



Annual Report 2022-2023



Registered Charity no. 1154462

@justsmallchange

www.justsmallchange.org.uk

Front: a village savings and loans group in Lyama, Uganda.

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Our aims

We work with the very poor and disadvantaged in sub-Saharan Africa to relieve poverty and reduce economic and social vulnerability of local people by

- **providing resources and training programmes that have been requested by local communities, designed locally and fit into local government development plans**
- **enabling local people to build savings and access small loans, providing some protection for their families from health, economic or weather related shocks**
- **empowering the poorest women by enabling them to build viable livelihoods and a source of income so they can feed and educate their children and plan for the future**
- **building capacity and resilience in local communities through business and health training that promotes self-sustaining development.**




***‘The opposite of poverty is not wealth.
The opposite of poverty is enough’
Dr Wess Stafford, Compassion International***

New beginnings and farewells

2022 was a time of change for us here, as our focus moved from our longstanding and successful project in Kenya to its poorer neighbour, Uganda.

In Kenya, during 2021-22, a savings cooperative managed by our project staff was set up within our partner NGO, offering savings accounts and larger loans. The clients' savings and the loan book was transferred to this cooperative which now provides savings accounts and loans to the project's clients. The project has become self-sustaining and independent of Just Small Change, and is being managed by now our local partner charity in Kisumu, who continue to employ the project's staff. We are delighted that this work is continuing to help improve incomes and livelihoods for the very poor in East Kisumu.

Meanwhile, in July 2022, we started work in Eastern Uganda, in the rural district of Budaka

A group of smiling women and children in a rural setting, likely in Eastern Uganda. The women are dressed in colorful traditional and modern clothing. One woman in the foreground is holding a baby. The background shows a simple, rural environment with trees and a clear sky.

Uganda is a landlocked and fertile country, with a moderate climate which allows two growing seasons per year. However, economic progress has been held back by long periods of internal conflict and of political and economic upheaval. In recent years, ongoing conflicts on its borders, climate change and the pandemic have all posed severe challenges, and almost half the population live below the UN poverty line of \$2.15, with many more in danger of falling into this group. Although the economy is now growing, the population is too, with 48% of Ugandans aged under 15 and 68% under 25. Around 75% of the population live in rural areas and rely on subsistence farming for their livelihood. Frequently lacking safe water and sanitation facilities, households suffer regularly with common illnesses such as malaria, diarrhoea, TB and fevers, as well as with the ongoing impact of HIV/AIDS and occasional outbreaks of cholera.

Welcome to Budaka District!

Budaka district is in Eastern Uganda, close to the city of Mbale. A rural area, it is home to around 220,000 people, of whom almost half live in poverty (UN measure of less than \$2.15 per day). The population is also growing fast, with almost 40% under the age of nine, and 65% under the age of 20.

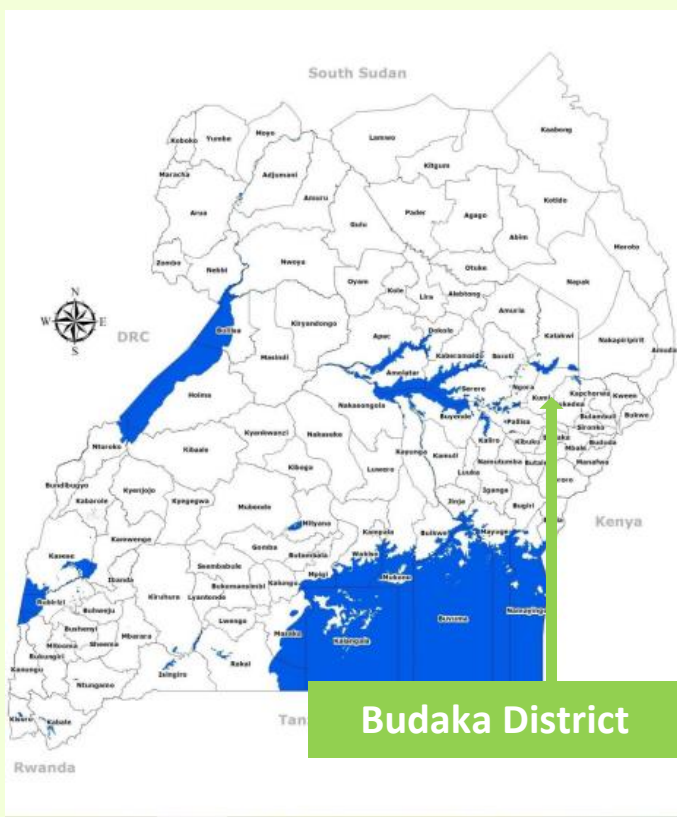
Although originally a fertile area, there are now serious signs of environmental stress in the district, resulting in poor crop yields and soil degradation in the arable fields. Over 70 percent of the wetland forests have been converted into

