

Charity Number: 1135192

Company Number: 04386613

**THE MUSTARD TREE**  
**ANNUAL REPORT AND CONSOLIDATED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

# THE MUSTARD TREE

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## LEGAL AND ADMINISTRATIVE INFORMATION

**Registered Charity number:** 1135192

**Registered Company number:** 04386613

**Principal and Registered Office:** 110 Oldham Road, Ancoats, Manchester, M4 6AG

**Trustees:** J K Kiely  
A C Preston CBE  
B M Rapley (resigned 28 May 2021)  
Professor V S Shah MBE  
P G Wenham  
R J Caulfield  
R Page  
M I Adlestone OBE DL (appointed 16 June 2020)  
C L Norman (appointed 27 November 2020)

**Chief Executive Officer:** J Walby

**Secretary:** G Woodworth

**Auditor:** Beever and Struthers  
Chartered Accountant and Statutory Auditor  
St George's House  
215-219 Chester Road  
Manchester  
M15 4JE

**Bankers:** CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

**Solicitors:** Glaisyers  
1 St James's Square  
Manchester  
M2 6DN

# THE MUSTARD TREE

## TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 MARCH 2021

#### Trustees' Annual Report (Incorporating the Director's Reports)

The management team and Trustees are pleased to present the annual report together with the consolidated financial statements of the charity and its subsidiary for the year ending 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019).

#### Contents

Welcome – Jo Walby, Chief Executive .....	
Objectives and Values.....	
Key Achievements and Performance - Our response to Covid-19 .....	
Financial Review .....	
Structure and Governance.....	
Thank you to our supporters.....	
Trustees' responsibilities in relation to the financial statements .....	

# THE MUSTARD TREE

## TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021



### Welcome – Jo Walby, Chief Executive

I am pleased to present Mustard Tree's annual report and audited accounts for 2020-21. We have been inspired by the resilience and passion of our clients, donors, supporters, trustees, staff members throughout the Covid-19 pandemic. Over the past 12 months, Mustard Tree remained open, 6 days a week, providing food and face to face support to nearly 6,000 people who were on very low income or homeless. Our charity supports people who may be vulnerable, isolated and in need of financial support including pensioners, residents, people who are living in hostels as well as those living on the streets. We have families who regularly used our food clubs and so whilst supermarkets stayed open within Public Health guidelines, then so would we. Our commitment to ensuring the charity was 'Covid-Secure' meant prioritisation of cleaning, social distancing, and health and safety.

We had to transform our organisation to focus on food and emergency support for people struggling with the restrictions of the pandemic. We provided face-to-face support and helped over 1,800 people with housing, finances, and advocacy and provided food to more than 3,700 people.

We maintained our training and creative classes by providing an online timetable of activities including English language classes, song club, art classes and job club with over 320 people accessing our online offers. Many of these activities were delivered by our volunteers who proved to be invaluable to the charity during this challenging time. We maintained a small number of Freedom Trainees onsite and supported others via zoom and telephone.

Another key highlight has been the partnership work in Salford – particularly For Housing and Salford CVS. Their support for the redevelopment of our Eccles site included the creation of a new digital support hub. We delivered food parcels to our clients in Little Hulton whilst we had a reduced staff team and in March 2021, we began its refurbishment as well.

We are grateful that the majority of our key donors agreed to unrestricted funding for 12 months to allow us to focus resources where they were most required. We also received emergency funding for food from organisations such as The National Lottery, CAF Bank, Homeless Link and Manchester United Foundation among other valued partners. We had a better than forecast financial performance thanks to the generosity of our supporters – large and small including the many individuals who set up direct debits to help us keep going. We welcomed two new trustees to the charity this year – Charlotte Norman and Mark Adlestone OBE DL with Mark taking over as Chair in the new financial year.

We said goodbye to our colleagues in our StandFirm project with the successful transfer of staff members to the alternative service provider. This project employed 7 people over the 7 years of the contract. These people joined either via the Freedom training project or as volunteers, facing multiple barriers to employment. We also successfully recycled more than £100,000 worth of furniture that would otherwise have gone to landfill.

