



# Annual report

## 2023-2024

Registered Charity 1154462

[www.justsmallchange.org.uk](http://www.justsmallchange.org.uk)

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[hellojustsmallchange@gmail.com](mailto:hellojustsmallchange@gmail.com)





## **Increasing impact through synergy**



**Goat rearing to  
improve livelihoods**



**Village Savings and  
Loan Associations to  
encourage resilience  
and enable small  
businesses**



**Village Health Teams  
to improve health  
awareness, spread  
good hygiene practice  
and reduce disease**



**Cooking skills and  
training in child  
nutrition to tackle  
child malnourishment  
and stunting**



**Training in  
regenerative  
agriculture to improve  
crop yields, food  
supplies and income**



## **Our mission:**

**to enable the very poor to build sustainable pathways out of poverty.**

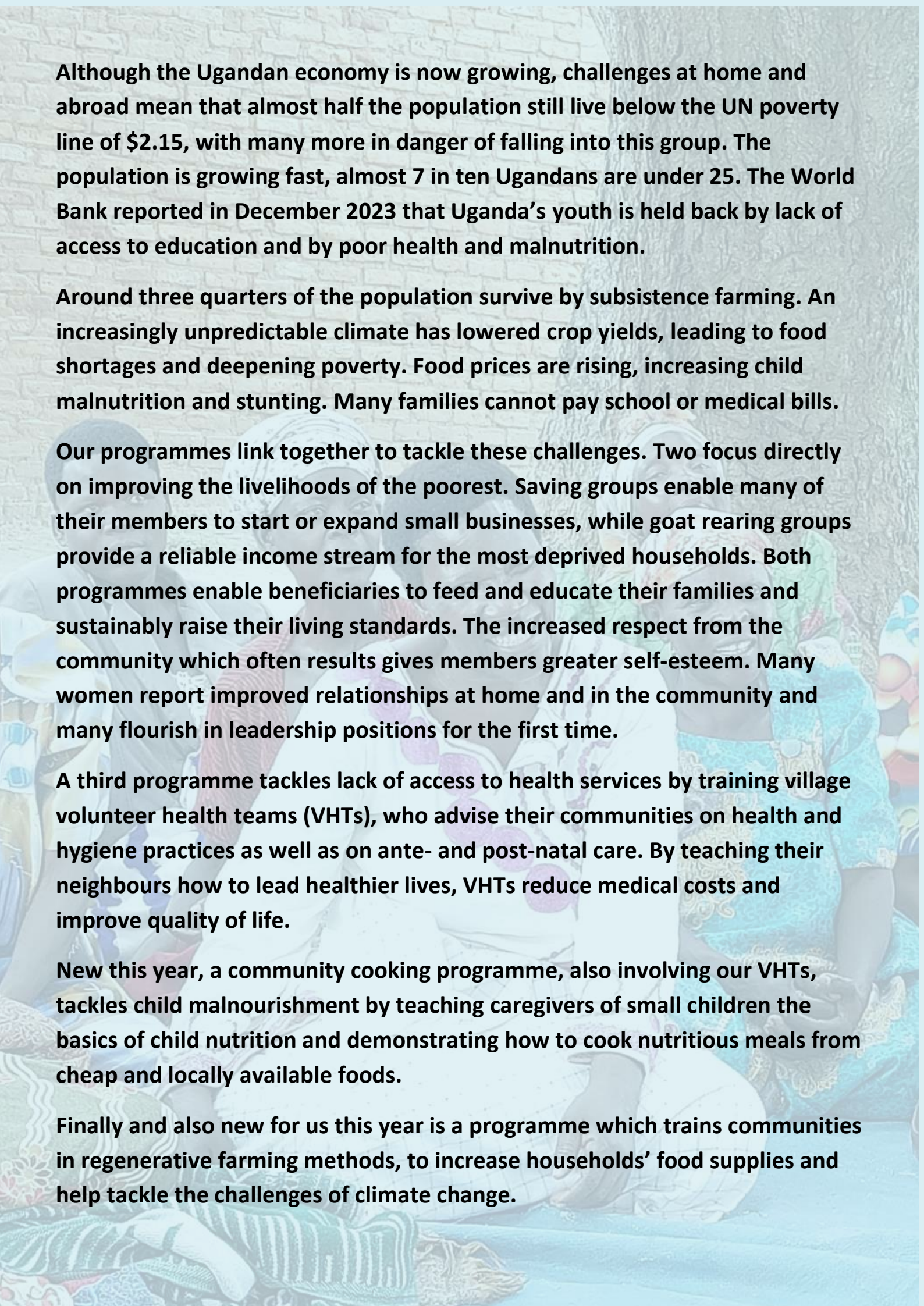
**Through projects which strengthen livelihoods and improve health, we aim to unlock the personal and economic potential of the poorest families and communities. Through training and support, our projects empower the very poor to achieve a life free from extreme poverty, with dignity and purpose.**