paddy rice cultivation. Indiscriminate cutting of teak trees has greatly reduced tree cover and now fruit trees like mangoes and jackfruit are being cut down for wood. All this hugely affects the lives of poor communities. The distances walked by women and girls to fetch fuel wood are increasing, crop yields are falling, and with a rapidly expanding population, food insecurity is widespread.

Other challenges in this area include lack of safe water and of latrines. Poor housing is also a problem, with 99% of people 'not in decent homes' according to the most recent census, and around

one in five in a temporary dwelling.

Based in Budaka District, our three new projects link together to tackle poverty, malnutrition and illness. Two focus on improving the livelihoods and diets of the poorest in village communities by establishing village savings and loans groups alongside the introduction of livestock improvement projects. The third initiative will train village volunteer health workers, who will advise their communities on better health and hygiene practices as well as the prevention and treatment of common ailments.



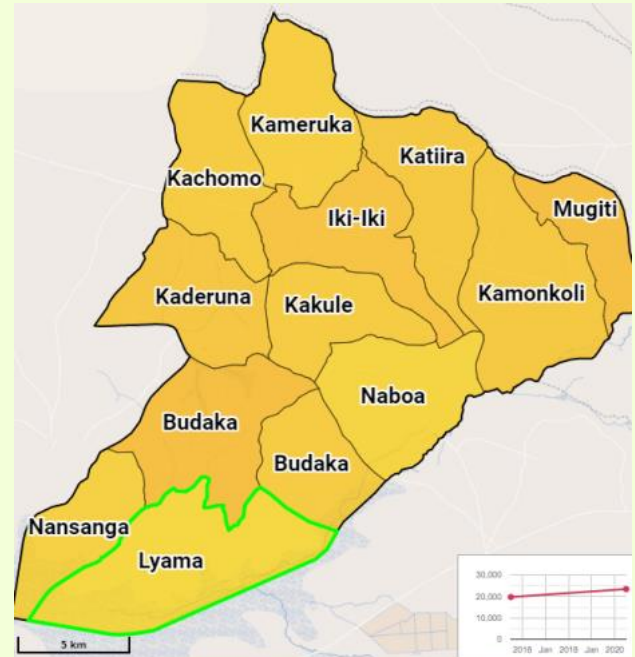
'Those in the informal economy have been worst hit by lockdowns and curfews' World Bank 2021

Tackling poverty in three ways

Within Budaka district, our work at present is focused in four sub-counties: Kameruka, Katiira, Mugiti and Lyama.

Three programmes are now underway in these areas:

- A goat rearing project has been set up in each sub-county, each underpinned by a village savings and loan association (VSLA) for the members of the goat rearing project.
- Four further VSLA have been established in villages in Lyama sub county
- Village Health Teams have been set up in Lyama sub county as part of a new seven year programme to improve local health and nutrition outcomes in the area. This is delivered in coordination with the Ugandan Ministry of Health.



You can read more about each of these programmes on the following pages. This work supports the following United Nations Sustainable Development Goals:



Meet our clients and their households



42% of participants are single heads of household, struggling alone to provide for their many dependents. The remainder are in very low income households.

75% of Savings Group members and all the beneficiaries of the goat programmes are women

Houses are made of brick or mud, with a thatched or sheet metal roof.

20% of families have no access to safe water

54% have no access to a latrine

Over half of households live in a single room, while a further 35% have 2 rooms.