The Covid-19 crisis has uncovered the depth of inequity that exists in the UK. We continue to see an increase in footfall, whilst some key agencies remain harder to access providing their services via phone and 'zoom'. Coming out of Covid-19, the challenge remains how to further develop sustainable funding streams so we can maximise the impact of what we do to meet this increased need.

We worked throughout Covid-19 because of the support of so many people and we thank our supporters for their good will, commitment, and belief. Special thanks and appreciation must go to the staff members, volunteers, and trustees for all the hard work, courage, and actions over this extraordinary year. You are amazing!

# THE MUSTARD TREE

## TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

### Objectives and Values

Mustard Tree support people across Greater Manchester, tackling both the causes and consequences of poverty. Our mission is to combat poverty and prevent homelessness by:

- Helping people learn new skills, find work and secure accommodation
- Providing low-cost furniture, food and clothing needed to create a home through our community shops, processing donations and promoting reuse and recycling
- Welcoming people into our warm, safe, aspirational spaces for vocational training, work placements, job clubs, art clubs and creative activities

Mustard Tree has developed a set of values that underpins all the work we do. By embedding these values, we define how we work with each other and other people. Our values are:

**Belief** – in people, working with people where they are, focusing on strengths

**Dignity** - kindness, respect and compassion underlie how we work

**Opportunity** – creating opportunities for people to improve their lives

**Diversity** – embracing the differences and valuing the contribution of all

**Partnership** – commitment to working in partnership

We believe in a 'hand-up' approach, providing dignity through understanding that any one of us may need help in our lives. We appreciate the courage, resilience, and belief it takes to ask for help and recover from problems. We value the contribution that all our clients make to our communities and know that we cannot exist in isolation from others.

Mustard Tree provides in-house training in Customer Service; English (ESOL) and Digital Confidence and we host other partners who also provide training courses. We run a structured vocational training programme – 'the Freedom Project' - through which people get involved in the enterprise side of Mustard Tree. The Freedom trainees undertake real-life work experience and help us to run the charity through:

- Providing customer services in retail
- Warehouse skills in furniture collection/distribution
- Repair and PAT testing of white goods donated to the charity
- Food hygiene and catering skills in our industrial kitchen, food clubs and café
- Cleaning and facilities experience in running of our buildings

Vocational training, including some industry standard accreditations in areas such as manual handling, is provided as part of the programme. Work placements with corporate partners who support the charity are provided for clients who set employment as their goal.



*'I mentioned that I wanted to start my own business selling cakes but needed to find work first so I could support myself and my family'.* - Soulemann

Equipped with experience gained in our training kitchen, Soulemann now works in a prestigious restaurant in the heart of Manchester and has set-up his own cake business – 'SyllaSweet'.

## THE MUSTARD TREE

Since Covid-19, we have also been providing emergency 121 support to address economic wellbeing as well as health and wellbeing – focusing on supporting people in debt and struggling with accessing digital platforms. Staff also advocate for clients to find emergency accommodation and support our clients with landlords to help retain their housing.

The charity has 3 Community Shops in Ancoats, Eccles and Little Hulton offering access to low-cost food through the food club and pre-loved clothing and household essentials such as furniture, electrical items, and white goods. Our helpdesk and online donation forms provide a route for people to donate unwanted items that we collect in our furniture vans. We clean, repair, and display those donated items in our community shops.



We support people into new tenancies through the provision of furniture and other items, helping people to settle in their homes. Our community shops gift at least 40% of the items donated to us directly back to people in need through our voucher and gifting schemes – something we believe is unique compared to other charity shop models.

Mustard Tree also tackles poverty of experience through providing creative activities such as art, music, drama, and IT/media. By helping people engage creatively, we help build confidence, recover self-esteem, and unleash new potential. Improvements in health and wellbeing are provided through increasing access to health services and promotion of self-help groups. Our welcome and open-door policy through the community shop model offers a respite to social isolation as well as vital access to face to face support.