**Since 2011, we have been working in sub-Saharan Africa.**

**We are currently working in Budaka District, Eastern Uganda.**







Although the Ugandan economy is now growing, challenges at home and abroad mean that almost half the population still live below the UN poverty line of \$2.15, with many more in danger of falling into this group. The population is growing fast, almost 7 in ten Ugandans are under 25. The World Bank reported in December 2023 that Uganda's youth is held back by lack of access to education and by poor health and malnutrition.

Around three quarters of the population survive by subsistence farming. An increasingly unpredictable climate has lowered crop yields, leading to food shortages and deepening poverty. Food prices are rising, increasing child malnutrition and stunting. Many families cannot pay school or medical bills.

Our programmes link together to tackle these challenges. Two focus directly on improving the livelihoods of the poorest. Saving groups enable many of their members to start or expand small businesses, while goat rearing groups provide a reliable income stream for the most deprived households. Both programmes enable beneficiaries to feed and educate their families and sustainably raise their living standards. The increased respect from the community which often results gives members greater self-esteem. Many women report improved relationships at home and in the community and many flourish in leadership positions for the first time.

A third programme tackles lack of access to health services by training village volunteer health teams (VHTs), who advise their communities on health and hygiene practices as well as on ante- and post-natal care. By teaching their neighbours how to lead healthier lives, VHTs reduce medical costs and improve quality of life.

New this year, a community cooking programme, also involving our VHTs, tackles child malnourishment by teaching caregivers of small children the basics of child nutrition and demonstrating how to cook nutritious meals from cheap and locally available foods.

Finally and also new for us this year is a programme which trains communities in regenerative farming methods, to increase households' food supplies and help tackle the challenges of climate change.



**Our work follows the recommendations of the World Bank:**

**Poor and vulnerable households can be supported through....  
livelihood programs designed to reduce negative coping  
strategies such as reducing food intake, selling productive  
assets, and pulling children out of school. In the longer term,  
these programs can help households increase income, build  
assets, and develop resilience.**

**World Bank Uganda Economic Update Dec 2023**

**It also supports these United Nations Sustainable Development Goals**





## One of our VSLA groups



### Why work with us:

- We always work at the grassroots level, through a trusted and highly skilled local partner
- All our work is in response to requests from local communities, providing resources and training programmes designed locally to meet identified needs
- Our programmes are chosen and planned to interlink and support each other, leading to greater impact than each project could achieve alone
- Our programmes are designed and implemented with sustainability in mind, to maximise their long-term impact
- We always check the results of our programmes, so we can work on making them even more effective and so we can report back to you
- All our work in the UK is done by volunteers, for free. All donations and gift aid we receive is spent on our programmes in Uganda.



**We work directly with over one thousand households in Budaka, and indirectly with many more. Meet the people of Budaka:**

**90% of Savings Group members and all the beneficiaries of the goat programmes are women.**

**32% of our participants are single heads of household, struggling alone to provide for their families. One in five is a widow. All households live in deep poverty.**

**Houses are made of brick or mud, with a thatched or sheet metal roof. Three in ten households have no access to a latrine, and one in five has no local source of safe water.**

**Four in ten households live in a single room, while a further four out of ten have only 2 rooms.**

**Average household size is 8 but can be as high as 27. In a typical household there will be two under-fives and three older children at school. One in five households has more than 10 members. In our goat programme, 16% of households include orphans, who may be grandchildren or children of relatives or of neighbours.**

**Three in ten of our programme participants find every day is a struggle to provide for their family's needs, with a further third struggling most days to do this.**

