



Report and Financial Statements

for the year ended 31 December 2025



Trustees' Report for the Year Ended 31 December 2025

The trustees of Smalls for All® are pleased to present their annual report together with the financial statements and the independent examiner's report for the year ended 31 December 2025.

Structure, Governance and Management

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

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

The following trustees served during 2025:

Ms Maria Macnamara MBE, DUniv (Open)	Founder and chief executive
Mr Alan McCormick	Chair
Ms Kristina Mutch	Secretary and trustee
Ms Sarah Jordan	Trustee

The trustees are responsible for the strategic direction and governance of the charity, whilst its day-to-day running is delegated to the chief executive, and in turn to other volunteers as appropriate. The trustees met four times during 2025 to discuss strategic, operational and governance issues. The duties and powers of the trustees are set out in the charity's constitution.

Part-time volunteers have the authority to raise funds in the name of the charity and the trustees must apply these funds only to further the objectives of the charity.

The charity's bankers are the Co-operative Bank, Business Direct Branch, PO Box 250, Skelmersdale WN8 6WT.

Smalls for All® – Purposes

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

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

Progress in 2025

Underwear Collection and Distribution

In the year ended 31 December 2025, we received over 131,000 items of underwear (*123,000 in 2024*) with over 131,000 (*123,000 in 2024*) being distributed during the year. By the end of 2025 the total received since the charity's foundation exceeded 2,436,000 (*2,304,000 at end 2024*). Of these, over 2,402,000 (*2,270,000 at end 2024*) had already been distributed in accordance with the charity's objectives. Those items not yet distributed are held as stock to meet the future requirements of the various organisations currently supported by the charity, pending efficient distribution as opportunities and needs are determined.

In 2025, we received 17,818 (*18,593 in 2024*) parcels to be processed at our warehouse. In November 2023, we launched our buy-to-give initiative. This makes it quicker, easier and more economical (no postage costs) for people to donate pants. In 2025, 10,040 pairs of pants (*12,228 in 2024*) were bought in this way.

In 2025, we received 101 requests for underwear (*92 in 2024*). Of the 101 requests, 28 were for Africa (items of underwear provided 88,299) and 73 were for organisations based in the UK (items of underwear provided 43,125).

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

Communications – Building Awareness and Raising our Profile

Throughout 2025, we continued to build awareness and understanding of our work and to communicate updates to our supporters. This included the increased demand for underwear – from within the UK in particular. We believe it's important that people hear from the organisations that receive underwear so we regularly share their feedback.

Smalls for All® continues to build its following and support through use of social media. Facebook remains the principal social media channel, supported by additional content on the website. We also have a growing following on Instagram and a presence on Twitter and LinkedIn. We continue to share news through emails with those who have signed up to the Smalls for All® newsletter, in line with GDPR permissions. We use the newsletter to help people learn more about where donations go, and to highlight specific campaigns and drives for donations.

Volunteering

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

Fundraising, Gifts in Kind & Grants

During 2025, corporate and individual donors continued to support the charity through financial donations. We're grateful to everyone who has made a monetary contribution ensuring that Smalls for All® can continue to support those in need of underwear. In addition, revenue was raised from the lottery, Easyfundraising, Recycle4Charity, Text Giving, CAF Donate, Wonderful and LMB recycling, and we continue to benefit from high levels of gifts in kind through the donation of underwear.

Sometimes, we receive things from people specifically for selling to help raise funds and we also often receive items we don't collect or that aren't suitable to pass on to the people we help. These items are sold on our eBay and Vinted shops and continue to provide a good revenue source.

We would also like to thank Iron Mountain for their continued support with not only their staff volunteering with us but in helping with our running costs. For example, supplying us with cardboard boxes we use to send the underwear by courier to people who can't collect it and by providing us with waste bins for our cardboard and plastic – helping us to recycle.

We were delighted and incredibly thankful to the Bank of Scotland Foundation for supporting us with a grant to recruit a Business Development Manager. The focus for this role is to help us grow our network of charity partners across Scotland and to help find new sources of underwear donations via retailers and manufacturers.

Future Plans

Our strategy is to look for ways to increase donations to ensure that underwear requests are met, and to look for opportunities to increase the impact Smalls for All® can have through the provision of underwear to those in need.

