

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

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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"](#).

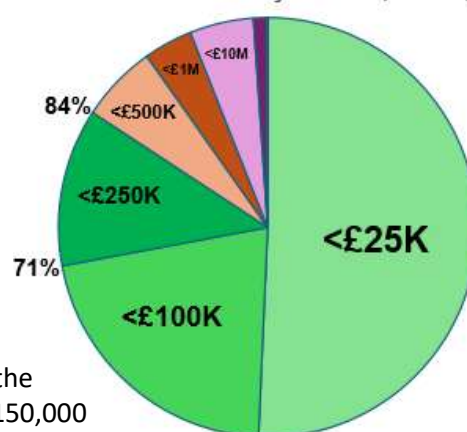
Small Charity Support now pragmatically defines "small" charities as those which are:

"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.

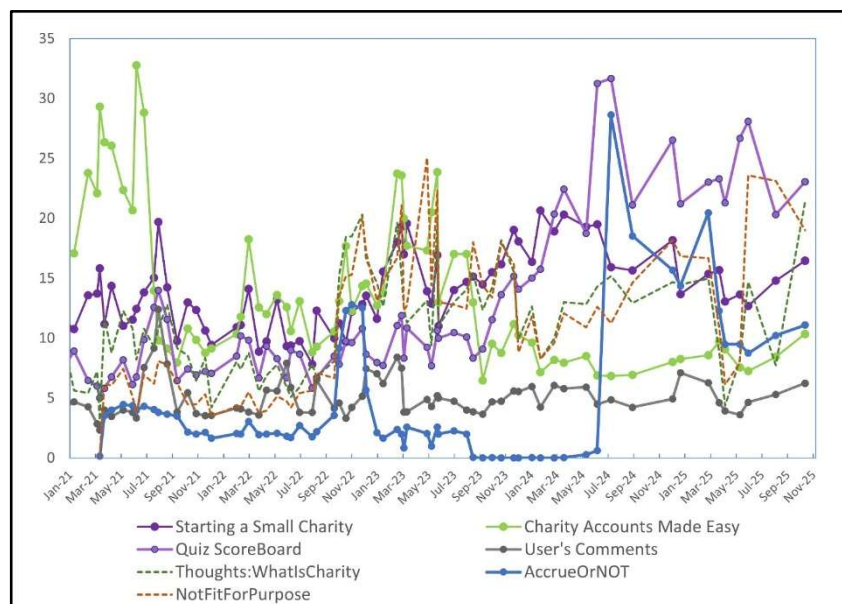
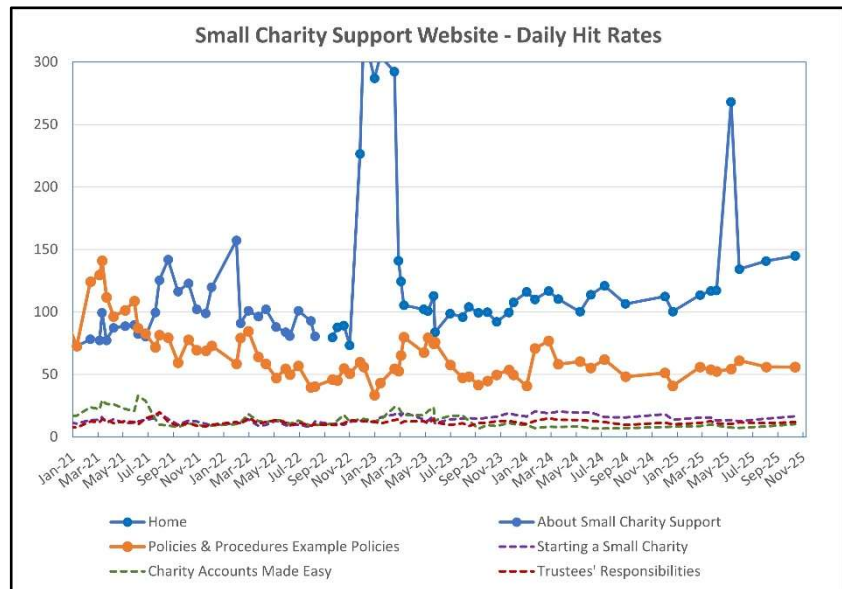
However, the website also includes a contact telephone number and occasionally receives direct telephone calls seeking support.