**One in six households frequently have 'hungry' days when they don't eat. A third of the remaining households only eat once a day. Four out of five households cannot afford meat, fish or eggs, so just eat carbohydrates with vegetables.**





# **Village Savings and Loan Associations (VSLA)**

**This is a simple but powerful programme which increases household income and resilience. It helps members to work together, combining their small savings so that members can borrow and then repay with interest. Many borrowers use their loans to set up a micro business to boost the family income, as most households survive on subsistence farming and very little else. Others borrow to manage schooling costs for their children, or for emergency medical expenses.**

**Everyone benefits from earning interest on their savings. Associations are self-selecting and choose their own officers; members trust and support each other, vetting would-be borrowers and advising on each other's business ideas. Cash is kept in a strong-box with three key holders, chosen by the group. After twelve months, members' savings are returned to them with a pro-rata share of the interest earned. This relatively large sum enables each member to choose how to manage the many demands she faces in managing the household and family. The following month the whole cycle starts again.**

**All members of new associations receive training in money management and basic business skills. Additional training is given to the group's officers. Ongoing supervision and support is provided for two years.**



**A training session for two VSLA groups.**



**Building on the eight VSLA set up in our first year, a further nine associations were trained and launched in 2023-24, spread more widely within Budaka District. Here's what had been achieved by April 2024, benefitting over 600 families!**



**VSLA members often speak about the importance of the friendship and support they find in their savings group. Homesteads are widely scattered in rural Budaka, so the weekly meetings have added an important new social dimension to the lives of many members and increased their sense of well-being and their self-esteem. The success of all the VSLA has led to huge demand for further groups so in response, we have funded a further 15 groups so far in 24-25, with 11 more planned before the end of this period. This will bring the total number of savings group members to around 1500.**

**Here are some of our VSLA members:**







**More  
ladies  
from  
our  
VSLAs  
share  
their  
stories:**



Before, I was covered in dirt, digging in the bushes, working in gardens, everyone despised me. But since I joined the savings group I am a respected woman in the community (Mother with six children)

After training, I saved hard and bought a few shoes to sell. I went around the villages and sold them all. My business has grown; My shoe stock is worth over (£65), I am so delighted. (Single mum, seven children,)

I feel so positive since the savings group came. It has created a community, I have friends here now, we all support each other. I have borrowed to start a business. Life is improving and I am a changed person. (Single mother of three)

Before the savings group came, I was not a respected woman in the community. I was despised and I had little hope. But when I was able to borrow a little money, I bought a few kilos of broken rice and sold it by the cupful. Each time I sold out I reinvested the profit and now my stock is fifty kilos! (Single mother of four children)

I feel so positive since the savings group came. I've been going out looking for any work I can get so when we meet, I have a little money to add to my savings. Soon I will be able to borrow and set up a business. I will build it up over time and earn income from outside the village (Young mother of six)

The children couldn't take their school exams because I was not able to pay the fees. But I borrowed, so they sat their exams. Now I am managing to earn some money to repay the loan, and I am saving too. I am hoping to buy a cow, so I can sell her calf each year, to pay for the children's education. (Grandmother supporting six children)

I borrowed money to buy some piglets and feed and now I am rearing pigs. When new piglets are born, I will sell some to repay the loan. The savings group is happy to lend to me because they see the new piglets arriving! Before I just used to gossip but now, looking after the pigs, I am so busy all the time (widow with 7 dependents)

Joining the group woke me up. Before I wasn't doing anything, I didn't realise what was possible if you save. After the training, I saved and I borrowed and now I run a small café. With the profit I have been able to rent some land where I am growing crops to eat and to sell. (Young mother of five)

Before I joined the savings group I was not happy at all. I felt I didn't belong. I borrowed money and was able to start a little business so now I have a way to earn money and I feel it's possible to move on in my life and make things better. We are all able to help each other. Things are looking up (Mother with five children)



# Goat rearing to improve livelihoods

This programme is aimed at the poorest families, to improve income, welfare and diet. Goats are relatively easy to raise and can thrive even during food and water shortages. They breed twice a year and often produce twins.

Each group has 30 beneficiaries who each receive a nanny goat of the local breed. The programme also provides a buck goat from a stronger breed (Boer). Through cross-breeding, the size and strength of kids can be improved, increasing their value. Beneficiaries can earn income from small-scale goat-rearing. The goats also provide useful manure for vegetable gardens, improving families' diets and often also providing an income through sale of vegetables.