Average household size is 10, but can be as high as 27. In a typical household there will be three under 5's and four older children at school. Over a third of households have more than 10 members, and 15% of households include orphans, who may be grandchildren or children of relatives or of neighbours.

Over half of participants find every day is a struggle to provide for their family's needs, with a further third struggling most days to do this.

Just over half of all households only eat once a day, with a further one in six frequently having 'hungry' days when they don't eat at all

Village savings & loans associations

This is a simple but powerful programme which increases household income and resilience. It helps members to work together, combining their small savings to make a viable amount for one member to borrow, start a micro business and then repay with interest. This larger sum is then loaned out to another member and so on. Micro businesses such as frying chips by the roadside or hawking second hand clothes are very sought after, as most households survive on subsistence farming and very little else.

Everyone benefits from earning interest on their savings, even if they don't borrow, so this encourages the savings pot to grow. Associations are self-selecting and choose their own officers; members trust and support each other, vetting and advising on each other's business ideas. Cash is kept in a strong-box with three key holders, chosen by the group.



By the end of March 2023, eight associations had been set up, with 240 members in total. Four of these are for the beneficiaries of the four goat rearing groups, to help them support each other and make the most of any extra income earned through their goats.

All members of new associations receive training, with additional training given to the group's officers.



Ongoing supervision and support will be provided for two years from each association's start.

The first VSLA to be set up, in October 2022, had saved a total of £84 within the first six weeks, and was ready to lend out to its first borrowers. The whole group was hugely enthusiastic about the opportunities ahead!

'Young men and old women are now part of it...we do business and we will develop our lives. We never knew about saving, but now we do. We ask you to go on bringing this project to more people here' Chairperson, VSLA in Lyama

Goat rearing to improve diet and livelihoods

Surviving largely through subsistence farming, parents and grandparents struggle to feed their families. The main crops grown are maize, beans and millet, but yields are low. Diets lack protein and variety. Data gathered from participants in our programmes show that no households eat meat, fish or dairy; 71% eat only cassava and vegetables, and 21% regularly only eat cassava. The result is serious malnutrition, particularly among the under 5s. Programmes aimed at the poorest families tackle these issues.

Why goats? They are relatively easy to raise and can thrive even during food and water shortages. They breed twice a year, have a short pregnancy of only five months and often produce twins.

Goat's milk provides protein and essential nutrients. It is also easy to digest, making it particularly good for children.

However, local goat breeds produce very little milk, so are not regarded as dairy animals. Cross breeding with a high quality dairy goat breed changes this, and brings about a big improvement in families diets, welfare and income.



The programme trains the poorest women in village communities in the care and successful breeding of goats. Each group has 30 beneficiaries who each receive a nanny goat of the local breed.

The programme also provides each village with two buck goats from a larger and stronger dairy

breed (Toggenburg) for cross breeding.



These must be securely housed and fed, as they are not so well adapted to the local environment, so the project also provides an buck shed, built on stilts for safety, and a trained local buck keeper whose job it is to care for the bucks and carefully manage the breeding programme, as well as to support the beneficiaries in their care of their goats. This produces goats that are faster

growing and produce more milk and meat than the local goats but which, as they are crossbred, are still easy to raise in the local environment.

Beneficiaries can earn income from small-scale goat-rearing, while at the same time improving their children's diets. One final benefit is that the goats provide useful manure for each household's vegetable gardens, again improving families' diets.

Each beneficiary must return her first born female cross bred kid to the buck



keeper. This kid will then be gifted to a new beneficiary, enabling the project to grow. The Toggenburg bucks are also rotated between villages as required, to prevent inbreeding.

By the end of March 2023, four groups, each with 30 beneficiaries, had been set up in Lyama, Mugiti, Katira and Kameruka. The first group, set up in October 2022, has already produced five kids, 3 females and 2 males, which was a great start!

Raising levels of knowledge and skill is key to increasing the productivity and earnings of poor women (World Bank 2016)

Village health teams

Improvements in health, health awareness and healthcare make a huge contribution to improving families' wellbeing and living standards. In Uganda, the most common illnesses are communicable diseases such as malaria, TB, HIV/AIDS, respiratory diseases and diarrhoea. Healthcare provision is very sparse, especially in rural communities, where there is often little understanding of basic hygiene and of how to avoid transmission of disease. The Village Health Team programme tackles these issues head on.

