively & **E**conomically (the **3Es** of being **business-like** and delivering "**value for money**") – to which **E**thical, **E**cological and **E**nvironmental criteria will also be included as appropriate;
- f) monitor actual financial performance against budget on a regular basis (*ie*: at trustees' meetings) and take appropriate action in the event of material differences between actual and budgeted performance occurring;
- g) not enter into financial (or other resource) commitments for which the necessary funding is not assured;
- h) not solicit additional donations or funding where doing so would create an unbudgeted surplus of income over expenditure.

At the time of this report Small Charity Support had unrestricted cash assets significantly in excess of its liabilities, budget and contingency requirements. The trustees are therefore giving due consideration to how those additional resources can best be used (*ie*: **Conserved**) to enhance and/or expand its services to its beneficiaries in accordance with its charitable objects for the public benefit.

3.2. Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

3.3. Principal Sources of Funding and Outgoings

3.3.1. Funding

Small Charity Support's principal source of funds is a generous grant from the Wakeham Trust to cover the costs of Professional Indemnity Insurance and other related insurance (see section 1.6.2).

Small Charity Support occasionally receives unsolicited donations from supporter and charities to which it has provided support.

Note: Small Charity Support does not make any charge or professional fees for the consultancy and support services that it provides to recipient charities, not-for-profit organisations or social entrepreneurs.

Beneficiaries are invited to reimburse identified out-of-pocket expenses (*eg*: travel, stationery, postage) and, where appropriate, to make a voluntary donation to Small Charity Support's funds in recognition of the services received. However, where a charity, organisation or individual beneficiary is unable to contribute to the cost of Small Charity Support's involvement, any out-of-pocket expenses incurred are met from Small Charity Support's own resources.

Gift Aid is reclaimed on donations where the donor indicates that is their wish.

In accordance with its [Policy on Reserves](#), Small Charity Support has not solicited donations or engaged in any fundraising activities in the current year to 30 June 2023.

3.3.2. Outgoings

Small Charity Support's principal outgoings are on:

£: insurance premiums; £: participation in networking activities; £: participation in Continuing Professional Development activities; £: internet services; £: printing of guidance and related materials; £: transport costs.

As the Principal Trustee works from home, Small Charity Support has minimal administrative outgoings and no accommodation expenses.

3.3.3. Restricted and Endowment Funds

Small Charity Support has a restricted grant from the Wakeham Trust to cover the costs of Professional Indemnity Insurance. However, the trustees of the Wakeham Trust have generously agreed that any funds not required for their restricted purposes can be converted to and used as General Funds

Small Charity Support has no Endowment Funds.

3.4. Remuneration of Trustees

All Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity.

Out-of-pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost (where claimed).

3.5. Financial Status

Though modest, Small Charity Support's current resources from unrestricted donations are more than sufficient to meet its outgoings for at least next year.

All the indications are that this will remain the case for the foreseeable future.

3.6. Statutory Statements on Liabilities

The Trustees declare that:

- ✓ The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement (*eg*: any outstanding/ongoing contract or legal undertaking to buy or provide specific services);
- ✓ The charity has no debt outstanding at the date of this statement which is owed by the CIO and which is secured by an express charge on any assets of the CIO (*eg*: a mortgage on property owned by the charity).

4 Reference and Administration Details

4.1. Charity Name & Registration

Small Charity Support

The charity is a Charitable Incorporated Organisation, registration no: 1161963, registered with the Charity Commission on 2 June 2015.

The charity is registered with HM Revenue & Customs for Gift Aid.

4.2. Charity's Address

46 Farm Road, Edgware, HA8 9LT

e-mail: enquiries@smallcharitysupport.uk

website: www.smallcharitysupport.uk

4.3. Names of the Trustees Who Manage the Charity

Brian Seaton (Principal Trustee); Daniela Amasanti De Bono; Herakles Koumoullou;
Pauline Seaton; William Taylor

4.4. Names of Advisors & Senior Members of Staff

None

4.5. Bank

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.

5 Structure, Governance & Management

5.1. Type of Governing Document

Constitution – based on the Charity Commission's model governing document for Foundation Charitable Incorporated Organisations, *ie*: where the Trustees are the only Members of the charity.

5.2. Mission Statement

Small Charity Support's mission is to provide pragmatic and innovative support to help small charities achieve their charitable objects for the public benefit.

5.3. Charitable Objects

As defined in Small Charity Support's Constitution (Governing Document):

The charity's objects ("objects") are specifically restricted to the following:

The promotion of the voluntary sector for the benefit of the public by providing management, governance and other support to small charities and voluntary organisations.

'The Voluntary Sector' means charities and voluntary organisations.

- * Charities are organisations, which are established for exclusively charitable purposes in accordance with the law of England and Wales.*
- * Voluntary organisations are independent organisations, which are established for purposes that add value to the community as a whole, or a significant section of the community, and which are not permitted by their constitution to make a profit for private distribution.*

Voluntary organisations do not include local government or other statutory authorities.

Nothing in this constitution shall authorise an application of the property of the CIO for the purposes which are not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and section 2 of the Charities Act (Northern Ireland) 2008.

Note - Not forming part of the registered charitable objects:

The charity does not offer or provide, and does not purport to offer or provide, any form of specific professional advice or opinion. In particular it does not offer or provide any legal or financial advice or opinion.

5.4. Statutory Declaration

The Trustees of Small Charity Support confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

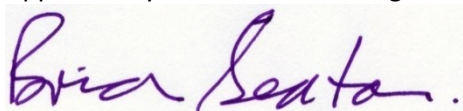
5.5. Trustee Selection Methods

There must be at least three charity trustees. The maximum number of trustees is 12.

In accordance with the Constitution, Trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing Trustees due consideration is given to ensuring that the Trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law.

Approved by the Trustees and signed on their behalf,



Brian Seaton, Trustee



Date: 13 November 2023

6 Statement of Financial Activity

6.1. Independent Examiner's Report on the Accounts

Report to the Trustees/Members of Small Charity Support on the accounts for the year ended 30 June 2023 set out on pages 13 to 15

6.1.1. Responsibilities and Basis of the Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

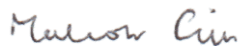
6.1.2. Independent Examiner's Statement

I have completed my examination.

I confirm that no material 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 Trust as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

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.



Malcolm Gill
3 Scotsraig, Gills Hill Lane, Radlett, Herts WD7 8LH

Date: 15/11/2023

6.2. Receipts & Payments Accounts for the Financial Year Ended 30-Jun-23

Receipts & Payments for the Financial Year Ended 30-Jun-23				
	Current Financial Year, Jul'22-Jun'23			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
A1 - RECEIPTS				
Voluntary Income	600		600	598
Income Generation	3		3	0
Charitable Income	1	750	751	750
Other Receipts	0		0	0
	604	750	1,354	1,349
A1 - ASSETS & INVESTMENTS				
Sale of Assets	0		0	0
	0	0	0	0
TOTAL RECEIPTS	604	750	1,354	1,349
A3 - PAYMENTS				
Generating Funds	0		0	0
Charitable Activities	-257	0	-257	-66
Support Costs	-655	-470	-1,124	-1,863
Othe Payments	0		0	0
	-912	-470	-1,381	-1,929
A4 - ASSETS & INVESTMENTS				
	0	0	0	0
TOTAL PAYMENTS	-912	-470	-1,381	-1,929
NET OF RECEIPTS-PAYMENTS	-307	280	-27	-581
A5 - Transfers Between Funds	571	-571	0	0
NET AFTER TRANSFERS	263	-290	-27	-581

6.2.1. Summary of Receipts & Payments Accounts

Allocation of Actual Funds for the Financial Year To 30-Jun-23				
	Current Financial Year,			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
Actual Funds Brought Forward	2,067	549	2,616	3,197
Movement After Transfers	263	-290	-27	-581
Total Funds Carried Forward	2,331	259	2,589	2,616

6.2.2. Statement of Assets and Liabilities

Statement of Asset & Liabilities as at 30-Jun-23				
	Current Financial Year,			Last Year
	General Funds £	Restricted Funds £	Total £	Total £
B1 - Cash Assets				
General Fund	2,331			2,067
Net Payments in Advance	0			0
Designated Funds				
Other	0			0
Total Unrestricted Funds			2,331	2,067
Restricted Funds				
Wakeham		259		549
Total Restricted Funds			259	549
Current Charitable Cash Assets			2,589	2,616
B2 - Money Owed to the Charity {Other Monetary Assets}				
Gift Aid claim			0	0
			0	30
B5 - Money Owed by the Charity {Liabilities}				
Independent Examination Fee			0	0
Other			0	-187
			0	-187
Charitable Cash Assets {Net of Liabilities}			2,589	2,460
B4 - Assets retained for charity's own use.				
Fixed Assets	0		0	0
Total Current Funds			2,589	2,616
Total Funds (net of liabilities)			2,589	2,460

6.2.3. Disposition of Funds

The Charity has no endowment funds.

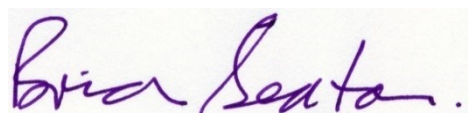
The Charity has one restricted fund from the Wakeham Trust specifically for the payment of Professional Indemnity Insurance Premiums. The Charity has written authorisation from the donor to transfer to the Charity's General Fund any money which is not required for its restricted purposes.

The Charity has no designated funds.

6.2.4. Approval of the Board of Trustees

The Trustees declare that they have approved the above Annual Report & Statement of Financial Activity.

Signed on behalf of the Trustees



Brian Seaton, Trustee.

Date: 13 November 2023

6.3. Notes to the Accounts

a) **Accounting Policies**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, using the Receipts and Payments basis available to small charities and the charity's own Simple Accounts Spreadsheet.

b) **Reimbursement of Out-of-Pocket Expenses**

Where out-of-pocket expenses incurred in the course of a project are reimbursed by the beneficiary organisation the expenses claim is made by the Principal Trustee directly to the beneficiary. The expenses thus incurred and reimbursed by the beneficiary organisation are recorded in the charity's accounts as an internal contra between the relevant nominal accounts but the amount does not pass through the charity's bank account.

Out-of-pocket expenses incurred by the Principal Trustee which are not reimbursed by a beneficiary charity/organisation are reimbursed from Small Charity Support funds in accordance with the prevailing Financial Policies & Procedures.

The Principal Trustee received no reimbursement for out-of-pocket expenses in the financial year.

c) **Salaries & Professional Fees**

Small Charity Support does not charge any professional fees for the consultancy and support services that it provides to beneficiary charities/organisations.

No trustee receives any payments for the services they provide to the charity.

In the current financial year the charity employed no staff or external contractors;

d) **Fixed Assets**

The charity has not purchased or disposed of any fixed assets in the current financial year;

e) **Money owed by or to the Charity**

All monies owed by or to the charity at the end of financial year but not appearing in the end of financial year bank statement(s) or cash account(s) are reported as outstanding creditors or debtors respectively.

The stated liabilities include outstanding payments for internet hosting services and other miscellaneous costs, and 7 outstanding monthly payments for the annual Professional Indemnity Insurance cover.

f) **Rounding Discrepancies**

All amounts are recorded to the penny, but in these accounts are shown as digitally rounded to the nearest pound. This can occasionally result in a total apparently not being the sum of its constituent amounts. All individual amounts, and their totals, are nevertheless correct.

7 Comments by Users of Small Charity Support's Services

The following are comments taken from unsolicited e-mails received from people who have used Small Charity Support's services during the last 6 months of the year being reported. They are indicative of the Charity's outputs, outcomes and achievement during the year.

25 May

I'm writing to let you know we are finally registered. It was so quick and we had one error - trustee's shortened name and they rewrote the wordings for the objectives which we agreed on after some changes. Thank you for your help. I met several people before you but you came through for us. Your advice was spot on.

12 May

Thank you once again for your generous advice. Really appreciate the work that Small Charity Support is doing, We would definitely recommend your services to other charities!

9 May

Thank you for your marvellous website and in particular the sample / template documents - most useful indeed.

9 May

Fantastic news thanks so much again

8 May

I am really amazed to read your website and its really a helping hand for small charities.

6 May

Thank you for emailing and thank you so much for the time you gave to us on Wednesday evening - we all really appreciated it.