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

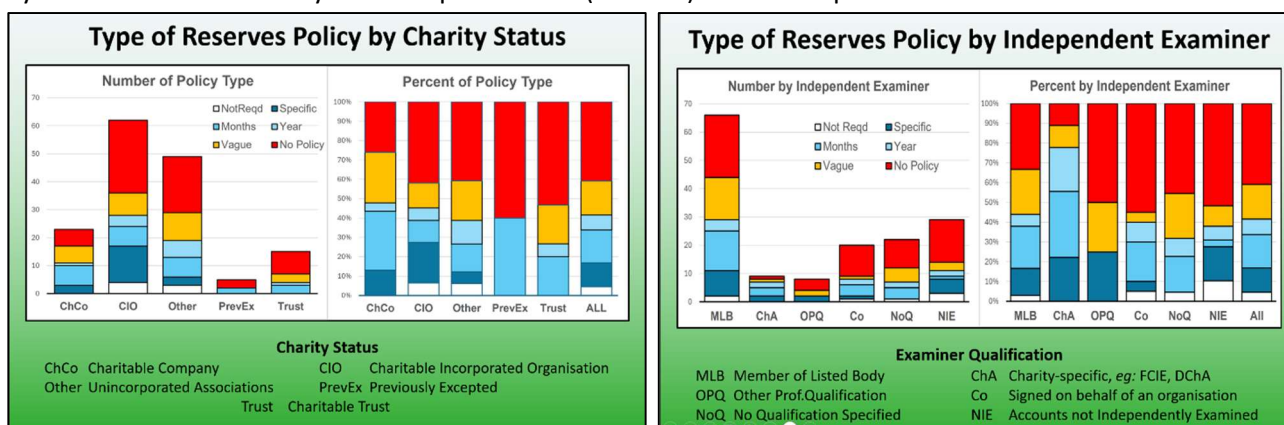
- active (*ie:* reporting a non-zero annual income in that year);
- required to submit annual accounts even if their annual income was less than £25,000 (*eg:* CIOs);
- were able to opt to produce their Annual Trustees’ Report & Accounts on the Receipts & Payments basis (*ie:* were not charitable companies)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

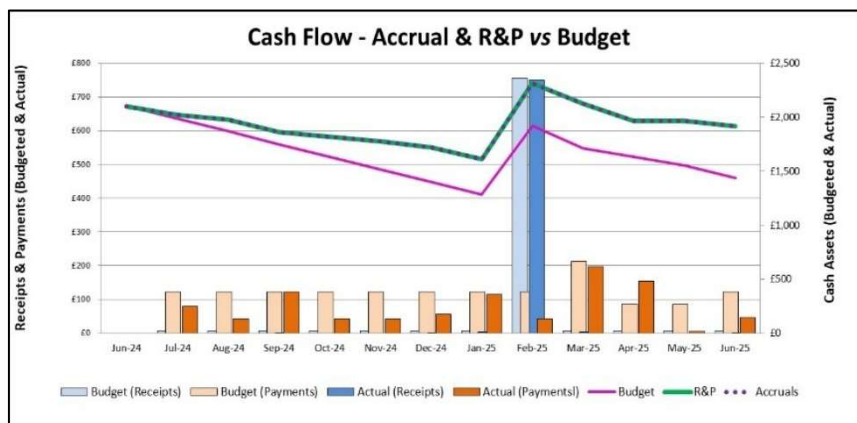
All amounts are recorded to the penny, but in these accounts are shown as digitally rounded to the nearest pound. This can occasionally result in a total apparently not being the sum of its constituent amounts. All individual amounts, and their totals, are nevertheless correctly rounded.

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						PAYMENTS					
	Prev Yr Out-turn	This Yr Budget	Budget to 30-Jun-25	R&P 30-Jun-25	Accruals 30-Jun-25		Prev Yr Out-turn	This Yr Budget	Budget to 30-Jun-25	R&P 30-Jun-25	Accruals 30-Jun-25
VOLUNTARY INCOME						GENERATING FUNDS					
Donations (Supporters)	15	36	36	7	7		0	0	0	0	0
Donations (Beneficiaries)	0	36	36	0	0	ACTIVITIES (GF)					
	15	72	72	7	7	Consumables	0	0	0	0	0
INCOME GENERATION						Travel & Accommodation	0	-50	-50	0	0
Other						Meetings & Events	-187	-240	-240	-87	-87
Interest on Accounts	5	6	6	4	4	Expense Reimbursed by Beneficiaries	0	0	0	0	0
	5	6	6	4	4	Other	0	0	0	-14	-14
CHARITABLE INCOME							-187	-290	-290	-101	-101
GENERAL FUNDS						ACTIVITIES (RF)					
	13	0	0	0	0	Other	0	0	0	0	0
RESTRICTED FUNDS							0	0	0	0	0
PII-Wakeham Trust	750	750	750	750	750	Sub-total - Charitable Activities	-187	-290	-290	-101	-101
	750	750	750	750	750	SUPPORT COSTS					
Sub-total - Charitable Income	763	750	750	750	750	GOVERNANCE					
TOTAL RECEIPTS	783	828	828	761	761	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 Indem. 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

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.