The project provides a buck shed, built on stilts for safety, and a trained local buck keeper who supports the beneficiaries in their care of their goats. The bucks are rotated between groups to prevent inbreeding.

Each beneficiary is enrolled in a Village Savings and Loan Association, so they are able to save and to borrow. The programme is designed to grow sustainably too. After weaning, each beneficiary must return her first born female cross bred kid to the buck keeper, to be gifted to another needy family.

During 2023-24, five goat groups were set up, building upon the four established in our first year. By June 2024, 124 kids had been born and 27 new beneficiaries had received a young cross-bred nanny goat.





**Mother of five children:**  
I am so grateful to have received a goat. She has given birth to 2 kids. I was able to sell one and I used some of the money to buy some turkeys, which have also produced, so now I have two goats and ten turkeys! I am so excited about what I have achieved because of the goat.

**Mother with seven children:**  
Before I had my goat people did not value me much, but when we learned to use goat manure, I began to grow different kinds of vegetables in my garden. Now lots of women come to ask me for advice about growing and this makes me very happy.

**Elderly widow with 7 dependents:** I'm so happy. The community and our neighbours see us differently now. We have sources of income now and some of us do business, so we are no longer dependent on other people. Before we were despised but now people admire us as they see we are doing well.

**Single mother of 7:** My goat produced two kids. I will return one to the project and will sell the other to pay school fees. The best thing is that my goat will have kids every year which will help me to sustain my children's education.



**Widow, five children:** I collect all the manure from my goat and put it in my vegetable garden. Now I can grow enough vegetables for my whole family and even have some left over to sell! I am putting the extra money from this into my savings.

**Widow:** We truly appreciate the generosity of the people who have sent us these goats.....now we have hope.

**Widow with 8 dependents:** I have never been able to grow maize before, the soil is so poor. But now with the manure from my goat, the maize is growing well, I am hopeful of a good crop.

**Mother of 5 children:**  
Our house has no garden. When I am able to sell one of my kids, I will rent a garden to grow food to feed our family.



# Community Healthcare



## **Lyama's VHTs attending a training session**

**In Uganda, the most common illnesses are communicable diseases such as malaria, TB, HIV/AIDS, respiratory diseases and diarrhoea. Improvements in health awareness and healthcare can make a huge contribution to reducing illness and improving families' wellbeing and living standards.**

**Yet healthcare provision for the poor is very sparse, especially in rural communities, where there is often little understanding of basic hygiene and of how to avoid transmission of disease. Village Health Teams (VHT) provide a crucial link between communities and local Health Centres. VHT members are volunteers who complete a one-year Government healthcare training programme, delivered by health ministry staff. The volunteers work within their villages, teaching their neighbours about hygiene and basic health maintenance, pre- and post-natal care and care of infants. They help with Government health programmes in the community, such as vaccinations, and make referrals to Health Centres which provide oversight and supervision.**

**Before 2022, there were no active VHTs in Lyama, one of the sub-counties of Budaka District. An understaffed local Health Centre provided basic health and maternity services to the local population of 24,000. Having trained 17 new volunteers in our first year, JSC's Community Healthcare programme trained a further 48 in 2023-24, bringing the total number of Voluntary Health Team**



members in Lyama to 65. 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.

Six further Continuing Professional Development (CPD) trainings have also taken place to improve the skills of all 66 volunteers. Topics covered included malaria, the impact of HIV on mental health, dealing with mental health emergencies, basic first aid and water source management and improvement.

Reports from the Lyama Health Centre show that, since the VHTs started work in their communities, uptake of immunisations and ante- and post-natal care services have increased, as well as referrals for malaria cases. VHTs have also been very active in educating their communities on the importance of having a latrine, maintaining good housing conditions, having a drying rack, a hand washing facility, a refuse pit, and a bath shelter. This has led to a significant reduction in the number of cases of diarrhoea and other hygiene-related illnesses among children under the age of five.