The charity has 35 staff members and 40 volunteers as well as up to 70 trainees helping to run the organisation. Our approach is based on our values and an understanding that everyone needs help at some point in their lives.

### **Public benefit**

The public benefits that flow from the charity are as follows:

1. An enhanced quality of life and economic wellbeing with access to low cost food, clothing, and household essentials.
2. Increased opportunities from the training and Freedom programmes through the development of new skills and engaging in new activities leading to greater social skills, improved economic wellbeing through better employment options and interaction.
3. Enhanced access to health and wellbeing support leading to improved health and a better of quality of life.
4. Raised awareness of poverty and homelessness in and around Manchester, leading to increases in self-esteem through helping others

# THE MUSTARD TREE

## TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

### Key Achievements and Performance - Our response to Covid-19

#### April to June 2020 - Spring

We were shocked by the daily updates from March 23<sup>rd</sup> onwards detailing the nature of the crisis. We consumed all the guidance we could from Central Government, Local Authorities, and the NHS. Risk assessments were conducted across all buildings and activities which resulted in the closure of all our services apart from food and crisis support.



We increased cleaning regimes and introduced a daily deep clean and audits via a twice-daily checklist.

Method statements were developed for contagious diseases, and we trained all onsite staff members in cleaning and Control of Substances Hazardous to Health (COSHH).

We also trained all onsite staff members in Food Hygiene and PPE for all our staff and volunteers.

We translated Public Health guidance into multiple languages and displayed and updated information across our centres in line with Government

changes. Opening hours were limited to 4 hours a day, 6 days a week to minimise contact.

We focused on food supply to and emergency support. As well as the people who use our food clubs, we also supported Manchester City Council's food initiative in delivering food parcels to residents who were clinically shielding. Every food parcel was checked by our Head Chef and signed off personally to maintain the quality of experience for people when they most needed it.



those guys were so nice and lovely 🍌

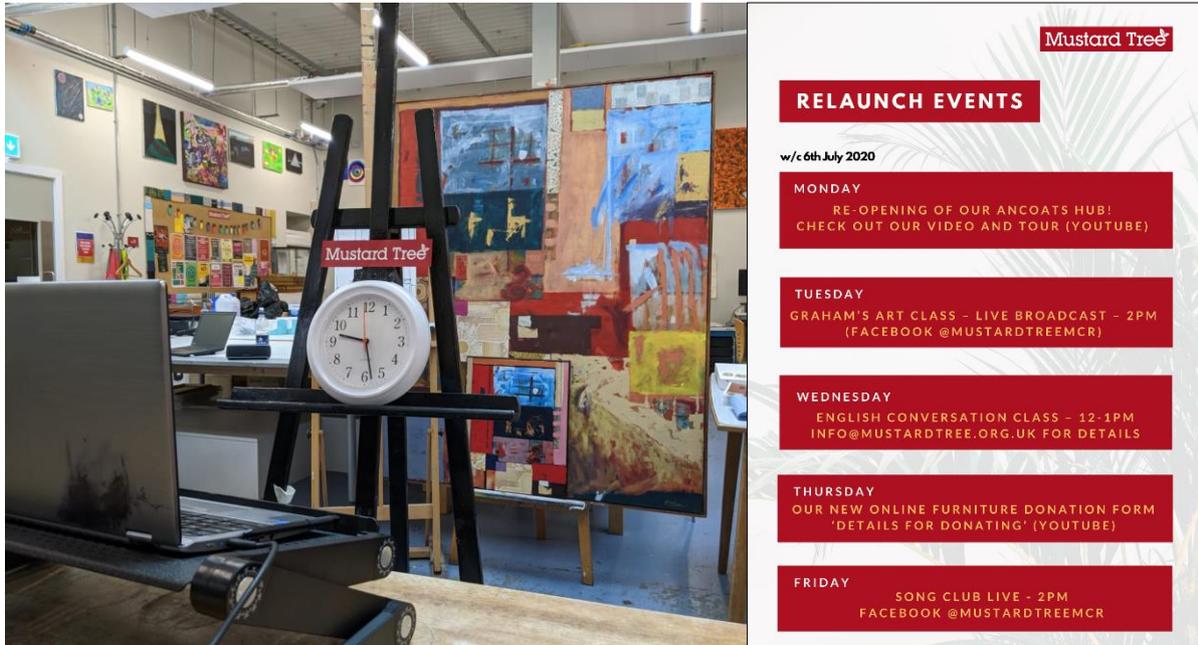


During these first 3 months, we delivered 3,740 family food parcels and helped over 400 people living in hotels and the small number who were on the streets more than 900 times with food, clothing, toiletries and 121 support.