2 May

Thanks for meeting me today and I'll go through and sort out the form. I'm happy with your suggestions and agree with you. I'll let you know how it goes

28 April

Thanks a lot. Will do that once I get home today. Thanks for getting back.

28 April

Thank you so much for taking the time to reply to us, we really appreciate you taking the time to explain.

26 April

That's one of the most-useful and properly-detailed responses to the R&P v Accruals dilemma that I've ever read.

22 April

Thank you so much for your speedy reply. No doubt I will pick your brains again soon

12 April

Thanks a lot for your quick response and really appreciate your response.

9 April

I would like to thank you for your prompt reply, advice and guidance.

7 April

Firstly, thank you so much for the helpful information on your website. This information is what I have been desperately searching for across multiple avenues and I am so happy to see it all in one place on your website.

24 March

Once again, thank you ever so much for your contribution in this constitution.

21 March

Thank you so much for your time, I appreciate all of your time and the help you have provided

21 February

Really well written. And goes to show the utter illusion that everybody lives in.

20 February

I came across your 'other resources' landing page at <http://smallcharitysupport.org.uk/index.php/other-resources> and noticed you've listed a range of great resources there.

16 February

Thank you so much for your efforts in finding out this information.

15 February

I hope you are well. After searching for support, I came across your fantastic site, which I am sure is going to help us on many things.

7 February

Figure to set for capitalisation: That's fantastically helpful as always, thank you. We'll set it at £5K

3 February

Many thanks for your detailed and very helpful email. We appreciate you taking the time to answer the question.

23 January

Thankyou. Your comments and additional links are very helpful.

SMALL CHARITY SUPPORT

England & Wales - Charity number 1161963

Accounts

Small Charity Support

Supporting & Facilitating Small Charities & Voluntary Organisations

Registered Charitable Incorporated Organisation, No: 1161963

Trustees' Annual Report & Statement of Financial Activity for the Year Ended 30 June 2022

Trustees

Daniela Amasanti De Bono

Herakles Koumoullou

Brian Seaton

Pauline Seaton

William Taylor

Trustees' Annual Report & Statement of Financial Activity for the Year Ended 30 June 2022

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Trustees Annual Report & Statement of Financial Activity

This Trustees' Annual Report contains references to numerous other documents. Text in [blue and underlined](#) incorporates a link to the document being referred to.

1 Charitable Activities

1.1. Accounting Issues for Small Charities

During the year the Principal Trustee continued to do reviews of the financial reporting requirements and standards for the charity sector – and, in particular those for “smaller” charities.

Some of the reviews were carried out in collaboration with the Association of Charity Independent Examiners.

As a result of those reviews some of the Small Charity Support guidance was updated to meet more effectively the needs of the typical non-accountant volunteer trustees of “small” charities.

1.1.1. How small is “small” ?

A constantly recurring issue which shapes the activities of Small Charity Support is that of “what, exactly, is a ‘small’ charity?”

Larger charities – by virtue of their size, public advertising, fund-raising campaigns, and (occasionally) misdemeanours – more readily attract public attention. So it is not surprising that there is a natural perception that most charities are run by a team of paid administrators and fundraisers who do all the day-to-day work of the charity.



This has created a “One Size Fits All” approach – *ie*: the content and focus of much of the guidance and training materials for the sector are clearly written for charities with “large” enough incomes to be able to employ professional management staff.

Indeed, many of the larger umbrella organisations – *eg*: the NCVO, FSI, Charity Finance Group – categorise as “small” the 95% of charities with annual incomes less than £1M

Small Charity Support takes a different (and, in its view, more pragmatic) view and identifies “small” charities as those typically run – often “hands on” as “head cooks and bottle washers” – by their unpaid volunteer trustees in their spare time, supported by their other volunteers and, perhaps, some part-time paid administrative staff. But even that criterion identifies the significant 86% majority of charities with annual incomes of less than *ca.*£250K, regardless of whether they are incorporated or unincorporated.

This issue is reviewed in more detail in the Small Charity Support’s report [“How Small is “Small”](#).

1.1.2. Between the Devil and the Deep Blue Sea

“Cash” accounting {cosmetically renamed “*Receipts & Payments*” accounting for the charity sector} was introduced in the commercial sector to mitigate the problems encountered by small unincorporated businesses. When using Accruals reporting, such businesses were having to pay corporation tax and/or VAT to HM Revenue & Customs from their own pockets because they had not yet received the financial payment from their customers/clients.



But most small charities are not subject to corporation tax (because they don’t make “profits”) and are exempt from VAT. “Cash” (Receipts & Payments) accounting for small charities is, therefore, a solution to problems that “small” charities don’t have.

But worse, it also creates problems that they don’t need.

“Cash”(R&P) accounting is widely disdained as being incapable of producing an authoritative “True and Fair View” of an organisation’s financial status.

That is extraordinary given the Charity Commission's annual [reviews of public trust in charities](#) consistently report that a top priority of the public is that *"a high proportion of charities' money is used for charitable activity"* while, at the same time reporting that *"the greatest area of doubt is still around whether a high proportion of money reaches intended beneficiaries"* !



Small Charity Support proposes that a MUCH more appropriate solution would be to introduce a scheme for "abridged" financial reporting for smaller charities.

1.1.3. Not Fit for Purpose

Last year's [Trustees' Annual Report](#) (for the financial period July'20 – June'21) made the case that the current financial reporting standards for charities – Accruals (FRS-102 + SORP) and Receipts & Payments ("Cash") – are Not Fit for Purpose.

It seems that:

- 🧐 The Smaller Charities & Independent Examiners Strand of the 2020 review of the SORP standards;
 - 🧐 The Charity Commission (in a [letter](#) to the Financial Reporting Council);
 - 🧐 The Charity Finance Group (as [reported](#) in The Third Sector magazine)
- are of a similar opinion.

The full justification for that assessment can also be downloaded from the "[Charity Thoughts](#)" page of the Small Charity Support website.

1.1.4. "Small is Beautiful" – A Pragmatic Alternative

Inspired by E.Schumacher's 1960s iconic book, "Small is Beautiful: Economics as if People Mattered", and Kate Raworth's more recent "Doughnut Economics: Seven Ways to Think Like a 21st Century Economist", Small Charity Support's "Small is Beautiful" approach shuns the notion that "the bigger, wealthier and more complicated you are the better you are".

During the year Small Charity Support has continued to:

- 🧐 develop & enhance its guidance leaflets and "proof of concept" spreadsheet for simplifying the financial management for small charities;
- 🧐 make its spreadsheet freely available for small charities to use for non-commercial purposes;
- 🧐 provide practical support and guidance to the trustees of small charities on pragmatic management of their charity's finances and/or the preparation of their Trustees' Annual Report & Financial Statements in compliance with Charity Commission guidance.

For further details see the Small Charity Support website page "[Managing the Money Made Easy](#)".

1.1.5. Financial Advisors & Independent Examiners

Evidence of ["...the unintended and harmful consequences ... of shoe-horning charities into regulation and legislation for the for profit world..."](#) has long been clear from the Charity Commissions own [reviews](#) of charity accounts.

Small Charity Support, in collaboration with the ACIE, has been undertaking similar, but more detailed, reviews of more recent small charity annual accounts downloaded from the online Register of Charities. Those reviews are still ongoing at the time of this Trustees' Annual Report, but the preliminary findings are similar to the Charity Commission's findings in 2019.

🧐 If so many professional accountants can't get it right, what further evidence is needed that the current "accounting" (ie: financial reporting) standards for the charity sector are Not Fit for

Purpose ? and particularly for the significant majority of "smaller" charities, typically run and managed by non-accountant trustees in their spare time as unpaid volunteers ? !

Transparency data				
Auditors' and independent examiners' compliance with their responsibilities				
Published 28 August 2019				
Income/% of accounts meeting criteria	Trustees' annual report	External scrutiny report	Accounts	All 3 documents
£25,000 - £250,000	90%	74%	44%	37%
£250,000 - £1 million	100%	96%	51%	51%
£1 million and greater	100%	99%	76%	76%
Body/ report	Number of external scrutiny reports		Number of accounts not meeting criteria	
ICAEW	203		69	
ACCA	47		30	
Other Charities Act 2011 listed body	18		12	
No qualification stated	23		19	
No scrutiny report filed	5		5	
Total	296		135	

The Charity Commission's guidance – [CC31 Independent Examination of Charity Accounts – Guidance for Trustees](#) – encourages trustees to “...ask professional examiners, to provide proof of membership of one of the professional bodies listed in the appendix and that they meet that body's requirements for acting as an independent examiner”.

In July 21 the Principal Trustee wrote to the enquiries desks of the ICAEW and the ACCA asking “...what evidence should be requested from members that they meet the additional requirements to present themselves as ‘qualified’ to undertake the preparation and/or independent examination of charities’ accounts in accordance with Charity Commission guidance.

At the date of this report, no coherent response has yet been received from either body.

Small Charity Support has therefore revised its guidance leaflet on “[Choosing an Independent Examiner](#)”, outlining the issues of which the non-accountant trustees of small charities should be aware.

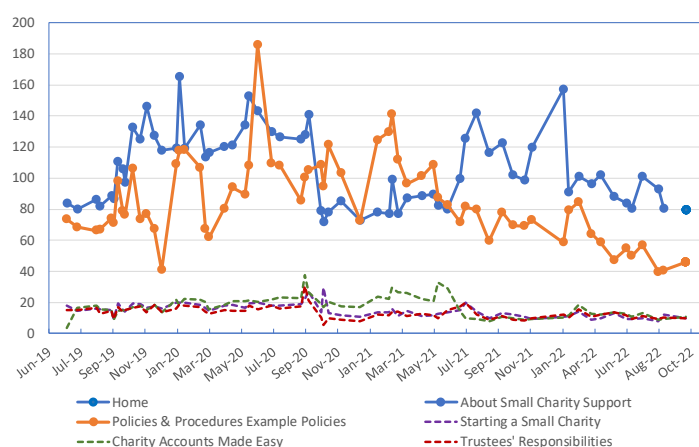
1.2. Website

Small Charity Support's website – www.smallcharitysupport.uk – is its principal means of making its services known and available to its beneficiaries.

Most of the requests for support come initially by e-mail as a result of beneficiaries finding the Small Charity Support website by searching the internet.

An independent analysis of the SEO of the Small Charity Support's website by its internet host (IONOS) reported: “Not too bad. You're doing pretty good – but there is always room for improvement!”

1.2.1. Small Charity Support Website – Daily Hit Rates



Internet searches for phrases like “Help for small charities”, “Support for small charities” and “Policies for small charities” generally return the Small Charity Support website high on the list of search engine results.

The default “Home” page typically received about 100 hits per day – though this has recently fallen to about 80 hits per day. In September 2022, a new “Home” page replaced the “About” page as the default point of entry to the website.

The website currently does not have the facility to monitor what materials are

downloaded from the website. It is hoped to be able to introduce that facility in the near future..

To avoid problems with personal data and GDPR, Small Charity Support does not collect, analyse or use any form of personal data obtained from visitors to its website.

1.3. Governance & Management Support

Requests for support mostly come as e-mails from trustees of “small” charities who have found the Small Charity Support internet website. During the period covered by this report, Small Charity Support received 100 new requests for help with government and management issues – twice as many as last year. The average time spent in addressing each request for support was 1.9hrs and the median time 1.0hrs

The requests for support covered a wide range of issues at a wide range of levels:

1.3.1. Simple operational issues:

This type of enquiry was small in number could usually be dealt with fairly quickly by an e-mail response taking from up to 30mins to prepare and send.

1.3.2. More difficult personality or management issues:

This type of enquiry constituted the majority of the requests for support and took longer to deal with. Responding to such enquiries typically involved an exchange of multiple e-mails, and sometimes (more

frequently as a consequence of the Covid pandemic) telephone or on-line (eg: Zoom) virtual meetings. A significant feature (often called USP – Unique Selling Point/Proposition – in the commercial sector) of Small Charity Support’s activities is that it is able to engage with a beneficiary for a longer period of time than is usual for conventional help-lines.

At this level of enquiry, Small Charity Support’s typical engagement time with one beneficiary is 1-5hrs, usually in a series of shorter e-mail/telephone/Zoom exchanges spread over 2-4 weeks.