**'I am glad to be a VHT because I have learned skills to uplift the health standards of people in my community'**



**'The topics I talk about most are clean water, immunisation of infants, and how to access ante-natal care at the local clinic'**



## **Nutrition programme**

**New for us this year, this programme aims sustainably to reduce malnutrition among the under 5s by teaching their caregivers how to cook nutritious meals from the foods they grow. The most malnourished children in a village are identified, and their caregivers invited, with their children, to join a twelve-day cooking programme run by trained local nutritionists. As the children respond to their improved diet, they gain appetite, energy and weight, so the caregivers see the benefits of what they are learning. The local VHTs, who also take part, monitor the children's growth and support the families for a further twelve months. The VHTs and caregivers spread their knowledge among family, friends and neighbours, so that more children and families benefit.**



**JSCs first nutrition programme ran in March 2024 in the remote villages of Bugema and Buwenda, in Lyama, helped by some of the newly qualified VHTs. 45 malnourished infants were identified, and their 26 caregivers brought the children to be weighed and measured. They then all took part in the twelve day programme. All the children made gains in weight and energy, with five mothers reporting that before the programme their babies were not able to sit up or interact with others, but that they were able to do this at the end of the twelve days. The local VHTs will continue to monitor the children's growth and support the caregivers until March 2025.**

**Staff from the Lyama Health Centre also attended and are very encouraged to have found an effective way to tackle this widespread problem.**



# Agricultural training

Two main factors have made subsistence farming more difficult in recent years: unpredictable weather patterns caused by climate change and soil degradation caused by poor cultivation methods. Early in 24-25, it was decided to provide training in small scale regenerative farming methods to all the communities which host our VSLA groups. This training aims to restore soil integrity, reduce pests, increase crop yields and widen the variety of crops



grown, leading to better biodiversity, better nutrition and more income from crop sales. Training includes the no-plough method of planting, mulching, irrigation management and composting. A demonstration garden is planted by participants, who then see the results of these methods within the half year growing season and go on to apply them in their own gardens.

Above, a group is learning about how to plan crop spacing to increase yields.

Below, a village community is learning about mulching techniques



So far in 2024-25, agricultural training has been provided to seven communities, with almost 800 people taking part and giving very positive feedback. More training is planned for the near future.



## Plans for 2024-25

- Two more goat groups will be set up, and the participants enrolled in Village Savings and Loan Associations. Each group will initially support 30-35 of the most vulnerable women in the local community. Monitoring and support will continue for 24 months.
- Up to twenty more VSLA will be set up across Budaka District, each with about 35 members. Monitoring and support will continue for 24 months.
- One more nutrition programme will take place
- All VSLA members will receive training in regenerative agriculture from qualified professionals
- Twelve one day sessions of CPD training will be delivered to the sixty-six Volunteer Health Team members in Lyama



**A growing goat group: these new members are delighted to receive a female kid goat gifted by another group member**





# Just Small Change

[www.justsmallchange.org.uk](http://www.justsmallchange.org.uk)

[info@justsmallchange.org.uk](mailto: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.**

**£60 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**

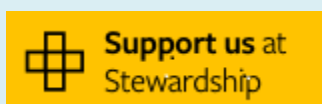
**£4.50 will provide an umbrella for a VHT volunteer**

**£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 2023 to March 2024**

**What has been achieved with your donations in the period:**

- Consultation with officials of Budaka District and with local councils to identify appropriate areas and interventions
- Five goat rearing and livestock improvement projects set up, involving 150 beneficiaries in total
- 10 exotic bucks and 150 local nanny goats purchased and distributed
- 5 goat keepers recruited and trained
- 150 beneficiaries trained and supported in goat rearing and breeding
- These 150 beneficiaries also received VSLA training, and 5 all -female VSLA were set up to underpin the goat rearing projects
- 4 further all-female VSLA established in other areas of Budaka District, involving a further 140 members of local communities
- All 9 VSLA groups received further training in financial awareness
- Officers of all 9 VSLA groups received training in book-keeping and leadership skills
- 48 more volunteer Village Health Team members completed initial training and started work in their communities, advising on basic health care and hygiene
- 6 further training sessions on specialist topics were provided for all 66 Village Health Team volunteers
- One nutrition programme was provided involving 26 families and 45 malnourished under-fives
- Training in small scale regenerative agriculture was provided to around 800 subsistence farmers

## **Methodology**

**Baseline data is collected from each client when they join. Data on the progress of each project is collected half-yearly. This report is based on data available up to end March 2024.**





**We and everyone involved in our programmes in Budaka thank you for your support.**



**Two VSLA groups celebrating their success**

## **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 and gift inflows, which are by their nature unpredictable. 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 the amount required to fund the 2024-2025 programmes, due to the residual impact of curtailment of activities in Kenya during the pandemic.