# THE MUSTARD TREE

## July to Sept – Summer

We temporarily reopened community hubs when the first lockdown ended including the newly refurbished site in Eccles. We were conscious of the social isolation and mental health concerns of some of our clients and so created a 'Life after lockdown' plan. This included the development of arts, music and creative classes online as well providing advocacy, action and 121 drop-in support for those facing financial hardship. We also relaunched our online ESOL classes and started to focus again on our other service offers as well as emergency food and housing.



## October to December – Autumn

Sadly, Greater Manchester was subject to more local lockdowns in the Autumn as Covid-19 cases surged. However, other charitable and support services were now open, and the Government had introduced schemes such as the uplift to Universal Credit and so we consolidated our resources. Our focus was on Food, Furniture and Freedom in preparation for the reality of winter pressures.

We ended some of things we did such as gifting of toiletries and sleeping bags, we increased our provision in other areas such as extending our furniture voucher schemes and launched new initiatives with partners so that we were ready to address increased need.



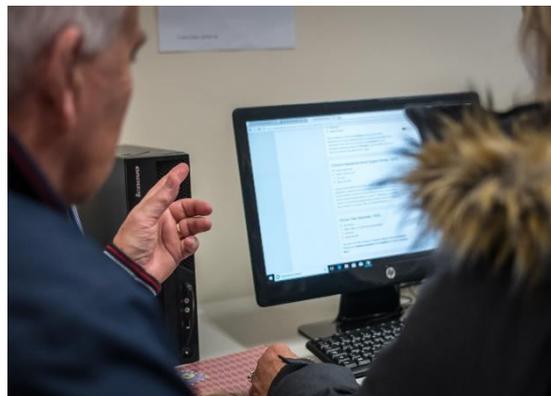
We welcomed multiple partners onsite as part of Manchester's Street Engagement Hub which was set up by Greater Manchester Police, Manchester City Council, and partners to provide multi-agency support for begging and people who were living on the streets. Twice a week, we host housing, addiction services, probation, DWP, charities as well as health services to increase and improve access to those services for people on the streets.

# THE MUSTARD TREE

## January to March - Winter

The Government announcement on 4<sup>th</sup> January of a further lockdown including schools meant that we needed to renew our focus on the provision of essential food and emergency support to those who need it. Using our experience and links into other services developed during Covid-19, we expanded our offers - for example, we extended hardship funds for rent arrears or deposits for families in temporary accommodation.

Despite the constraints of the Tier system and the lockdowns, we resumed our onsite delivery of some specific training courses, work placements and partner services.



We worked to the latest Government guidelines which explicitly referred to charitable services remaining open to support people who may be vulnerable. ('National Lockdown – Stay at Home,' Jan 4, 2021, guidance from GOV.UK). We had secured new partnerships with DWP and Caritas Salford to help us do this and most of this activity was based onsite at our community hubs in Manchester and Eccles.

We were very aware of the immense contribution of our staff members and volunteers over this year and focused on wellbeing and care for the team. We closed the charity over the Christmas break to give everyone a well-deserved break. Working with the Council, we secured Covid-19 vaccinations for our staff members and volunteers.

## Onwards and Upwards

Coming out of Covid-19, we are analysing the impact of the pandemic on the charity. We need to ensure we can meet increasing demands whilst keeping our focus on our welcome and values. As more services are using telephone and video based approaches to support, we need to maintain our emergency support staff to provide the vital face-to-face support required to help people. This is a new area for us in addition to our longer term Freedom programme. We will need more consistent funding streams and partnerships to help manage these demands and increase the scale and impact of the charity. Mark Adlestone OBE DL will take over as Chair in the new financial year and his leadership will safely steer the charity into the next phase of its development.