During the summer of 2024, we submitted a proposal to the BERFRED Foundation for funds to help set up a small pant-making pilot in Africa, and were delighted when they granted us the money. Throughout 2025 we looked at various models in Malawi, Tanzania and Zambia but for various reasons we couldn't get it to work as there were challenges around budgets, logistics, materials and machinery. However, with the learning and insights we gained in 2025 we are optimistic that the pilot will go ahead in 2026.

It's clear from the work Smalls for All® has undertaken since 2010, that there is still considerable unmet demand for the assistance the charity seeks to provide. The trustees therefore intend to continue exploring funding opportunities and to look at ways in which we can expand our reach to support people both in Africa and the UK who are in need of underwear.

Review of Financial Position

Income for the year ended 31 December 2025 amounted to £95,137 (*£90,332 in 2024*).

Expenditure amounted to £75,808 as detailed in the receipts and payments account on page 6 of this report, leading to a surplus of £19,328 for the year (*£6,310 in 2024*).

Reserves

The free reserves of the charity stood at £63,601 at the end of the year. The trustees' policy is to hold funds to pay any creditors, with any remaining funds being available for application in realising the charity's purposes.

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

Acknowledgements

Smalls for All® continues to receive support from a number of individuals and organisations. On behalf of all those who benefited from the charitable work undertaken by the charity in 2025, the trustees would like to place on record their debt of gratitude to everyone involved in whatever capacity. We look forward to their continuing support in 2026 and beyond.

The annual report and financial statements for the year ended 31 December 2025 were approved by the trustees of Smalls for All® in August 2026 and signed on their behalf by:

Maria Macnamara	 Maria Macnamara (20-Aug-2026 09:24:35 GMT+1)	Alan McCormick	 Alan McCormick (20-Aug-2026 10:24:34 GMT+1)
Founder and chief executive		Chair	

Date: August 2026

Independent Examiner's Report for the Period Ended 31 December 2025

I, Fiona Wilson, being a member of the Institute of Chartered Accountants, report on the financial statements of the charity Smalls for All® for the period ended 31 December 2025, as set out on pages 7 and 8 of this report.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 (as amended) ('the 2006 Regulations'). The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply.

It is my responsibility as independent examiner to examine the accounts as required under section (44)(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements (i) to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations and (ii) to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Fiona Wilson
57 Lincoln Avenue
Uddingston

Date: 23rd July 2026

Statement of Receipts and Payments for the Year Ended 31 December 2025

	Unrestricted Funds	Restricted Funds	31/12/2025 £	31/12/2024 £
Receipts				
Donations	26,086	20,000		36,812
Lottery	11,990			11,860
Recycling	5,153			7,371
Online shop sales	25,258			28,928
Sorting day income	5,727			5,273
Fund raising	362			64
Other income	561			24
Total receipts	75,137	20,000		90,332
Payments				
Lottery	6,000			6,000
Fundraising support	3,099			3,025
Media support	10,848			9,738
Office Expenditure	1,341			1,913
Other Premises Expenses	2,322			1,979
Purchases	3,564	2,000		14,051
Gross wages	32,121			32,317
Finance	4,461			4,460
Rent & rates	8,948			9,180
Heat, light and power	780			919
Bank interest	232			302
General Expenses	93			138
Total payments	73,809	2,000		84,022
Surplus for year	1,328	18,000		6,310

Statement of Balances for the Year Ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	31/12/2025 £	31/12/2024 £
Funds reconciliation				
Opening balance	62,273	0	62,273	55,963
Surplus generated in year	1,328	18,000	19,328	6,310
Closing balance at 31 December	63,601	18,000	81,601	62,273

Reserves

Closing bank balance	77,081	58,783
RBS Instant Saver	17	72
PayPal Account	4,507	3,020
Cash	158	288
Sub-total	81,763	62,163

Other assets

Prepayments	213	213
Other debtors	140	140
Stock	-	-

Other liabilities

Payroll taxes	(515)	(243)
Total assets	81,601	62,273

Approved by the trustees in August 26 and signed on their behalf by:

Maria Macnamara	 Maria Macnamara (20-Aug-2026 09:24:35 GMT+1)	Alan McCormick	 Alan McCormick (20-Aug-2026 10:24:24 GMT+1)
Founder and chief executive		Chair	

Date: August 2026

Smalls accounts 2025 FINAL

Final Audit Report

2026-08-20

Created:	2026-08-19 (British Summer Time)
By:	Kristina Mutch (kmutch@exseed.ed.ac.uk)
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