1.3.3. Significant governance and/or management issues:

This type of enquiry – requesting help dealing with culpable, potentially illegal, misuse of their position by a trustee, or trustees, or senior employee (eg: CEO) – is rare. Small Charity Support was asked for such support on 2 occasions in the last year. Responding to such requests can be very demanding, requiring a substantial contribution of time by the Principal Trustee.

In responding to such requests for support, the trustees are mindful that the role of Small Charity Support is NOT one of investigator or prosecutor.

Collecting and preserving relevant information/facts to pass on to the appropriate regulatory body is useful. But the primary responsibility of Small Charity Support is to assist those who have sought its help to pull the governance and management of their charity back into good order. Fortunately, the 2 instances in the last year were resolved without too much disruption to the charity involved.

1.3.4. Requests for Help with Registering a New Charity

During the year Small Charity Support received ca.30 requests for assistance with completing a registration of a new charity or converting an existing unincorporated charity into a CIO.

As a long-standing matter of policy, Small Charity Support does not provide a “register your charity for you” service. We believe that trustees who are capable of running a charity appropriately should also be capable – with a bit of “hand-holding” – to negotiate some of the less obvious pitfalls themselves.

Inevitably, some of the requests for help with registration were ill-conceived from the outset and Small Charity Support was unable to contribute effectively.

However, about two thirds of requests came from people who had already submitted an initial application to register a charity and had it returned by the Charity Commission assessor with some queries, challenges and requests for clarification.

This is normal, rather than an indication of serious short-comings in the application – not least because it is entirely legitimate for the Charity Commission to request further information as a way of ensuring that the application is genuine and well thought out.

In most of those cases, Small Charity Support was able to help the applicant respond to those challenges resulting in a successful registration.

Supporting trustees with their responses to challenges from the Charity Commission typically involves 2-6 hrs of guidance spread over 2-4 months

1.3.5. Referrals from Other Umbrella Organisations

Small Charity Support also received a small number of referrals from the Foundation For Social Improvement HelpLine, where the Principal Trustee was one of the FSI’s panel of advisors.

Following the closure of the Small Charities Coalition in March 2022 it’s HelpLine service, along with the FSI’s HelpLine service, were merged into a single service managed by the NCVO. At the time of this Annual Report, Small Charity Support was discussing with the NCVO its ongoing collaboration with the merged HelpLine service.

1.4. Guidance Literature

As well as providing general information about the services that Small Charity Support provides, the more important function of the website is to make a significant amount of material freely available to download for use by other small charities. The currently available downloadable materials – more than 40 documents – cover a range of aspects of running a small charity:

- ✓ The roles & responsibilities of Trustees, particularly the Chair & Treasurer;
- ✓ General management issues, including programme/project planning & monitoring;

- ✓ Policies & Procedures;
- ✓ Financial management, accounts & financial reporting;
- ✓ Starting and registering a small charity.

All the materials are periodically reviewed and revised/updated as appropriate.

1.4.1. Copyright & Intellectual Property Protection

Small Charity Support's is aware that some of its publications contain original materials which might be subject to inappropriate plagiarism or exploitation for commercial benefit. Accordingly, it has now registered a nine-year subscription with [Copyright House](#) and is now routinely registering new materials (and some older materials).

ALL Small Charity Support's materials will continue to be made available for download and use for charitable purposes without charge or royalties. But Small Charity Support is now in a better position to take action against the unauthorised use of its intellectual property for commercial gain, particular where that involves exploitation of the charity sector.

1.4.2. Charity Governance – Trustees' Responsibilities

This group of leaflets explains in simple terms the things that Trustees need to know and do in order to run their charity effectively on a day-to-day basis. The leaflets cover topics like:

- ✓ The roles and responsibilities of all trustees, with additional leaflets outlining the roles of the Chair & Treasurer;
- ✓ How to run meetings, including how to create agendas, take minutes and, most importantly, ensure that everyone gets an opportunity to have their opinions, suggestions and concerns heard and considered fairly;
- ✓ The differences (and similarities) between programmes and projects, and how to plan and run both efficiently and effectively.

1.4.3. Business Planning Guidance & Documentation

During the year a small number of requests have been received and fulfilled for copies of the Small Charity Support Business Planning materials.

As a consequence, a simple downloadable spreadsheet for monitoring the progress of programmes and projects has also been included on the website.



1.4.4. Example Policies

A major problem, particularly for the trustees of small charities who have no wider experience to call on – is knowing where to start when trying to draft policies for their own charities.

The following example policies are provided (in both PDF and word-processor formats) for small charities to download and adapt to their own requirements.



Bullying & Harassment	Code of Behaviour
Conflicts of Interest	Equal Opportunities
Financial Management	Large Legacies & Donations
On Becoming a Charity Trustee	Reimbursing Expenses & Purchases
Safeguarding Children & Young People	Safeguarding Vulnerable Adults
Safe Recruitment	Supervision
Volunteering (A link to the WCVA model policy)	Whistle-Blowing

The Examples Policies page is by far the most frequently visited page on the Small Charity Support website, often receiving more than 100 “hits” per day (see section 1.1.5).

1.4.5. Starting a Small Charity

The leaflets in this group are designed for would-be trustees wanting to start a new charity. They complement most of the leaflets in the “Charity Governance – Trustees’ Responsibilities” section (1.4.1) and may also be useful as induction material for new trustees joining established charities.



The leaflets in this section include guidance on issues such as: defining the charity's objects in accordance with the Charities Act; setting its intended outputs and outcomes; opening an appropriate bank account. But, unfortunately, earlier leaflets on how to complete the Charity Commission's on-line application form have had to be withdrawn. That is because the on-line form has continuously been made much more interactive (*ie*: the information requested varies in response to the way that previous questions have been answered).

That, in turn has had two consequences:

- (1) it is now impracticable to provide guidance on how to answer all the now myriad of possible combinations of questions in a single leaflet;
- (2) the Charity Commission does not announce when and how it is modifying its on-line application form making it impractical to monitor the form regularly to detect new changes.

Small Charity Support hopes to be able to create a more "universal" guidance leaflet outlining practical approaches to completing the form rather than specific answers.

1.5. Managing the Money Made Easy

All-too-often the requirement to produce "Annual Accounts" to submit to the Charity Commission becomes the "tail which wags the dog". *ie*: producing "Annual Accounts" is seen as a bureaucratic irrelevance, serving no useful purpose other than to avoid getting a "red mark" in the Register of Charities.

Small Charity Support's concept is that financial accounting systems, particularly those intended for use by small charities, should be focused not on producing the statutory Annual Accounts but on enabling volunteer trustees and supporters, and paid staff where appropriate, to record the charity's financial transactions and produce essential routine operational reports (*eg*: Budget, Cash Flow), quickly, easily and "in real time". In other words: it is the charity's end-of-year Annual Accounts which should be just an additional incidental output item of its overall financial management system, **NOT** the charity's routine financial operational reports.

The Small Charity Support ["Charity Accounts Made Easy"](#) spreadsheet, now used by dozens of small charities, clearly and unequivocally demonstrates that concept working in practice.

1.6. Independent Examination of Charity Accounts

The Principal Trustee is registered as an Affiliate of the Association of Charity Independent Examiners. During the year he has carried out the Independent Examination for the Judith Trust, Kehillah North London and the Worcester Street Cafe.

However, Small Charity Support does NOT offer Independent Examination of charity accounts as a "free-standing" service, *ie*: as an on-request service unrelated to any other provision of governance & management support, which is the main focus of Small Charity Support's charitable purpose.

Independent Examinations are undertaken from time-to-time to ensure that Small Charity Support has practical, pragmatic, hands-on experience in understanding the difficulties and challenges experienced by "ordinary" charity Trustees trying to understand and implement properly the Charity Commission's guidance and requirements for small charity accounts. That practical experience is then used to try to ensure that all Small Charity Support guidance materials are written to help the trustees of small charities overcome those difficulties and challenges.

In addition, the Principal Trustee regularly participates in CPD (Continuing Professional Development) webinar, workshops and training courses on charity independent examinations run by the ACIE and other organisations.

1.7. Legal Issues

1.7.1. Legal Disclaimer

Most of Small Charity Support's guidance leaflets and other materials now contain a legal disclaimer. Small Charity Support is most grateful to LawWorks for its help and support in this matter.

1.7.2. Professional Indemnity Insurance

Small Charity Support now has Professional Indemnity Insurance. General liabilities are covered by the Ansvar Insurance company; liabilities arising from the Independent Examination of small charity accounts are covered by the ACIE's members' insurance.

Small Charity Support is most grateful to the Wakeham Trust for its generosity and support in providing funding to cover the insurance premiums.

1.7.3. EU General Data Protection Regulation (GDPR)

Small Charity Support has implemented what it believes to be appropriate and proportionate Policies, Procedures and Privacy Notices commensurate with: (a) the small quantity of personal data that it holds; (b) the severity of the impact in the event of any data breaches; and (c) the non-intrusive purposes for which it holds, processes and uses the data.

Small Charity Support collects, holds and processes only those limited data items (typically name, e-mail address, telephone number) provided by its beneficiaries which are required for the effective provision of the support requested by its beneficiaries (*ie*: Legitimate Interest). Small Charity Support does not use such personal data for any other purpose – specifically it does not hold personal data for any form of marketing, promotion or sharing with other organisations.

1.8. Impact of the Covid-19 Virus Pandemic

The Covid-19 pandemic continued to have a major impact on communities and economies world-wide. That impact has been particularly significant in organisations, particularly charities, where the nature of their activities regularly brings them into close contact with other people, particularly the vulnerable, the elderly and those with impaired health.

Most of the charitable activities carried out by Small Charity Support were already normally done remotely, *eg*: by telephone, e-mail or over the internet. So the impact of the Covid-19 pandemic has been modest – if anything an increase, rather than a decrease, in its activities as more small charities were seeking help in difficult times.

2 Achievements & Performance

For reasons of confidentiality, the individual detail of Small Charity Support's involvement with its beneficiary organisations is not disclosed in a public document.

2.1. How the Public Have Benefitted.

As described in its charitable objects, Small Charity Support delivers public benefit indirectly through the management, governance and other support that it provides to other small charities.

Supporting small charities to identify and overcome the challenges that they encounter empowers them to make more efficient and effective use of the resources – money, time, goodwill and gifts “in kind” – donated by the public for the public benefit.

Enabling the trustees of small charities to identify difficulties and avoid them reduces the burden on other public services when such difficulties get out of control and require public intervention.

Small Charity Support informally monitors feedback from its beneficiaries (see the Comments in section 7) and comments are reported on the website. However, Small Charity Support has not hitherto had the resources to conduct or commission in-depth, impartial reviews of its activities.

2.2. Contributing to Activities Run by Other Organisations

The Covid pandemic has meant that during the year there have been no “in-person” conferences and Annual General Meetings to which Small Charity Support has been able to contribute to. It has, however, participated in such events on-line where appropriate.

2.2.1. Foundation for Social Improvement

In Small Charity Week the Principal Trustee contributed five 1-hr sessions during the Big Advice Day, 15 June 2022.

The Principal Trustee was one of the FSI's panel of mentors/advisors to whom requests for support to the FSI's helpline were referred. Several such referrals were received during the year. As reported earlier {section 1.3.5}, the FSI's HelpLine was transferred to the NCVO in March 2022.

2.2.2. Association of Charity Independent Examiners – 22 June 2021

At the invitation of the ACIE, the Principle Trustee delivered a 1-hr webinar on "Charity Issues for Small Charities" in which he reviewed the most common issues in financial management and reporting being brought to Small Charity Support for support. This included the issue of inappropriate financial reporting procedures and Small Charity Support's "Charity Accounts Made Easy" spreadsheet as "proof of concept" of how those issues could be addressed.

The Principal Trustee was invited to deliver a similar webinar in September 2022

2.2.3. Charity Finance Group – Small Charities Facilitator

In January 2022 Small Charity Support's Principal Trustee was invited, and agreed, to accept the role of Small Charities Facilitator for the Charities Finance Group. The role of the Facilitator is:

To work with our small charity members by:

- ✓ Facilitating small round tables for small charities on appropriate topics;
- ✓ Feeding back possible topics for future events to CFG membership team;
- ✓ Facilitating email forum of small charities;
- ✓ Being the first port of call for small charities specific or technical requests where appropriate and relevant to skills base.