It has been a truly extraordinary year and the charity has achieved more than we thought possible with the crucial support from our donors, partners, trustees and our brave volunteers and staff members. Our focus and passion has remained on the people who use our services and come into our spaces. One of our Freedom Trainees at the end of their placement described Mustard Tree as follows:

*'You were our light in the time of darkness, our happiness in the time of sadness, our security in the time of fear, our hope in the time of despair, our comfort in the time of fatigue, and our warm embrace in the time of cold Covid sorrows.'*

# THE MUSTARD TREE

## TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

### Financial Review

FY2020-21 proved to be a strong year, despite the conditions of Covid-19, and we out-performed our financial expectations during this unprecedented time.

Our emergency budget planned for a loss by the end of the year due to the closure of retail and reduction in our trading activities. We proactively managed the risks to income and expenditure through short-term financial management – monthly, weekly and in some cases daily. We were in Year 2 of a 3 year-strategy around building up viable reserves and so had the added pressure of risks associated with managing cashflow.

#### Income

Our decision to remain open during the lockdowns resulted in key funders providing crisis income – particularly for food. Of the £1.660 million achieved, £300,000 was linked to Covid-19 crisis support. The result for this financial year showed a 17% increase in income despite the reduction in trading activities. This result reinforced the relevance of Mustard Tree and the decision the charity made to stay open.

We secured our first major public sector contract in March 2021 with the Department of Work and Pensions investing in our Freedom training programme. In Salford, our partnership with For Housing provided additional funding to help us maintain our presence in Eccles and Little Hulton. These contracts signified the development of more structured service offers in addition to our existing training and activities – therefore providing more predictable income.

#### Expenditure

Expenditure increased this year in comparison to the previous year by 3% with significant investment in food, cleaning, and PPE plus emergency supplies for clients. Our salary costs were less than the previous year because we halted recruitment and did not replace roles when a small number of people left. We held our staff team together and did not have to make any redundancies. In terms of Government support, we limited the furlough contribution to £32,679 which was mainly linked to trading activities through the StandFirm voids contract.

#### StandFirm

The contract for the Voids clearance activity delivered by StandFirm was transferred from Mears PLC to Engie PLC resulting in the successful TUPE transfer of relevant staff members. This project employed 7 people over the contract and these people joined either via the Freedom training project or as volunteers, facing multiple barriers to employment. We also successfully recycled more than £100,000 worth of furniture that would otherwise have gone to landfill. StandFirm CIC will not trade in the short to medium term whilst we qualify potential new opportunities.

#### Summary

Our financial performance resulted in a net surplus of £120,250 minus depreciation which equates to 7% of our income for the year. This contribution to reserves provides more security for our charity whilst remaining within best practice guidelines as stipulated by the Charity Commission. Managing cashflow particularly in the light of seasonal peaks of our income remains a priority as we build forward into 2021-22.

# THE MUSTARD TREE

## **Reserves policy**

Our objective is to build a minimum reserve to cover 3 months unavoidable expenditure to cover the necessity of closedown, or unforeseeable delays in receiving funds from donors. The reserves required for this would be £147k. This is based on staffing and associated overhead costs including contractual obligations.

At the year end the charity had reserves as follows:-

£170,442 which are deployable and are able to be spent on any of the charity's activities (unrestricted reserves)

£57,875 which represents donations made where the donor has specified a particular purpose for their funds (restricted reserves)

£2,247,472 representing donations already invested in the charity's land and buildings, which are therefore not able to be deployed for any other purpose

The unrestricted reserves balance is in line with the reserves policy.

## **Plans for the future period**

Covid-19 has meant that we had to completely transform and adapt our organisation to focus on food and emergency support during the lockdowns of 2020. To meet the increasing service demand and to provide appropriate support we have remodelled our services, and this has had an impact on our costs and resources. Coming out of Covid-19, we are analysing the impact on the charity and will access specialist advice in areas such as fundraising and HR to support the development of the charity. We need to ensure we invest in management resources as well as focusing on the front line if we want to safely manage the increases in demand. Our staff team have been incredible for the past 18 months and we need to invest in further training and development at all levels within the charity.