## **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 other 2024-25 commitments, we have designated a sum to cover our largest planned 2024-25 commitment, which is advanced training for health workers.

**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' 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.

Charity's principal address: 38 Orchard Way, Stratford upon Avon, 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 groups as well as training community health volunteers to raise standards of health and hygiene in their neighbourhoods. Beneficiaries are also trained in sustainable agriculture and in child nutrition. 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. All savers benefit from the interest earned by the savings pot. Incomes generated and knowledge gained from all these programmes enable beneficiaries to better feed and educate their families, manage external shocks and sustainably raise their living standards, improving economic resilience. Their increased standing in the community 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**

Income from donations and grants held up very well during the year, but despite this, the total raised was 20% less than in 2022-23 because a single large gift received in 2022-23 raised the comparative figure for that year. Overall receipts fell by slightly more (22.5%) due to a fall in gift aid received.

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

<b>Annual Accounts to year ending 8 April</b>	<b>Year to 08.04.2024</b>	<b>Year to 08.04.2023</b>
<b><u>Receipts</u></b>		
Donations and grants	29915	37571
Gift Aid	3080	5678
Paypal charity sales income	748	459
Donation from trustees for bank charges	233	158
Total receipts	33976	43867
<b><u>Payments</u></b>		
Charitable activities	37239	35317
Bank charges	244	164
Purchases of materials	92	-
Total payments	37575	35482
Net of receipts/(payments)	(3599)	8385
Transfers between funds	-	-
Cash funds last year end	67281	58896
Cash funds this year end	63682	67281
of which: held at bank	57926	62181
held in Paypal account	5756	5100
Total	63682	67281

### **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. A designated reserve of £17,415 has been created to fund health worker training planned for 2024-5.



**JUST SMALL CHANGE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 8 APRIL 2024**

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. Restricted funds

	Balance 9 April 2023	Income	Expenditure	Balance 8 April 2024
	£	£	£	£
Community Health Project	3,907	-	3,157	750
Goat Project	-	13,380	9,880	3,500
Village Savings and Loan Associations	-	970	970	-
	<u>£ 3,907</u>	<u>£ 14,350</u>	<u>£ 14,007</u>	<u>£ 4,250</u>

	Balance 9 April 2022	Income	Expenditure	Balance 8 April 2023
	£	£	£	£
Community Health Project	-	3,907	-	3,907
	<u>£ -</u>	<u>3,907</u>	<u>£ -</u>	<u>£ 3,907</u>

## **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 2024 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

4 February 2025



**JUST SMALL CHANGE**

**Registered Charity No. 1154462**

**ACCOUNTS**

**FOR THE YEAR ENDED**

**8 APRIL 2024**

**JUST SMALL CHANGE**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 8 APRIL 2024**

	Unrestricted - general £	Unrestricted - designated £	Restricted £	Year to 08.04.2024	Total funds £	Year to 08.04.2023 Total funds £
<b>RECEIPTS</b>						
Donations and grants	15,565	-	14,350		29,915	37,571
Gift Aid	3,080	-	-		3,080	5,678
Donations from trustees for bank charges	233	-	-		233	158
Paypal charity sales income	748	-	-		748	459
<b>TOTAL RECEIPTS</b>	<u>19,626</u>	<u>-</u>	<u>14,350</u>		<u>33,976</u>	<u>43,866</u>
<b>PAYMENTS</b>						
Charitable activities						
Programmes in Budaka, Uganda	23,232	-	14,007		37,239	35,317
Bank charges	244	-	-		244	164
Purchases of materials	92	-	-		92	-
<b>TOTAL PAYMENTS</b>	<u>23,568</u>	<u>-</u>	<u>14,007</u>		<u>37,575</u>	<u>35,481</u>
<b>NET (PAYMENTS)/ RECEIPTS</b>	<u>(3,942)</u>	<u>-</u>	<u>343</u>		<u>(3,599)</u>	<u>8,385</u>
Cash funds last year end	45,959	17,415	3,907		67,281	58,896
<b>CASH FUNDS THIS YEAR END</b>	<u>£ 42,017</u>	<u>£ 17,415</u>	<u>£ 4,250</u>		<u>£ 63,682</u>	<u>£ 67,281</u>