However, at the time of this Trustees' Annual Report the role had not been activated.

2.3. Trustee Development

Trustees are encouraged to participate in development opportunities as and when appropriate.

During the Financial Year the Principal Trustee participated in 11 training workshops (all on-line during the Covid-19 crisis) on a variety of charity governance and financial topics.

3 Financial Review

3.1. Policy on Reserves

The Charity's policy on reserves is to generate and maintain a level of financial resources which is sufficient:

- a) to discharge fully its legal and moral financial commitments as, or before, they become due;
- b) to preserve the financial viability of the Charity in the event that unforeseen and/or unavoidable circumstance precipitate a short-term fall in its income and/or increase in its expenditure;
- c) to enable the Charity, in the interests of meeting its objectives, to undertake from time to time the setting up of new and innovative projects on a pilot basis to demonstrate the viability and potential benefits of such activities as a precursor to securing the external funding necessary to maintain such projects on an on-going basis.

For those purposes the Charity will:

- d) periodically review the financial resources ("reserves") it is holding under the **5-Cs** headings:
Commitment; **C**ash-flow; **C**ontingency; **C**onservation; **C**losure

- e) create a pragmatic annual budget to enable it to manage its financial (and other) resources efficiently, effectively & economically (the **3E-s** of being [business-like](#) and delivering “[value for money](#)”) – to which ethical, ecological and environmental criteria will also be included as appropriate;
- f) monitor actual financial performance against budget on a regular basis (*ie*: at trustees’ meetings) and take appropriate action in the event of material differences between actual and budgeted performance occurring;
- g) not enter into financial (or other resource) commitments for which the necessary funding is not assured;
- h) not solicit additional donations or funding where doing so would create an unbudgeted surplus of income over expenditure.

At the time of this report Small Charity Support has unrestricted cash assets significantly in excess of its liabilities, budget and contingency requirements. The trustees are therefore giving due consideration to how those additional resources can best be used (*ie*: **C**onserved) to enhance and/or expand its services to its beneficiaries in accordance with its charitable objects for the public benefit.

3.2. Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

3.3. Principal Sources of Funding and Outgoings

3.3.1. Funding

Small Charity Support’s principal source of funds is a generous grant from the Wakeham Trust to cover the costs of Professional Indemnity Insurance and other related insurance (see section 1.7.2).

Small Charity Support occasionally receives unsolicited donations from supporter and charities to which it has provided support.

Note: Small Charity Support does not make any charge or professional fees for the consultancy and support services that it provides to recipient charities, not-for-profit organisations or social entrepreneurs. But beneficiaries are invited to reimburse identified out-of-pocket expenses (*eg*: travel, stationery, postage) and, where appropriate, to make a voluntary donation to Small Charity Support’s funds in recognition of the services received.

However, where a charity, organisation or individual is unable to contribute to the cost of Small Charity Support’s involvement, any out-of-pocket expenses incurred are met from Small Charity Support’s own resources.

Gift Aid is reclaimed on donations where the donor indicates that is their wish.

In accordance with its [Policy on Reserves](#), Small Charity Support has not engaged in any fundraising activities in the current year to 30 June 2022.

3.3.2. Outgoings

Small Charity Support’s principal outgoings are on:

£: insurance premiums; £: participation in networking activities; £: participation in Continuing Professional Development activities; £: internet services; £: printing of guidance and related materials; £: transport costs.

As the Principal Trustee works from home, Small Charity Support has minimal administrative outgoings and no accommodation expenses.

3.3.3. Restricted and Endowment Funds

Small Charity Support has a restricted grant from the Wakeham Trust to cover the costs of Professional Indemnity Insurance. However, the trustees of the Wakeham Trust have generously agreed that any funds not required for their restricted purposes can be converted to and used as General Funds

Small Charity Support has no Endowment Funds.

3.4. Remuneration of Trustees

All Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity.

Out-of-pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost (where claimed).

3.5. Financial Status

Though modest, Small Charity Support's current resources from unrestricted donations are more than sufficient to meet its outgoings for at least next year.

All the indications are that this will remain the case for the foreseeable future.

3.6. Statutory Statements on Liabilities

The Trustees declare that:

- ✓ The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement (*eg*: any outstanding/ongoing contract or legal undertaking to buy or provide specific services);
- ✓ The charity has no debt outstanding at the date of this statement which is owed by the CIO and which is secured by an express charge on any assets of the CIO (*eg*: a mortgage on property owned by the charity).

4 Reference and Administration Details

4.1. Charity Name & Registration

Small Charity Support

The charity is a Charitable Incorporated Organisation, registration no: 1161963, registered with the Charity Commission on 2 June 2015.

The charity is registered with HM Revenue & Customs for Gift Aid.

4.2. Charity's Address

46 Farm Road, Edgware, MIDDLESEX. HA8 9LT

e-mail: enquiries@smallcharitysupport.uk

website: www.smallcharitysupport.uk

4.3. Names of the Trustees Who Manage the Charity

Brian Seaton (Principal Trustee); Daniela Amasanti De Bono; Herakles Koumoullas;
Pauline Seaton; William Taylor

4.4. Names of Advisors & Senior Members of Staff

None

4.5. Bank

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.

5 Structure, Governance & Management

5.1. Type of Governing Document

Constitution – based on the Charity Commission’s model governing document for Foundation Charitable Incorporated Organisations, ie: where the Trustees are the only Members of the charity.

5.2. Charitable Objects

As defined in Small Charity Support’s Constitution (Governing Document):

The charity’s objects (“objects”) are specifically restricted to the following:

The promotion of the voluntary sector for the benefit of the public by providing management, governance and other support to small charities and voluntary organisations.

‘The Voluntary Sector’ means charities and voluntary organisations.

- * Charities are organisations, which are established for exclusively charitable purposes in accordance with the law of England and Wales.*
- * Voluntary organisations are independent organisations, which are established for purposes that add value to the community as a whole, or a significant section of the community, and which are not permitted by their constitution to make a profit for private distribution. Voluntary organisations do not include local government or other statutory authorities.*

Nothing in this constitution shall authorise an application of the property of the CIO for the purposes which are not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and section 2 of the Charities Act (Northern Ireland) 2008.

Note - Not forming part of the registered charitable objects:

The charity does not offer or provide, and does not purport to offer or provide, any form of specific professional advice or opinion. In particular it does not offer or provide any legal or financial advice or opinion.

5.3. Statutory Declaration

The Trustees of Small Charity Support confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

5.4. Trustee Selection Methods

There must be at least three charity trustees. The maximum number of trustees is 12.

In accordance with the Constitution, Trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing Trustees due consideration is given to ensuring that the Trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law.

Approved by the Trustees and signed on their behalf,



Brian Seaton, Principal Trustee

Date: 24 October 2022

6 Statement of Financial Activity

6.1. Independent Examiner's Report on the Accounts

Report to the Trustees/Members of Small Charity Support on the accounts for the year ended 30 June 2022 set out on pages 15 to 17

6.1.1. Responsibilities and Basis of the Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

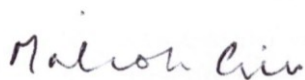
6.1.2. Independent Examiner's Statement

I have completed my examination.

I confirm that no material 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 Trust as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

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.



Malcolm Gill
3 Scotsraig, Gills Hill Lane, Radlett, Herts WD7 8LH

Date: 30/10/22

6.2. Receipts & Payments Accounts for the Financial Year Ended 30-Jun-22

	Current Financial Year, Jul'21-Jun'22			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
A1 - RECEIPTS				
Voluntary Income	598		598	2,101
Income Generation	0		0	0
Charitable Income	0	750	750	0
Other Receipts	0		0	0
	599	750	1,349	2,101
A1 - ASSETS & INVESTMENTS				
Sale of Assets	0		0	0
	0	0	0	0
TOTAL RECEIPTS	599	750	1,349	2,101
A3 - PAYMENTS				
Generating Funds	0		0	0
Charitable Activities	-66	0	-66	-36
Support Costs	-730	-201	-931	-861
Othe Payments	0		0	0
	-796	-201	-997	-896
A4 - ASSETS & INVESTMENTS				
	0	0	0	0
TOTAL PAYMENTS	-796	-201	-997	-896
NET OF RECEIPTS-PAYMENTS	-197	549	352	1,205
A5 - Transfers Between Funds	0	0	0	0
NET AFTER TRANSFERS	-197	549	352	1,205

6.2.1. Summary of Receipts & Payments Accounts

	Current Financial Year,			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
Actual Funds Brought Forward	2,264	-	2,264	1,059
Movement After Transfers	-197	549	352	1,205
Total Funds Carried Forward	2,067	549	2,616	2,264

6.2.2. Statement of Assets and Liabilities

	Current Financial Year,			Last Year
	General Funds £	Restricted Funds £	Total £	Total £
B1 - Cash Assets				
General Fund	2,067			2,264
Net Payments in Advance	0			0
Designated Funds				
Other	0			0
Total Unrestricted Funds			2,067	2,264
Restricted Funds				
Wakeham		549		0
Total Restricted Funds			549	0
Current Charitable Cash Assets			2,616	2,264
B2 - Money Owed to the Charity {Other Monetary Assets}				
Gift Aid claim			0	0
			0	0
B5 - Money Owed by the Charity {Liabilities}				
Independent Examination Fee			0	0
Other			-458	-462
			-458	-462
Charitable Cash Assets {Net of Liabilities}			2,158	1,803
B3 - Investment assets				
	0		0	0
B4 - Assets retained for charity's own use.				
Fixed Assets	0		0	0
Total Current Funds			2,616	2,264
Total Funds (net of liabilities)			2,158	1,803

6.2.3. Disposition of Funds

The Charity has no endowment funds.

The Charity has one restricted fund from the Wakeham Trust specifically for the payment of Professional Indemnity Insurance Premiums. The Charity has written authorisation from the donor to transfer to the Charity's General Fund any money which is not required for its restricted purposes.

The Charity has no designated funds.

6.2.4. Approval of the Board of Trustees

The Trustees declare that they have approved the above Annual Report & Statement of Financial Activity.

Signed on behalf of the Trustees

Brian Seaton, Principal Trustee.

Date: 24 October 2022

6.3. Notes to the Accounts

a) **Accounting Policies**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, using the Receipts and Payments basis available to small charities and the charity's own Simple Accounts Spreadsheet.

b) **Reimbursement of Out-of-Pocket Expenses**

Where out-of-pocket expenses incurred in the course of a project are reimbursed by the beneficiary organisation the expenses claim is made by the Principal Trustee directly to the beneficiary. The expenses thus incurred and reimbursed by the beneficiary organisation are recorded in the charity's accounts as an internal contra between the relevant nominal accounts but the amount does not pass through the charity's bank account.

Out-of-pocket expenses incurred by the Principal Trustee which are not reimbursed by a beneficiary charity/organisation are reimbursed from Small Charity Support funds in accordance with the prevailing Financial Policies & Procedures.

The Principal Trustee received no reimbursement for out-of-pocket expenses in the financial year.

c) **Salaries & Professional Fees**

Small Charity Support does not charge any professional fees for the consultancy and support services that it provides to beneficiary charities/organisations.

No trustee receives any payments for the services they provide to the charity.

In the current financial year the charity employed no staff or external contractors;

d) **Fixed Assets**

The charity has not purchased or disposed of any fixed assets in the current financial year;

e) **Money owed by or to the Charity**

All monies owed by or to the charity at the end of financial year but not appearing in the end of financial year bank statement(s) or cash account(s) are reported as outstanding creditors or debtors respectively.

The stated liabilities include outstanding payments for internet hosting services and other miscellaneous costs, and 7 outstanding monthly payments for the annual Professional Indemnity Insurance cover.

f) **Rounding Discrepancies**

All amounts are recorded to the penny, but in these accounts are shown as digitally rounded to the nearest pound. This can occasionally result in a total apparently not being the sum of its constituent amounts. All individual amounts, and their totals, are nevertheless correct.

7 Comments by Users of Small Charity Support's Services

The following are comments taken from unsolicited e-mails received from people who have used Small Charity Support's services during the last 6 months of the year being reported.

They are indicative of the Charity's outputs, outcomes and achievement during the year.

1 July 21

Thank you - that is all INCREDIBLY helpful.