The social and economic impact of Covid-19 on many families across Greater Manchester has resulted in a significant increase in the number of service users who are now more reliant on us. We will accelerate the investment in our staff team and recruit the roles we need in order to ensure the safe transition into this post-covid pandemic phase.

## **Going concern**

The management team and Trustees are confident in the resilience of the organisation as demonstrated by the performance over the past 12 months. Whilst the impact on fundraising and retail is subject to the wider Covid-recovery for the country, the diverse nature of the funding streams provides greater opportunities to tolerate downturns in any particular area. The reserves position for the charity has increased with improving cashflow and we have a modest budget in place for the new financial year. The budget includes the investment in the staff team to accommodate the increases in demand as well as the opportunity to strengthen the leadership team. Developing a more sustainable fundraising strategy will also be a key focus to support development over future years.

# THE MUSTARD TREE

## TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

### Structure and Governance

The charity is a company limited by guarantee. The **trustees**, who are also the directors for the purpose of company law, and who served during the year were:

B M Rapley (Chair)

M I Adlestone OBE DL (6/20)

R J Caulfield

J K Kielty

C Norman (1/21)

A C Preston CBE

R Page

Professor V S Shah MBE DL

P G Wenham



New trustees are elected following an open recruitment process and filled by analysing gaps in the skills, capacity, and experience of existing trustees. New trustees receive a full induction.

None of the trustees have any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Oversight of all activities is managed by the Trustee Board. They approve the budget, capital projects, any changes in strategic direction, and appoint the CEO. The daily functions are managed by a Senior Management Team of the CEO, Jo Walby and Head of Finance, Graeme Woodworth.

Management accounts with key performance indicators are reviewed by the management team monthly and the Trustees evaluate and review these documents every two months. Monthly management meetings also review Incidents and Safeguarding, HR and training and Case Management of Freedom Volunteers.

The Mustard Tree is the sole member of StandFirm CIC, a company limited by guarantee, established to provide paid employment for local individuals coming through projects such as the Freedom Project. All StandFirm board members are appointed by The Mustard Tree trustees and the CEO of The Mustard Tree sits as a director on the StandFirm board.

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code, namely to.

- settle the terms of payment with suppliers when agreeing the terms of each transaction.
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

# THE MUSTARD TREE

## TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 MARCH 2021

#### **Management of Key Risks and Uncertainties**

The Organisation risk register is updated on a quarterly basis and audits of Health and Safety systems and processes are also carried out once a month across each site.

An overview of Incidents and Near Misses are reviewed each month during a Safeguarding Review meeting, chaired by the CEO. The Chair of Trustees is notified the same day of any Serious and Untoward Incidents with a written report completed and submitted to the chair within 72 hours.

The Mustard Tree have built significant COVID-19 risk assessments in line with government guidance which are updated through latest government guidance. Mustard Tree is a Covid-Secure workplace and has been since the start of the Covid-Secure guidance.

An annual training plan is ongoing in line with H & S compliance this includes introduction to health and safety; safeguarding; first aid; fire marshalling; motivational interviewing and case management; professional boundaries. During the year, The Mustard Tree have qualified a further 3 staff on Institution of occupational safety and health accreditation.

#### **Employee Involvement**

The charity's policy is to consult and discuss with employees, directly and at staff meetings, matters likely to affect employees' interests. Information of matters of concern to employees are given through team meetings, information bulletins and reports which seek to achieve a common awareness on the part of all employees of the financial and economic factors affecting the group's performance.

There are managers across all areas of the charity including: Retail and Logistics; Services; Training; Food; Facilities; Fundraising and Partnerships. Each manager holds regular 121s with their staff as well as team meetings and staff members are encouraged to contribute their ideas, views, and opinions. We are introducing formal annual appraisals, and, in the meantime, staff members are encouraged to feedback during their 121s.