Health care provision in Uganda relies on Village Health Teams to provide a crucial link between communities/households and the local Health Centres in each sub- county. Village Health Team members are volunteers who complete a one year Government healthcare training programme, delivered by trained health ministry staff. These volunteers then work within their villages, teaching their neighbours about hygiene and basic health maintenance, pre and post-natal care, care of infants, assisting with Government health programmes in the community, and making referrals to Health Centres. They are supervised by the local Health Centres.

When we were introduced to the Lyama area, there were no active VHTs operating there and only one understaffed local Health Centre providing basic health and maternity services to the local population of 24,000. When we were asked if we could support VHT training, we were keen to begin this new venture.

This programme involves, in the first year, training 66 village health team members from the four parishes of the Lyama area and deploying them within their communities. The training, which involves four weeks' full time training over the course of a year, started in November 2022. By end March 2023, the initial training and induction process had been completed for 17 volunteers, and they are now carrying out their first household visits in their villages, initially under the supervision of trained Health Centre staff.

Each newly trained VHT received a graduation package including a VHT record book, an umbrella, gumboots, heavy-duty gloves, a T-shirt, an identification card and a qualification certificate. During 2023, 49 more VHTs will be trained.

In future years, ongoing training of the 66 VHT members will continue; some will be selected for further training at a higher level, and additional VHTs trained to take their place.



Here are the new volunteers on their induction course, November 2022.



Graduation Day, March 2023, for 17 new Village Health Team volunteers.

Improving sanitation

Three quarters of participants in our projects do not have access even to a communal pit latrine anywhere near their homes. Because all our programmes involve gathering groups together for training or for community meetings, we have also provided four community pit latrines, one in each sub county in which we work. These have been very well received by our participants and also by the local communities they serve. They have all been built in line with local government health and sanitation requirements, and will serve the local people for many years to come.



Mugiti



Katira



Kameruka



Lyama

Future plans for 2023-24

- Four more goat programmes will be set up. Each will support 30 of the poorest women in the local community where it is established.
- The beneficiaries in each new goat programme will also be trained in how to set up and run a Village Savings and Loans Association, which will be supported and supervised for two years. This will encourage the members to make the most of any income they earn from their goat breeding, and will also encourage mutual support among the group.
- Four additional Village Savings and Loan Associations, each of about 30 members will be set up in other areas, and each of these will also be supported and supervised for two years.
- 49 more Village Health Team volunteers will be trained and deployed.
- A short course on nutrition and family cooking will take place in Lyama, a pilot for a possible future programme to support malnourished families.



Just Small Change

www.justsmallchange.org.uk

info@justsmallchange.org.uk

Charity number 1154462

38, Orchard Way, Stratford upon Avon CV37 9QE

Can you help? With your support, we can do more.

We have no costs in the UK.

Your full donation, plus any gift aid, will be spent on one of our programmes. Whatever you can spare will make a difference to the lives of the very poor.

£50 will provide a nanny goat to a very poor family

£25 will provide a reference book and bag for a Village Health Team volunteer

£11 will provide a goat keeper or VHT volunteer with gumboots and a t-shirt

£4.50 will provide an umbrella for a VHT volunteer

£2.10 will provide a VHT volunteer with a pair of heavy duty gloves

Every pound helps....it's Just Small Change!

You can write to us at the address above, or give online :

**We have accounts with both CAF
(Charities Aid Foundation) and
Stewardship.org. It's possible to
donate online through either of these
organisations, via the links on our
website.**



Online banking with HSBC:

Account name: Just Small Change

Account no. 32134314

Sort Code 40-43-19

**HSBC Bank, Chapel St,
Stratford upon Avon.**

**If you wish to gift aid your donation,
please email us at the address above
so we can send you a gift aid form.**

Thank you for your support!