17 June 21

I wanted to say a huge thank you for your help this week. You gave us some great direction, and I feel much more confident about the remit of my role and of the Trustees moving forward. We also have lots to think about regarding our reserves. I didn't know your website existed before, but will definitely take a good look as I think there is more on there that can help us.

7 June 21

Thank you for this fantastic response, I am incredibly grateful for you offering such a comprehensive reply. I am sincerely grateful for your help, it has provided clarity for me in pulling this elusive final paragraph together

3 June 21

Thank you for taking the time to email back I really appreciate all the info you have sent!

31 May 21

Thank you so much for a very comprehensive and helpful reply which I truly appreciate. It is indeed complex. I have noted the further referrals you've made.

21 May 21

Thank you so much for your quick reply. And thanks very much for your comprehensive answer to my query, that is hugely helpful. It's really useful to know the options, and also why the 'in practice' approach differs from the 'theoretical' approach.

19 May 21

Thank you so much for your help today and sending this word document- this will be really helpful in moving forward with the application.

16 May 32

Thank you for your swift response. That is very helpful and the leaflets are great.

7 May 21

I'm the chair of a newish charity. I wanted to thank you for the sample policies that you have put up. It has made my life a hell of a lot easier!

1 May 21

Thank you so much for this thorough reply. This is very helpful indeed. I'll consider other models but will probably find that I can operate this, most simply, through my own account.

30 April 21

Thank you so much for your brilliant, helpful and detailed reply! This is just what our small working party needs as we felt overwhelmed by the bureaucracy of it all.

28 April 21

Thanks so much for your presentation on Monday which I think opened many eyes on how we can develop our Chart of Accounts to better serve our current and future needs. As ever, what you get out reflects what you put in and I think starting with that bottom up approach was illuminating for us.

23 April 21

Thank you so much for your reassuring guidance on our meeting on Wednesday. I for one felt a great sense of relief that there might be light at the end of the tunnel we've been in. I think your knowledge extends well beyond that of the 'man on the Clapham omnibus' but I understand the sentiment.

22 April 21

Firstly, I just wanted to say thank you for producing a very informative online resource which helps small charities as they begin their long journey in helping others.

21 April 21

Thanks for your very comprehensive, helpful, and generous reply. My experience completing the form is exactly as you stated which prompted my cry for help. Thanks also for the advice on charitable purposes.

7 April 21

Many thanks for our discussion yesterday, it was just what I needed to clarify the way forward.

31 March 21

Thank you for your prompt reply. It has been very useful and has pointed us in the right direction. Your help is very much appreciated.

12 March 21

On behalf of the Trustees, many thanks for your time last evening. We felt it a useful session and gives us plenty to go on so that we can move forward. So thanks for your helpful advice and insight.

6 March 21

You did an absolute amazing job today. Your presentation was excellent and very clear. It was brilliant that you could tell the members the facts, as I'm sure they wouldn't have accepted it from us alone. Also many many thanks for all your support to the charity to date, and for me personally, I am not sure i would have got this far without your guidance and advice.

25 January 21

Your website is a great resource that I'm very appreciative of. Thank you very much!

14 January 21

Thank you so much for your comprehensive response to my enquiry. I will certainly make enquiries with the trustees as to why we are a charitable company as opposed to a CIO. Your insights into the benefits of being a CIO and issues we may face going forward also provide food for thought.

12 January 21

Thank you for getting back to me so quickly, very much appreciated! It was very useful indeed.

4 January 21

Many thanks for your prompt reply - you have explained things well so it's clear.

SMALL CHARITY SUPPORT

England & Wales - Charity number 1161963

Accounts

Small Charity Support

Supporting & Facilitating Small Charities & Voluntary Organisations

Registered Charitable Incorporated Organisation, No: 1161963

Trustees' Annual Report & Statement of Financial Activity for the Year Ended 30 June 2021

Trustees

Daniela Amasanti De Bono

Herakles Koumoullos

Brian Seaton

Pauline Seaton

William Taylor

Trustees' Annual Report & Statement of Financial Activity for the Year Ended 30 June 2021

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Trustees Annual Report and Statement of Financial Activity

1 Charitable Activities

1.1. "One Size Fits All"

A constantly recurring issue which shapes the activities of Small Charity Support is that of "what, exactly, is a 'small' charity?" (see website: [Charity Thoughts – How Small is "Small"?](#)).

Larger charities – by virtue of their size, public advertising, fund-raising campaigns, and (occasionally) misdemeanours – more readily attract public attention. So it is not surprising that there is a natural perception that most charities are run by a team of paid administrators and fundraisers who do all the day-to-day work of the charity. For such charities, the Board of Trustees is therefore more of an "umbrella group" which just meets occasionally to ensure that the management team are keeping properly to the charity's purposes and governing document.

But the reality is that 80% of registered charities in England & Wales (see 1.7) have annual incomes less than £100,000 per year (the level of income at which being able to afford to pay even low-level administrative support staff typically becomes feasible).

For those charities, the Trustees are also often the people carrying out the bulk of the day-to-day "hands on" work of their charity (the "Head Cook and Bottle Washer" scenario).

And that does not include the large number of small unregistered charities with incomes less than £5000/yr which are almost exclusively trustee led and run.

The high profiles of the minority of large charities creates a bias in the content and focus of both guidance and training materials for charities towards the issues and needs of those large charities and their paid employees.

This has created a "One Size Fits All" approach.

Consequently the content and focus of much of that guidance and training materials are, at best, "inappropriate" for the volunteer trustees and volunteers, and staff in the 80% majority of "small" charities.



1.1.1. "Small is Beautiful"

Inspired by E.Schumacher's 1960s iconic book, *"Small is Beautiful: Economics as if People Mattered"*, and Kate Raworth's more recent *"Doughnut Economics: Seven Ways to Think Like a 21st Century Economist"*, Small Charity Support's *"Small is Beautiful"* approach shuns the notion that "the bigger, wealthier and more complicated you are the better you are". Instead the approach of Small Charity Support is to dispense with "bureaucratic jargon" and "financial wizardry" in favour of simple, pragmatic language and practices which are both appropriate to the needs of small charities and which their typical volunteer trustees, volunteers and paid staff can understand and implement comfortably without the need for specialist professional training or expertise.

Since its creation Small Charity Support has been applying the *"Small is Beautiful"* philosophy to address and overcome the "One Size Fits All" issue by creating:

- ✓ guidance literature on governance, financial and other issues commonly faced by small charities from the perspectives of trustees and other volunteers who do not have any specific experience or professional expertise in such areas outside of their work in their charity;
- ✓ guidance literature for people looking to set up their own charity, outlining what they have to put in place to run their charity effectively (eg: trustees; charitable purposes; governing document; bank account; policies; etc.);
- ✓ a "Charity Accounts Made Easy" open-source spreadsheet (with comprehensive user instructions) to manage small charity finances in a way that is straight-forward and intuitive without the need for professional bookkeeping and accountancy expertise.

All the guidance leaflets (of which there are now more than 40) and spreadsheets avoid as far as is possible the inclusion of legal, financial or management jargon and any material which is unnecessarily complicated, particularly when it is only applicable to large charities or is otherwise irrelevant to small charities.

Both the guidance literature and the spreadsheets are all freely available to download from the charity's website, www.smallcharitysupport.uk, and are described in more detail later.

Although all are formally protected by the internationally recognised Creative Commons copyright and intellectual property rights licenses to inhibit plagiarism by others for commercial benefit, they are all royalty-free for use by charities and other not-for-profit voluntary/community groups.

In addition, where appropriate, Small Charity Support engages directly (by telephone, e-mail, Skype Zoom, or personal visits) with trustees and other persons connected with small charities to assist them to address and overcome their governance, financial and other issues.

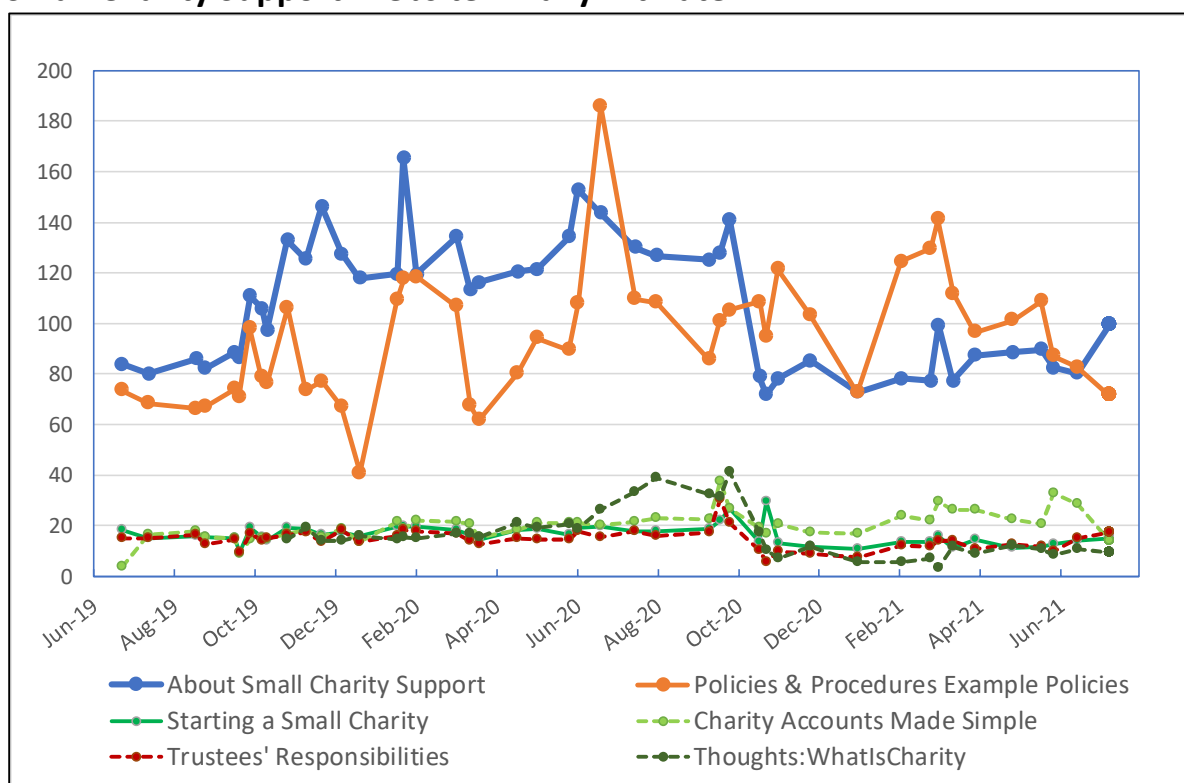
These consultancy services are also provided free of charge (though reimbursement of incidental out-of-pocket expenses may be claimed by prior agreement).

1.2. Website

Small Charity Support's website – www.smallcharitysupport.uk – is its principal means of making its services known and available to its beneficiaries.

Most of the requests for support come initially by e-mail as a result of beneficiaries finding the Small Charity Support website by searching the internet.

Small Charity Support Website – Daily Hit Rate



Internet searches for phrases like “Help for small charities”, “Support for small charities” and “Policies for small charities” general come up high on the list of search engine results.

The web page containing example policies for small charities consistently shows a hit-rate of around 5 times higher than other pages (other than the landing home page) and is one of the few pages where the hit rate in FYE-21 was higher (by +8.8%) than in the previous year – the other pages being Simple Accounts (by +15.8%) and, interestingly, Charity Thoughts – Should Private Schools be Charities? (by just +1.4%).

Hits on all other pages (including the “Home” page) during the year have fallen by between -15% and -50%. It is not known to what extent that was due to the Covid-19 pandemic.

To avoid problems with personal data and GDPR, Small Charity Support does not collect, analyse or use any form of personal data from the website.

1.3. Governance & Management Support

During the period covered by this report, Small Charity Support received approximately 50 new requests for help with government and management issues. These covered a wide range of issues at a wide range of levels:

1.3.1. Simple operational issues:

This type of enquiry was small in number could usually be dealt with fairly quickly by an e-mail response taking from 20 – 60mins to prepare and send.

1.3.2. More difficult personality or management issues:

This type of enquiry constituted the majority of the requests for support and took longer to deal with. Responding to such enquiries typically involves an exchange of multiple e-mails, and sometimes (more frequently as a consequence of the Covid pandemic) telephone or on-line (eg: Zoom) virtual meetings.