Monthly management meetings are held in which each manager provides a verbal update to their monthly reports submitted to the CEO. Daily team briefings are held at 8:45am to brief staff members and volunteers on key information and to help manage risk through providing latest updates around Covid-19. These daily briefings proved essential during the pandemic because the staff team could directly input into service delivery as well as listen to key messages.

Organisation policies and processes are stored electronically on the HR database – 'People HR' and each staff member has individual access to this system.

Safeguarding, Incident Management and Boundaries Training sessions are held at least every 2 months to brief new starters and to provide further learning refresh courses for existing colleagues.

# THE MUSTARD TREE

## TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

### Thank you to our supporters

Without the backing of our supporters, partners, and volunteers - navigating through the challenges and fallout of the Covid-19 pandemic would have been impossible. The belief which was shown by our partners gave us the confidence to diversify to meet the growing need – knowing that we would not be facing these challenges alone.

We want to say a special thank you to our major supporters who have been essential to this year including:

**The Oglesby Charitable Trust and Oglesby Family**

**The Zochonis Charitable Trust**

**The Garfield Weston Foundation**

**The National Lottery Community Fund**

**CAF Bank**

**Crisis**

**The Albert Gubay Foundation**

**The Henry Smith Charity**

**Manchester City Council and staff**

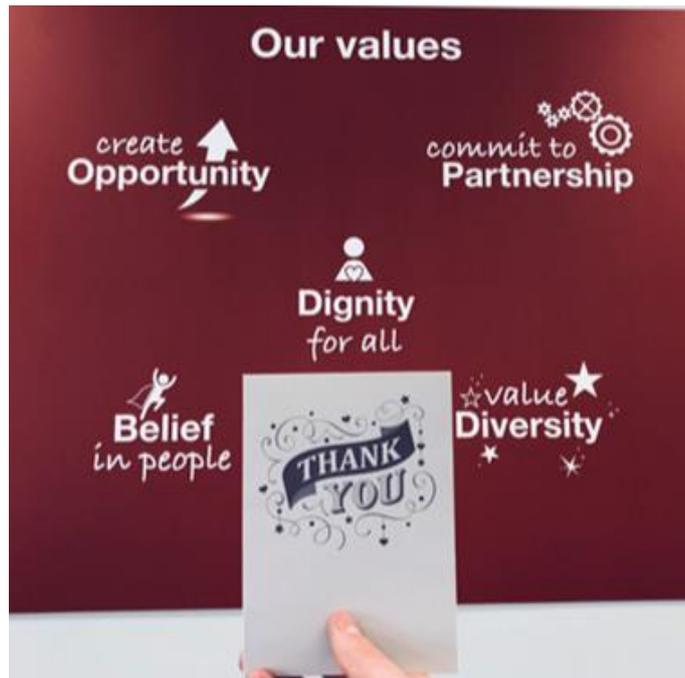
**Salford CVS**

**DWP**

**For Housing**

**Manchester United Foundation**

**Watson Homes**



Thank you to our **Charity of the Year** Partners including: - AXA Insurance, Cargills, CFG Law, DAC Beechcroft, D2 Rail, Duff & Phelps, Equity Solutions, First Central Insurance, Harper Harrison / LHI, Hill Dickinson, Joseph Holt, Kroll, Lloyds TSB, Plexus Law and Swizzels Matlow.

We want to thank all our partners in the Voluntary, Community and Social Enterprise sector (VCSE). The passion, resilience and courage shown by charities in Manchester and Salford over this year has been awe inspiring and makes Greater Manchester a better place.

The support of our Patron, Sir Warren Smith, has been instrumental. We would also like to thank David Regan, Director of Public Health at Manchester City Council, Paul Dennett, Mayor of Salford and Andy Burnham, Mayor of Greater Manchester for their leadership during this difficult year.

Finally, we would also like to thank all our individual fundraisers and the In-kind support we receive as this continues to provide opportunities where financial contributions may not be possible. As well as countless food and clothing donations, businesses and communities have rallied to provide items to support our clubs and classes. Thank you.