OUTPUTS APRIL 2022 TO MARCH 2023

What has been achieved in the period:

- **New partnership created with NGO in Eastern Uganda**
- **Consultation with officials of Budaka District and with local councils to identify appropriate areas and interventions**
- **Four goat rearing and livestock improvement projects set up, with 120 beneficiaries in total**
- **8 exotic bucks and 120 local nanny goats purchased and distributed**
- **4 goat keepers recruited and trained**
- **120 beneficiaries trained and supported in goat rearing and breeding**
- **These 120 beneficiaries also trained in how to run a VSLA, and 4 all-female VSLA set up to underpin the goat rearing projects**
- **4 further mixed gender VSLA established in other areas, involving a further 120 members of local communities**
- **All 8 VSLA groups received further training in financial awareness**
- **Officers of all 8 VSLA groups received training in book-keeping and leadership skills**
- **17 volunteer Village Health Team members have completed initial training and started work in their communities, advising on basic health care and hygiene**



METHODOLOGY

Baseline data is collected from each client when they join. Individual reviews take place after 12 months. This report is based on data available up to end March 2023.

RESERVES POLICY

We are a very small charity. Therefore, even though we have a stable and generous base of regular supporters, our income fluctuates considerably from year to year, as it is disproportionately affected by grant inflows, which are by their nature unpredictable. In order to safeguard the charity from unexpected fluctuations in income, it is our policy to hold as reserves at the start of each year sufficient funds to cover the whole year's planned activities. As the charity's activities expand, this means that the level of reserves held at the start of each financial year increases likewise.

The level of unrestricted reserves at the year-end was above amount required to fund the 2023-24 programmes. This was a consequence of the Kenyan Government's widespread suspension of activity in Kenya during 2021-22, resulting in underspend for that year. We have taken the opportunity to designate a sum from these reserves to cover a large future spending commitment planned for 2024-5.

RISK MANAGEMENT

Principal risks and uncertainties:

Liquidity risk: the Trustees' policy is to have funds in place at the start of the financial year to cover all planned expenditure for that year.

Funding risk: fundraising, particularly from private individuals, may dip due to the cost of living crisis. We monitor income closely so that we can seek to mitigate any losses. In our reserves, in addition to keeping funds to meet our 2023-24 commitments, we have designated a sum to cover our largest planned future commitment, which is training for health workers in 2024-25.

Operational risk: we are constantly working to improve reporting and recording processes for project operations and for financial management. We liaise with our implementing partner on a weekly basis throughout the year by email and Zoom. We visit our projects annually (at the trustees's expense) to monitor progress, check records and audit spending. We are confident of the integrity and professionalism of our partners in Mbale, Uganda.

CHARITY DETAILS AND GOVERNANCE

Just Small Change was established with the UK Charity Commission as a Charitable Incorporated Organisation on 5 November 2013. Our charity number is 1154462.

The charity's principal address is 38 Orchard Way, Stratford upon Avon, Warwickshire, CV37 9QE

The activities of Just Small Change are managed and overseen by the trustees, all of whom were in post for the entire year:

- Peter Joseph Donaghue Chair**
- Mary Jane Donaghue Treasurer**
- Gerard John Adams**
- Andrew William Maher**

The power to appoint additional or replacement trustees rests with the existing trustees

Public benefit

The work of Just Small Change provides the following identifiable benefits: Just Small Change establishes savings and loans associations (VSLA) and goat rearing programmes as well as training community health volunteers to raise standards of health and hygiene in their neighbourhoods. Members of our goat and VSLA programmes can for the first time access a safe place to save. Many take small loans to invest in an income generating activity or to help them manage better the many demands on their small resources. Those who simply save benefit from the interest earned by the savings pot. The incomes generated enable beneficiaries to feed and educate their families, manage external shocks and sustainably raise their living standards, improving economic resilience. The increased standing in the community which often results from this gives beneficiaries greater agency and confidence, with many women reporting improved relationships at home and in the community and some taking up leadership positions for the first time. In choosing our projects, all trustees have had regard to the guidance on public benefit issued by the Charity Commission.

FINANCIAL REVIEW

Although income from regular donations fell by 16.7%, one-off donations rose and one grant was received. Donations and grants overall therefore increased by 95%, and after adding the proceeds of a Gift Aid claim which covered several years, overall receipts rose by 115%. Spending rose as we set up three new programmes in Uganda. Please see outputs page for details.