A significant feature (often called USP – Unique Selling Point/Proposition – in the commercial sector) of Small Charity Support's activities is that it is able to engage with a beneficiary for a longer period of time than is usual for conventional help-lines.

At this level of enquiry, Small Charity Support's typical engagement time with one beneficiary is 2-6hrs, usually in a series of shorter e-mail/telephone/Zoom exchanges spread over 2-4 weeks.

1.3.3. Significant governance and/or management issues:

This type of enquiry – requesting help dealing with culpable, potentially illegal, misuse of their position for personal benefit by a trustee, or trustees, or senior employee (eg: CEO) – are, fortunately, rare.: Small Charity Support has only been asked for support in such situations on 7 occasions in the last 10 years. Responding to such requests is usually very demanding, requiring a substantial contribution of time – typically 100-200hrs – by the Principal Trustee.

In responding to such requests for support, the trustees are mindful that the role of Small Charity Support is NOT one of investigator or prosecutor.

Collecting and preserving relevant information/facts to pass on to the appropriate regulatory body is useful. But the primary responsibility of Small Charity Support is to assist those who have sought its help to pull the governance and management of their charity back into good order.

One such situation occurred in the course of the current reporting year.

As part of responding to the enquiry, the Principal Trustee agreed to support the new trustees (the previous trustees had, unexpectedly resigned *en masse*) in preparing replacement Trustees' Annual Report & Accounts and to re-examine those accounts in compliance with Charity Commission Directions. The issues revealed by the re-examination prompted the Principal Trustee to qualify the accounts and submit a 32-page statutory Statement of Causes for Concern. The new Trustees also submitted a statutory Serious Incident Report to the Charity Commission.

The Charity Commission responded to the Statement of Causes for Concern:

"Thank you for the Statutory Report of Causes for Concern submission on 3 February 2021. The Commission appreciates the time and effort you have gone to compile and present the information."

...but, notwithstanding a request from the new trustees, took no action against the previous trustees. The new trustees have successfully restored good governance and management to the charity. Small Charity Support's assistance is no longer required and has therefore come to an end. The Principal Trustee estimates that this engagement involved ca.150hrs of support over a period of ca.9months.

1.3.4. Requests for Help with Registering a New Charity

During the year Small Charity Support received ca.30 requests for assistance with completing a registration of a new charity or converting an existing unincorporated charity into a CIO.

As a long-standing matter of policy, Small Charity Support does not provide a “register your charity for you” service.

Inevitably, some of the requests for help with registration were ill-conceived from the outset and Small Charity Support was unable to contribute effectively.

However, about two thirds of requests came from people who had already submitted an initial application to register a charity and had it returned by the Charity Commission assessor with some queries, challenges and requests for clarification.

This is normal, rather than an indication of serious short-comings in the application – not least because it is entirely legitimate for the Charity Commission to request further information as a way of ensuring that the application is genuine and well thought out.

In most of those cases, Small Charity Support was able to help the applicant respond to those challenges resulting in a successful registration.

Supporting trustees with their responses to challenges from the Charity Commission typically involves 2-6hrs of guidance spread over 2-4 months

1.4. Guidance Literature

As well as providing general information about the services that Small Charity Support provides, the more important function of the website is to make a significant amount of material freely available to download for use by other small charities. The currently available downloadable materials – more than 40 documents – cover a range of aspects of running a small charity:

- ✓ The roles & responsibilities of Trustees, particularly the Chair & Treasurer;
- ✓ General management issues, including programme/project planning & monitoring;
- ✓ Policies & Procedures;
- ✓ Financial management, accounts & financial reporting;
- ✓ Starting and registering a small charity.

All the materials are periodically reviewed and revised/updated as appropriate.

1.4.1. Charity Governance – Trustees' Responsibilities

This group of leaflets explains in simple terms the things that Trustees need to know and do in order to run their charity effectively on a day-to-day basis. The leaflets cover topics like:

- ✓ The roles and responsibilities of all trustees, with additional leaflets outlining the roles of the Chair & Treasurer;
- ✓ How to run meetings, including how to create agendas, take minutes and, most importantly, ensure that everyone gets an opportunity to have their opinions, suggestions and concerns heard and considered fairly;
- ✓ The differences (and similarities) between programmes and projects, and how to plan and run both efficiently and effectively.

1.4.2. Business Planning Guidance & Documentation

During the year a small number of requests have been received and fulfilled for copies of the Small Charity Support Business Planning materials.

As a consequence, a simple downloadable spreadsheet for monitoring the progress of programmes and projects has also been included on the website.



1.4.3. Example Policies

A major problem, particularly for the trustees of small charities who have no wider experience to call on – is knowing where to start when trying to draft policies for their own charities.

The following example policies are provided (in both PDF and word-processor formats) for small charities to download and adapt to their own requirements.

Bullying & Harassment
Conflicts of Interest
Financial Management
On Becoming a Charity Trustee

Code of Behaviour
Equal Opportunities
Large Legacies & Donations
Reimbursing Expenses & Purchases

Not surprisingly, the Examples Policies page is by far the most frequently visited page on the Small Charity Support website, often receiving more than 100 “hits” per day (see section 1.2).

1.4.4. Starting a Small Charity

The leaflets in this group are designed for would-be trustees wanting to start a new charity. They complement most of the leaflets in the “Charity Governance – Trustees’ Responsibilities” section (1.4.1) and may also be useful as induction material for new trustees joining established charities.

The leaflets in this section include guidance on issues such as: defining the charity’s objects in accordance with the Charities Act; setting its intended outputs and outcomes; opening an appropriate bank account. But, unfortunately, earlier leaflets on how to complete the Charity Commission’s on-line application form have had to be withdrawn. That is because the on-line form has continuously been made much more inter-active (*ie*: the information requested varies in response to the way that previous questions have been answered).

That, in turn has had two consequences:

- (1) it is now impracticable to provide guidance on how to answer all the now myriad of possible combinations of questions in a single leaflet;
- (2) the Charity Commission does not announce when and how it is modifying its on-line application form making it impractical to monitor the form regularly to detect new changes.

Small Charity Support hopes to be able to create a more “universal” guidance leaflet outlining practical approaches to completing the form rather than specific answers.

1.5. Charity Accounts Made Easy

In previous years’ Trustees’ Annual Reports this section was titled “Charity Accounts Made Simple” or “Simple is Beautiful”. This has been changed as the use of the word “simple” was felt to be inappropriately patronising of small charities.

1.5.1. The Background

All-too-often the requirement to produce “Annual Accounts” to submit to the Charity Commission becomes the “tail which wags the dog”. *ie*: producing “Annual Accounts” is seen as a bureaucratic irrelevance, serving no useful purpose other than to avoid getting a “red mark” in the Register of Charities.

Small Charity Support’s concept is that financial accounting systems, particularly those intended for use by small charities, should be focused not on producing the statutory Annual Accounts but on enabling volunteer trustees and supporters, and paid staff where appropriate, to record the charity’s financial transactions and produce essential routine operational reports (*eg*: Budget, Cash Flow), quickly, easily and “in real time”.

In other words: it is the charity’s end-of-year Annual Accounts which should be just an additional incidental output item, not the charity’s routine financial operational reports.

The Small Charity Support “Charity Accounts Made Easy” spreadsheet, now used by dozens of small charities, clearly and unequivocally demonstrates that concept working in practice.

1.5.2. How it Works

- ✓ The spreadsheet was developed using Microsoft Excel ®, but compatibility with other spreadsheets (in particular, the free & open-source LibreOfficeCalc ®) has been maintained as far as is practical and effective;
- ✓ Standard formulae are used throughout. The use of more sophisticated formulae, or the use of formulae in an idiosyncratic manner is avoided as far as is possible;
- ✓ The techniques used are at a level higher than “entry-level novice” but are not above the level of a competent spreadsheet user.
Some may find using the spreadsheet a practical way of developing their own skills;

- ✓ The spreadsheet is open-source – ALL formulae and other programming techniques are fully visible to users who may also find some of the techniques useful in other aspects of their work;
- ✓ The spreadsheet is freely downloadable for the Small Charity Support website in two versions:
 - 1: a blank version for charities to set up to meet their own requirements;
 - 2: an example version, set up with “real” data (appropriately anonymised) from other charities using the spreadsheet to illustrate how the spreadsheet functions in practice;
- ✓ But the spreadsheet is copyright and intellectual property-right protected to the maximum extent permitted by law. Use of the spreadsheet, and derivatives of it created by users to meet their own specific needs, are royalty-free for charity and other not-for-profit use. But adapting or using the spreadsheet for commercial or other “for profit” purposes requires the prior written explicit permission of Small Charity Support.

1.5.3. The Outcomes

Using real data (appropriately anonymised) from charities successfully using the spreadsheet, the spreadsheet clearly and unequivocally demonstrates:

- ✓ how the use of modern relational database techniques (*ie*: the use of #-tags to categorise and aggregate data) rather than “physical” categorisation (*ie*: the use of journals, columns) makes the use of traditional double-entry bookkeeping obsolete and now unnecessarily complicated for non-accountants;
- ✓ how all the data necessary for both the day-to-day monitoring & management of a small charity’s financial transactions AND for the production of its formal external reports (*eg*: annual accounts) can be collected in a simple manner requiring no complex bookkeeping skills;
- ✓ how the charity’s routine month-by-month (or even week-by-week) operational financial management reports (*eg*: budget reports, cash-flow reports, debtor & creditor reports) can be produced “in real time” (*ie*: automatically updated as new transactions are entered) making such reports instantly available on demand;
- ✓ how the charity’s routine financial transactions records can similarly be aggregated and formatted “in real time” into the information typically required for the charity’s Annual Accounts in the structure recommended by the Charity Commission. This means that, subject to the availability of external information (*eg*: bank statements), a charity’s financial statements can be completed and ready for Independent Examination within a matter of days from the end of the charity’s financial reporting period.
- ✓ that the ONE set of operational financial data can SIMULTANEOUSLY produce the charity’s Annual Financial Reports in BOTH accruals and Receipts & Payments formats.

1.5.4. In Practice

The spreadsheet is not intended to be a fully functional “up and running out of the box” package, such as an organisation might purchase from a commercial software supplier.

Rather it is a practical working demonstration of the ideas outlined above – a “proof of concept” – which anyone with reasonable competence in spreadsheet software would be able to develop and customise to their own requirements. The spreadsheet is therefore built on the “open source” principle – *ie*: all the coding is fully accessible to the user for them to adapt and enhance to meet their own needs as they see fit.

The spreadsheet is made available, on request, free of charge to small charities, churches and other not-for-profit organisations on an “as is” basis. As such, the spreadsheet is not provided with any warranty or support. But reasonable attempts are made to resolve any user-difficulties, particularly where so-doing enhances the overall functionality and usefulness of the spreadsheet.

The spreadsheet has now been in use for over 10 years by a growing number of charities. Some of those charities are/were charitable companies required by law to produce accruals financial statements. Others are/were producing their account on a Receipts & Payments basis. In both cases, users have been able to complete and submit their annual Statement of Financial Activity successfully in compliance with the relevant Charity Commission guidelines.

Small Charity Support continues to receive requests for permission to use the spreadsheet (all of which have been granted). It is impossible to know how many organisations are using the spreadsheet without having requested permission or, having requested permission, are still continuing to use it. Since 1 July 2020 there have been 27 new requests from small charities wanting to use the spreadsheet – a 50% increase on the previous year.

Small Charity Support's own Financial Statements for the current financial period have been copied from its own use of the spreadsheet and pasted directly into this Trustees' Annual Report.

1.6. Independent Examination of Charity Accounts

The Principal Trustee has registered as an Affiliate of the Association of Charity Independent Examiners. During the year he has carried out the Independent Examination for the Judith Trust, Kehillah North London and the Stanmore Choral Society.

However, Small Charity Support does NOT offer Independent Examination of charity accounts as a "free-standing" service, ie: as an on-request service unrelated to any other provision of governance & management support, which is the main focus of Small Charity Support's charitable purpose.