**JUST SMALL CHANGE**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**AS AT 8 APRIL 2024**

	2024 Total funds £	2023 Total funds £
<b>CASH FUNDS</b>		
Cash at bank		
HSBC current account	57,926	62,181
Paypal account	5,756	5,100
<b>TOTAL CASH FUNDS</b>	<u>£ 63,682</u>	<u>£ 67,281</u>
<b>REPRESENTED BY</b>		
Unrestricted funds - general	42,017	45,959
- designated (note 2)	17,415	17,415
Restricted funds (note 3)	4,250	3,907
<b>TOTAL CHARITY FUNDS</b>	<u>£ 63,682</u>	<u>£ 67,281</u>

Approved by the Trustees on 4 February 2025 and signed on their behalf by :

M J DONAGHUE .....  .....

**JUST SMALL CHANGE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 8 APRIL 2024**

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. Restricted funds

	Balance 9 April 2023	Income	Expenditure	Balance 8 April 2024
	£	£	£	£
Community Health Project	3,907	-	3,157	750
Goat Project	-	13,380	9,880	3,500
Village Savings and Loan Associations	-	970	970	-
	<u>£ 3,907</u>	<u>£ 14,350</u>	<u>£ 14,007</u>	<u>£ 4,250</u>

	Balance 9 April 2022	Income	Expenditure	Balance 8 April 2023
	£	£	£	£
Community Health Project	-	3,907	-	3,907
	<u>£ -</u>	<u>3,907</u>	<u>£ -</u>	<u>£ 3,907</u>



## **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 2024 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

4 February 2025

**JUST SMALL CHANGE**

**Registered Charity No. 1154462**

**ACCOUNTS**

**FOR THE YEAR ENDED**

**8 APRIL 2024**



**JUST SMALL CHANGE**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 8 APRIL 2024**

	Unrestricted - general £	Unrestricted - designated £	Restricted £	Year to 08.04.2024	Total funds £	Year to 08.04.2023 Total funds £
<b>RECEIPTS</b>						
Donations and grants	15,565	-	14,350		29,915	37,571
Gift Aid	3,080	-	-		3,080	5,678
Donations from trustees for bank charges	233	-	-		233	158
Paypal charity sales income	748	-	-		748	459
<b>TOTAL RECEIPTS</b>	<u>19,626</u>	<u>-</u>	<u>14,350</u>		<u>33,976</u>	<u>43,866</u>
<b>PAYMENTS</b>						
Charitable activities						
Programmes in Budaka, Uganda	23,232	-	14,007		37,239	35,317
Bank charges	244	-	-		244	164
Purchases of materials	92	-	-		92	-
<b>TOTAL PAYMENTS</b>	<u>23,568</u>	<u>-</u>	<u>14,007</u>		<u>37,575</u>	<u>35,481</u>
<b>NET (PAYMENTS)/ RECEIPTS</b>	<u>(3,942)</u>	<u>-</u>	<u>343</u>		<u>(3,599)</u>	<u>8,385</u>
Cash funds last year end	45,959	17,415	3,907		67,281	58,896
<b>CASH FUNDS THIS YEAR END</b>	<u>£ 42,017</u>	<u>£ 17,415</u>	<u>£ 4,250</u>		<u>£ 63,682</u>	<u>£ 67,281</u>

**JUST SMALL CHANGE**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**AS AT 8 APRIL 2024**

	2024 Total funds £	2023 Total funds £
<b>CASH FUNDS</b>		
Cash at bank		
HSBC current account	57,926	62,181
Paypal account	5,756	5,100
<b>TOTAL CASH FUNDS</b>	<u>£ 63,682</u>	<u>£ 67,281</u>
<b>REPRESENTED BY</b>		
Unrestricted funds - general	42,017	45,959
- designated (note 2)	17,415	17,415
Restricted funds (note 3)	4,250	3,907
<b>TOTAL CHARITY FUNDS</b>	<u>£ 63,682</u>	<u>£ 67,281</u>

Approved by the Trustees on 4 February 2025 and signed on their behalf by :

M J DONAGHUE .....  .....