Our accounts have been independently examined by HLBarnes (Chartered Accountants). Their report and a full copy of the accounts is presented separately. A summary of income and spending is included below.

Annual Accounts to year ending 8 April 2023	Year to 08.04.2023	Year to 08.04.2022
Receipts		
Donations and grants*	37571	19205
Gift Aid	5678	160
Paypal charity sales income	459	943
Donation from trustees for bank charges	158	101
Total receipts	43867	20409
Payments		
Charitable activities	35317	4179
Bank charges	164	101
Total payments	35482	4280
Net of receipts/(payments)	8385	16129
Transfers between funds	-	0
Cash funds last year end	58896	42767
Cash funds this year end	67281	58896
of which: held at bank	62181	54255
held in Paypal account	5100	4641
Total	67281	58896

Notes to accounts:

1. It is the Trustees' policy that funding for each year's planned project activities must be in place at the start of that financial year.
2. From the cash funds at year end, a designated reserve of £17,415 has been created to fund health worker training planned for 2024-5. Please see the accounts submitted for further detail.

JUST SMALL CHANGE
Registered Charity No. 1154462
ACCOUNTS
FOR THE YEAR ENDED
8 APRIL 2023

JUST SMALL CHANGE
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 8 APRIL 2023

		Year to 08.04.2023			Year to 08.04.2022
	Unrestricted - general £	Unrestricted - designated £	Restricted £	Total funds £	Total funds £
RECEIPTS					
Donations and grants	33,664	-	3,907	37,571	19,205
Gift Aid	5,678	-	-	5,678	160
Donations from trustees for bank charges	158	-	-	158	101
Paypal charity sales income	459	-	-	459	943
TOTAL RECEIPTS	<u>£ 39,959</u>	<u>£ -</u>	<u>£ 3,907</u>	<u>£ 43,866</u>	<u>£ 20,409</u>
PAYMENTS					
Charitable activities					
Programmes in Budaka, Uganda	35,317	-	-	35,317	1,000
Programmes in Kisumu, Kenya	-	-	-	-	3,179
Bank charges	164	-	-	164	101
TOTAL PAYMENTS	<u>£ 35,481</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 35,481</u>	<u>£ 4,280</u>
NET RECEIPTS	4,478	-	3,907	8,385	16,129
Transfers between funds	(17,415)	17,415	-	-	-
Cash funds last year end	58,896	-	-	58,896	42,767
CASH FUNDS THIS YEAR END	<u><u>£ 45,959</u></u>	<u><u>£ 17,415</u></u>	<u><u>£ 3,907</u></u>	<u><u>£ 67,281</u></u>	<u><u>£ 58,896</u></u>

JUST SMALL CHANGE
STATEMENT OF ASSETS AND LIABILITIES AS AT 8 APRIL 2023

	2023 Total funds £	2022 Total funds £
CASH FUNDS		
Cash at bank		
HSBC current account	62,181	54,255
Paypal account	5,100	4,641
TOTAL CASH FUNDS	<u>£ 67,281</u>	<u>£ 58,896</u>
REPRESENTED BY		
Unrestricted funds - general	45,959	58,896
- designated (note 2)	17,415	-
Restricted funds (note 3)	3,907	-
TOTAL CHARITY FUNDS	<u>£ 67,281</u>	<u>£ 58,896</u>

Approved by the Trustees on 27 October 2023 and signed on their behalf by :

M J DONAGHUE



Notes:

1. It is the Trustees' policy that funding for each year's planned project activities must be in place at the start of that financial year.
2. The designated fund was set up by the Trustees in the year to 8 April 2023 to fund the Community Health Project.
3. During the year, a £3,907 restricted grant was received for the training of health workers in 2023/24.

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF JUST SMALL CHANGE**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 8 April 2023 which are set out on pages 1 to 2.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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.

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 charity 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.



H E BOWEN ACA
Chartered Accountant
H L Barnes
Barclays Bank Chambers
Stratford upon Avon

27 October 2023

JUST SMALL CHANGE
Registered Charity No. 1154462
ACCOUNTS
FOR THE YEAR ENDED
8 APRIL 2023

JUST SMALL CHANGE
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