Independent Examinations are undertaken from time-to-time to ensure that Small Charity Support has practical, pragmatic, hands-on experience in understanding the difficulties and challenges experienced by "ordinary" charity Trustees trying to understand and implement properly the Charity Commission's guidance and requirements for small charity accounts. That practical experience is then used to try to ensure that all Small Charity Support guidance materials are written to help the trustees of small charities overcome those difficulties and challenges.

In addition, the Principal Trustee regularly participates in CPD (Continuing Professional Development) webinar, workshops and training courses on charity independent examinations run by the ACIE and other organisations.

1.7. Financial Reporting Issues

1.7.1. Accruals vs Receipts & Payments Reporting

Small Charity Support frequently gets requests for support from small charities that have experienced, or are currently experiencing, bad financial management practices (in some cases, without knowing it). That has led it to look in some detail at the current regulations and guidance for recording and reporting a charity's financial transactions.

There are two financial reporting options for charities – Accruals reporting and Receipts & Payments reporting.

During the current financial year Small Charity Support reviewed the financial reporting issues faced by the typical non-accountant trustees of "small" charities (incomes less than £250,000). The report, conclusions and potential solutions – supported by detailed evidence and working "proof of concept" examples – [Charity Financial Reporting Standards - Not Fit for Purpose ?!](#) – has been published on the "Charity Thoughts" page on the Small Charity Support website.

The full justification (35 pages long) can be downloaded by clicking [HERE](#).

The article was submitted (Nov-20) to the *Smaller Charities & Independent Examiners Strand* of the recent review of the SORP standards. The convenor responded (10-Jan-21):

As agreed, I circulated this to other members of the engagement strand, and we had a short discussion at the last meeting. The general feeling was that, while the thrust of your concerns about the current provisions of the SORP very much chime with our own, the detailed solution you propose is more relevant for those smaller and non-company charities that are not subject to the SORP. It is of course revision to the SORP itself (which assumes compliance with FRS102) which is the focus of our discussions. On that basis, we did not feel that further discussion of your paper would add to our deliberations.

We are nevertheless grateful to you for sharing your paper with us, and hope that the SORP revisions to be made in due course will benefit smaller charities as we all hope.



The Charity Commission seems to be of a similar opinion.

In a recent (25 May 2021) [letter](#) to the Financial Reporting Council, the Commission said:

"The focus of accounting standards is very much on the interests of the providers of risk capital to for-profit businesses. Charities are established for the public benefit and not as owner managed for-profit businesses and, although welcome, the PBE paragraphs are proving insufficient in addressing the reporting needs of the users or charity accounts and avoiding for-profit orientated disclosures detracting from the quality and character of public benefit accounting and reporting."

And The Third Sector magazine [reported](#) (21 July 2021) Caron Bradshaw, chief executive of the Charity Finance Group, as saying:

"The government's drive to increase trust and transparency is to be welcomed by all. However, we need to break this long but flawed habit of shoe-horning charities into regulation and legislation designed for the for-profit world to avoid the unintended and harmful consequences such an approach brings about for the third sector."

1.7.2. Financial Advisors & Independent Examiners

Evidence of "...the unintended and harmful consequences ... of shoe-horning charities into regulation and legislation for the for profit world..." has long been clear from the Charity Commissions own reviews of charity accounts.

During the current year Small Charity Support dealt with two issues involving "less than satisfactory" preparation and independent examination of charity accounts.

One was the conclusion of a formal complaint to an accountants professional body which was eventually concluded – after 17 months – with the accountant being found to have failed to have acted appropriately and was reprimanded and fined.

The other (referred to in section 1.3.3) resulted in a statutory Report of Causes for Concern to the Charity Commission.

Small Charity Support has therefore revised its guidance leaflet on "[Choosing an Independent Examiner](#)", outlining the issues of which the non-accountant trustees of small charities should be aware. In particular, the leaflet now proposes that:

- (a) professional bodies (eg: ICAEW, ACCA, ICAS) should be instructing their members **NOT** to accept professional (ie: fee-paying) engagements to prepare and/or to Independently Examine charity accounts unless they have a relevant and properly accredited qualification such as a ACIE/FCIE (Associate/Fellow of the Association of Charity Independent Examiners) or DChA (Diploma in Charity Accounting); and
- (b) trustees seeking a financial advisor and/or independent examiner should explicitly specify that they should hold either (or both) an ACIE/FCIE (eg: via the Association of Charity Independent Examiners website) or a DChA.

1.8. Legal Issues

1.8.1. Legal Disclaimer

Towards the end of its previous reporting period, Small Charity Support was able to obtain some *pro bono* assistance from the charity LawWorks on a disclaimer advising users of its support services that it was not able to offer any kind of professional advice or opinion on legal or financial matters that would stand up in court in the event of a litigious dispute.

That disclaimer is now being included in all Small Charity Support guidance leaflets and on its website.

Small Charity Support is most grateful to LawWorks for its help and support in this matter.

1.8.2. Professional Indemnity Insurance

For some time the trustees of Small Charity Support have been concerned about the potential risk of litigation against the charity in the event that a beneficiary of the charity's support decided, either legitimately or vexatiously to take legal action against the Principal Trustee specifically or the trustees corporately.

Given the low annual turnover of Small Charity Support, the cost of appropriate insurance cover had previously been beyond the charity's means.

However, an application to the Wakeham Trust resulted in an unrestricted grant to cover the cost of appropriate insurance for a period of 5 years and Small Charity Support now has in place robust insurance for Professional Indemnity, Public Liability and other related claims.

Small Charity Support is most grateful to the Wakeham Trust for its generosity and support.

1.8.3. EU General Data Protection Regulation (GDPR)

Small Charity Support has implemented what it believes to be appropriate and proportionate Policies, Procedures and Privacy Notices commensurate with: (a) the small quantity of personal data that it holds; (b) the severity of the impact in the event of any data breaches; and (c) the non-intrusive purposes for which it holds, processes and uses the data.

Small Charity Support collects, holds and processes only those limited data items (typically name, e-mail address, telephone number) provided by its beneficiaries which are required for the effective provision of the support requested by its beneficiaries (*ie*: Legitimate Interest). Small Charity Support does not use such personal data for any other purpose – specifically it does not hold personal data for any form of marketing, promotion or sharing with other organisations.

1.9. Impact of the Covid-19 Virus Pandemic

The Covid-19 pandemic has had a major impact on communities and economies world-wide. That impact has been particularly significant in organisations, particularly charities, where the nature of their activities regularly brings them into close contact with other people, particularly the vulnerable, the elderly and those with impaired health.

Most of the charitable activities carried out by Small Charity Support were already normally done remotely, *eg*: by telephone, e-mail or over the internet. So the impact of the Covid-19 pandemic has been modest – if anything an increase, rather than a decrease, in its activities as more small charities were seeking help in difficult times.

Already having some familiarity with internet video conferencing, Small Charity Support purchased a professional license for the internet conferencing service, Zoom. The license enabled Small Charity Support to be able to hold Trustees' meetings remotely. But the primary purpose of the license was to enable Small Charity Support to help other small charities which were less familiar with internet conferencing by hosting meeting and activities for them until they had gained enough experience and technical expertise to be able to manage meetings from their own resources.

Over the duration of the pandemic, Small Charity Support was able to help a number of other charities in that way. In addition to hosting remote Trustees' meeting, Small Charity Support was able to help charities experiment with running more diverse (and challenging) activities, including a scout group, a church group and a singing group.

"It's an ill wind that blows nobody any good !"

In helping other charities to use video-conferencing facilities Small Charity Support has also been able to develop its own experience and expertise in such technology. As a consequence it is now better able to make use of technologies like on-line screen-sharing to be able to provide remotely more complex hand-holding support that would previously have required travelling to hold person-to-person meetings.

2 Achievements & Performance

For reasons of confidentiality, the individual detail of Small Charity Support's involvement with its beneficiary organisations is not disclosed in a public document.

2.1. How the Public Have Benefitted.

As described in its charitable objects, Small Charity Support delivers public benefit indirectly through the management, governance and other support that it provides to other small charities.

Supporting small charities to identify and overcome the challenges that they encounter empowers them to make more efficient and effective use of the resources – money, time, goodwill and gifts “in kind” – donated by the public for the public benefit.

Enabling the trustees of small charities to identify difficulties and avoid them reduces the burden on other public services when such difficulties get out of control and require public intervention.

Small Charity Support informally monitors feedback from its beneficiaries (see the Comments in section 7) and comments are reported on the website. However, Small Charity Support has not hitherto had the resources to conduct or commission in-depth, impartial reviews of its activities.

2.2. Contributing to Activities Run by Other Organisations

The Covid pandemic has meant that during the year there have been no “in-person” conferences and Annual General Meetings to which Small Charity Support has been able to contribute to. It has, however, participated in such events on-line where appropriate.

- Small Charity Week, Big Advice Day – FSI – 15 June 2021
The Principal Trustee contributed 5 1-hr sessions during the day.
- Association of Charity Independent Examiners – 22 June 2021
At the invitation of the ACIE, the Principle Trustee delivered a 1-hr webinar on “Charity Issues for Small Charities” in which he reviewed the most common issues in financial management and reporting being brought to Small Charity Support for support. This included the issue of inappropriate financial reporting procedures and Small Charity Support’s “Charity Accounts Made Easy” spreadsheet as “proof of concept” of how those issues could be addressed.

2.3. Trustee Development

Trustees are encouraged to participate in development opportunities as and when appropriate.

During the Financial Year the Principal Trustee participated in 13 training workshops (all on-line during the Covid-19 crisis) on a variety of charity governance and financial topics. Most were provided by the Small Charities Coalition or Foundation for Social Improvement.

3 Financial Review

3.1. Policy on Reserves

The Charity’s policy on reserves is to generate and maintain a balance which is sufficient:

- a) to preserve the financial viability of the Charity in the event that unforeseen and/or unavoidable circumstance precipitate a short-term fall in its income;
- b) to enable the Charity, in the interests of meeting its objectives, to undertake from time to time the setting up of new and innovative projects on a pilot basis to demonstrate the viability and potential benefits of such activities as a precursor to securing the external funding necessary to maintain such projects on an on-going basis.

For these purposes the Charity will endeavour to generate and maintain reserves which are at least 50% of its annual turnover (excluding the costs of Professional Indemnity Insurance, covered by a specific – but NOT restricted – grant).

At the time of this report Small Charity Support had funds significantly in excess of its current policy on reserves. The trustees will be prioritising consideration on how those additional resources can

best be used to expand its services to its beneficiaries in accordance with its charitable objects for the public benefit.

3.2. Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

3.3. Principal Sources of Funding and Outgoings

Small Charity Support's principal source of funds is private donations, both from individual supporters and from other small charities which it has supported.

During the current year it successfully applied to the Wakeham Trust for a grant to cover the costs of Professional Indemnity Insurance and other related insurance (see section 1.8.2).

It has not engaged in any fundraising activities in the current year to 30 June 2021.

Gift Aid is reclaimed on donations where the donor indicates that is their wish.

Small Charity Support does not make any charge or professional fees for the consultancy and support services that it provides to recipient charities, not-for-profit organisations or social entrepreneurs. But beneficiaries are invited to reimburse identified out-of-pocket expenses (eg: travel, stationery, postage) and, where appropriate, to make a voluntary donation to Small Charity Support's funds in recognition of the services received.

However, where a charity, organisation or individual is unable to contribute to the cost of Small Charity Support's involvement, any out-of-pocket expenses incurred are met from Small Charity Support's own resources.

Small Charity Support's principal outgoings are on insurance premiums, car mileage (charged at the marginal cost of fuel, 30p/mile), parking, occasional public transport and the printing of reports and other documents. As the Principal Trustee works from home, Small Charity Support has minimal administrative outgoings and no accommodation expenses.

3.3.1. Restricted and Endowment Funds

Small Charity Support has no Restricted or Endowment Funds.

3.3.2. Misdirected Income

In the Financial Year Ended 30 June 2019 the charity received an unidentified deposit of ca.£420. The likely intended recipient of the deposit was identified and notified but, as of the date of this report, has not submitted any verifiable claim for the amount to be reimbursed.

Therefore the trustees – satisfied that the money did not come from any illegal source (eg: money laundering, terrorist activities or other criminal activities) has treated the deposit as abandoned and included it as other miscellaneous income to its general funds.

3.4. Remuneration of Trustees

All Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity.

Out-of-pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost (where claimed).

3.5. Financial Status

Though modest, Small Charity Support's current resources from unrestricted donations are more than sufficient to meet its outgoings for at least next year.

All the indications are that this will remain the case for the foreseeable future.

3.6. Statutory Statements on Liabilities

The Trustees declare that:

- ✓ The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement (*eg*: any outstanding/ongoing contract or legal undertaking to buy or provide specific services);
- ✓ The charity has no debt outstanding at the date of this statement which is owed by the CIO and which is secured by an express charge on any assets of the CIO (*eg*: a mortgage on property owned by the charity).

4 Reference and Administration Details

4.1. Charity Name & Registration

Small Charity Support

The charity is a Charitable Incorporated Organisation, registration no: 1161963, registered with the Charity Commission on 2 June 2015.

The charity is registered with HM Revenue & Customs for Gift Aid.

4.2. Charity's Address

46 Farm Road, Edgware, MIDDLESEX. HA8 9LT
e-mail: enquiries@smallcharitysupport.uk
website: www.smallcharitysupport.uk

4.3. Names of the Trustees Who Manage the Charity

Brian Seaton (Principal Trustee); Daniela Amasanti De Bono; Herakles Koumoullou;
Pauline Seaton; William Taylor

4.4. Names of Advisors & Senior Members of Staff

None

4.5. Bank

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.

5 Structure, Governance & Management

5.1. Type of Governing Document

Constitution – based on the Charity Commission's model governing document for Foundation Charitable Incorporated Organisations, *ie*: where the Trustees are the only Members of the charity.

5.2. Charitable Objects

As defined in Small Charity Support's Constitution (Governing Document):

The charity's objects ("objects") are specifically restricted to the following:

The promotion of the voluntary sector for the benefit of the public by providing management, governance and other support to small charities and voluntary organisations.

'The Voluntary Sector' means charities and voluntary organisations.

- **Charities** are organisations, which are established for exclusively charitable purposes in accordance with the law of England and Wales.
- **Voluntary organisations** are independent organisations, which are established for purposes that add value to the community as a whole, or a significant section of the community, and which are not permitted by their constitution to make a profit for private distribution. Voluntary organisations do not include local government or other statutory authorities.

Nothing in this constitution shall authorise an application of the property of the CIO for the purposes which are not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and section 2 of the Charities Act (Northern Ireland) 2008.

Note - Not forming part of the registered charitable objects:

The charity does not offer or provide, and does not purport to offer or provide, any form of specific professional advice or opinion.

In particular it does not offer or provide any legal or financial advice or opinion.

5.3. Statutory Declaration

The Trustees of Small Charity Support confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

5.4. Trustee Selection Methods

There must be at least three charity trustees. The maximum number of trustees is 12.

In accordance with the Constitution, Trustees are appointed or re-appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In appointing Trustees due consideration is given to ensuring that the Trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law.

Approved by the Trustees and signed on their behalf,



Brian Seaton, Principal Trustee

Date: 16 August 2021

6 Statement of Financial Activity

6.1. Independent Examiner's Report on the Accounts

Report to the Trustees/Members of Small Charity Support on the accounts for the year ended 30 June 2021 set out on pages 17 to 19

6.1.1. Responsibilities and Basis of the Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

6.1.2. Independent Examiner's Statement

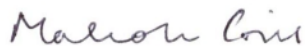
I have completed my examination.

I confirm that no material 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 Trust as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

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.

Malcolm Gill



3 Scotsraig, Gills Hill Lane, Radlett, Herts WD7 8LH

22/08/2021
Date

6.2. Receipts & Payments Accounts for the Financial Year Ended 30-Jun-21

	Current Financial Year, Jul'20-Jun'21			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
A1 - RECEIPTS				
Voluntary Income	2,101		2,101	666
Income Generation	0		0	0
Charitable Income	0	0	0	0
Other Receipts	0		0	0
	2,101	0	2,101	666
A2 - ASSETS & INVESTMENTS				
Sale of Assets	0		0	0
	0	0	0	0
TOTAL RECEIPTS	2,101	0	2,101	666
A3 - PAYMENTS				
Generating Funds	0		0	0
Charitable Activities	-36	0	-36	-34
Support Costs	-861		-861	-487
Othe Payments	0		0	0
	-896	0	-896	-521
A4 - ASSETS & INVESTMENTS				
Purchase of Assets	0		0	0
	0	0	0	0
TOTAL PAYMENTS	-896	0	-896	-521
NET OF RECEIPTS-PAYMENTS	1,205	0	1,205	144
A5 - Transfers Between Funds	0	0	0	0
NET AFTER TRANSFERS	1,205	0	1,205	144

6.2.1. Summary of Receipts & Payments Accounts

	Current Financial Year,			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
Actual Funds Brought Forward	1,059	-	1,059	915
Movement After Transfers	1,205	0	1,205	144
Total Funds Carried Forward	2,264	0	2,264	1,059

6.2.2. Statement of Assets and Liabilities

	Current Financial Year,			Last Year
	General Funds £	Restricted Funds £	Total £	Total £
B1 - Cash Assets				
General Fund	2,264			1,059
Net Payments in Advance	0			0
Designated Funds				
Set as Required	0			0
Total Unrestricted Funds			2,264	1,059
Restricted Funds				
Set as required		0		0
Total Restricted Funds			0	0
Total Cash Funds			2,264	1,059
B2 - Money Owed to the Charity {Other Monetary Assets}				
Gift Aid claim			0	0
Other			0	0
			0	0
B5 - Money Owed by the Charity {Liabilities}				
Independent Examination Fee			0	0
Other			-462	-420
			-462	-420
Net Cash Assets			1,803	640
B3 - Investment assets				
	0	0	0	0
B4 - Assets retained for charity's own use.				
	0	0	0	0
Total Current Funds			2,264	1,059
Total Funds (net of liabilities)			1,803	640

6.2.3. Disposition of Funds

The Charity has no restricted or endowment funds.

The Charity has one designated fund specifically for the payment of the monthly premiums for Professional Indemnity Insurance and other related insurance (eg: Public Liability, Trustees' Liability).

6.2.4. Approval of the Board of Trustees

The Trustees declare that they have approved the above Annual Report & Statement of Financial Activity.

Signed on behalf of the Trustees



Brian Seaton, Principal Trustee.

Date: 16 August 2021

6.3. Notes to the Accounts

a) **Accounting Policies**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, using the Receipts and Payments basis available to small charities and the charity's own Simple Accounts Spreadsheet.

b) **Reimbursement of Out-of-Pocket Expenses**

Where out-of-pocket expenses incurred in the course of a project are reimbursed by the beneficiary organisation the expenses claim is made by the Principal Trustee directly to the beneficiary. The expenses thus incurred and reimbursed by the beneficiary organisation are recorded in the charity's accounts as an internal contra between the relevant nominal accounts but the amount does not pass through the charity's bank account.

Out-of-pocket expenses incurred by the Principal Trustee which are not reimbursed by a beneficiary charity/organisation are reimbursed from Small Charity Support funds in accordance with the prevailing Financial Policies & Procedures.

The Principal Trustee received no reimbursement for out-of-pocket expenses in the financial year.

c) **Salaries & Professional Fees**

Small Charity Support does not charge any professional fees for the consultancy and support services that it provides to beneficiary charities/organisations.

No trustee receives any payments for the services they provide to the charity.

In the current financial year the charity employed no staff or external contractors;

d) **Fixed Assets**

The charity has not purchased or disposed of any fixed assets in the current financial year;

e) **Money Owed by the Charity {Liabilities}**

Cheques issued prior to the end of the financial year but not appearing in the end of financial year bank statement are only reported as outstanding creditors if they remain unrepresented at the time of producing the financial statements.

However, the stated liabilities include 2 outstanding payments for internet hosting services and 11 outstanding monthly payments for the annual Professional Indemnity Insurance cover.

f) **Rounding Discrepancies**

All amounts are recorded to the penny, but in these accounts are shown as digitally rounded to the nearest pound. This can occasionally result in a total apparently not being the sum of its constituent amounts. All individual amounts, and their totals, are nevertheless correct.

g) **Banking Technical Errors**

During the course of a previous financial year (FYE-Jun'18) a number of foreign deposits totalling £420 (after deduction of foreign transfer charges) were made into the charity's accounts. These deposits were reported to the bank (CAF Bank) and to the intended recipient but have not yet been reclaimed;

There is no reason to suppose that the deposits were fraudulent or in breach of UK banking regulations;

The charity has suffered no financial loss and was not exposed to any financial risk as a consequence of those misdirected deposits;

The trustees have decided now to treat the deposits as abandoned and have incorporated them into the Charity's general funds.

7 Comments by Users of Small Charity Support's Services

The following are comments taken from unsolicited e-mails received from people who have used Small Charity Support's services during the previous 6 months.

1 July 21

Thank you - that is all INCREDIBLY helpful.

17 June 21

I wanted to say a huge thank you for your help this week. You gave us some great direction, and I feel much more confident about the remit of my role and of the Trustees moving forward. We also have lots to think about regarding our reserves. I didn't know your website existed before, but will definitely take a good look as I think there is more on there that can help us.

7 June 21

Thank you for this fantastic response, I am incredibly grateful for you offering such a comprehensive reply. I am sincerely grateful for your help, it has provided clarity for me in pulling this elusive final paragraph together

3 June 21

Thank you for taking the time to email back I really appreciate all the info you have sent!

31 May 21

Thank you so much for a very comprehensive and helpful reply which I truly appreciate. It is indeed complex. I have noted the further referrals you've made.

21 May 21

Thank you so much for your quick reply. And thanks very much for your comprehensive answer to my query, that is hugely helpful. It's really useful to know the options, and also why the 'in practice' approach differs from the 'theoretical' approach.

19 May 21

Thank you so much for your help today and sending this word document- this will be really helpful in moving forward with the application.

16 May 21

Thank you for your swift response. That is very helpful and the leaflets are great.

7 May 21

I'm the chair of a newish charity. I wanted to thank you for the sample policies that you have put up. It has made my life a hell of a lot easier!

1 May 21

Thank you so much for this thorough reply. This is very helpful indeed. I'll consider other models but will probably find that I can operate this, most simply, through my own account.

30 April 21

Thank you so much for your brilliant, helpful and detailed reply! This is just what our small working party needs as we felt overwhelmed by the bureaucracy of it all.

28 April 21

Thanks so much for your presentation on Monday which I think opened many eyes on how we can develop our Chart of Accounts to better serve our current and future needs. As ever, what you get out reflects what you put in and I think starting with that bottom up approach was illuminating for us.

23 April 21

Thank you so much for your reassuring guidance on our meeting on Wednesday. I for one felt a great sense of relief that there might be light at the end of the tunnel we've been in. I think your knowledge extends well beyond that of the 'man on the Clapham omnibus' but I understand the sentiment.

22 April 21

Firstly, I just wanted to say thank you for producing a very informative online resource which helps small charities as they begin their long journey in helping others.

21 April 21

Thanks for your very comprehensive, helpful, and generous reply. My experience completing the form is exactly as you stated which prompted my cry for help. Thanks also for the advice on charitable purposes.

7 April 21

Many thanks for our discussion yesterday, it was just what I needed to clarify the way forward.

31 March 21

Thank you for your prompt reply. It has been very useful and has pointed us in the right direction. Your help is very much appreciated.

12 March 21

On behalf of the Trustees, many thanks for your time last evening. We felt it a useful session and gives us plenty to go on so that we can move forward. So thanks for your helpful advice and insight.

6 March 21

You did an absolute amazing job today. Your presentation was excellent and very clear. It was brilliant that you could tell the members the facts, as I'm sure they wouldn't have accepted it from us alone. Also many many thanks for all your support to the charity to date, and for me personally, I am not sure i would have got this far without your guidance and advice.

25 January 21

Your website is a great resource that I'm very appreciative of. Thank you very much!

14 January 21

Thank you so much for your comprehensive response to my enquiry. I will certainly make enquiries with the trustees as to why we are a charitable company as opposed to a CIO. Your insights into the benefits of being a CIO and issues we may face going forward also provide food for thought.

12 January 21

Thank you for getting back to me so quickly, very much appreciated! It was very useful indeed.

4 January 21

Many thanks for your prompt reply - you have explained things well so it's clear.