

# COMMON CHANGE UK

England & Wales · Charity number 1171076

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2017-01-11

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 7 Saffron Grove  
Crowborough  
East Sussex  
TN6 2GJ

**Phone** 03003023033

**Email** [matt@commonchange.uk](mailto:matt@commonchange.uk)

**Website** [www.commonchange.uk](http://www.commonchange.uk)

## Activities

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**Objects:** A. THE PREVENTION OR RELIEF OF POVERTY AND/OR FINANCIAL HARDSHIP, EITHER GENERALLY OR INDIVIDUALLY, OF PEOPLE LIVING ANYWHERE IN THE WORLD BY MAKING GRANTS OF MONEY FOR PROVIDING OR PAYING FOR ITEMS, SERVICES OR FACILITIES WHICH THEY COULD NOT OTHERWISE AFFORD THROUGH LACK OF MEANS;B. THE PREVENTION OR RELIEF OF POVERTY AND/OR FINANCIAL HARDSHIP, EITHER GENERALLY OR INDIVIDUALLY, OF PEOPLE LIVING ANYWHERE IN THE WORLD BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, TRANSPORTATION, HOUSING, HEALTHCARE AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.

**Activities:** Form Common Change groups with each member regularly giving finances to a Common Fund available for charitable giving (small grants) for the prevention or relief of poverty and/or financial crisis and hardship, as such needs are identified & agreed by members. Utilise new technology to assist depositing & combining money raised, until distribution in accordance with Charity Commission criteria.

## Classification

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- **How:** Makes Grants To Individuals
- **What:** Disability, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** WORLDWIDE
- Northern Ireland
- Scotland
- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£61,703	£51,266	-	-
2023-12-31	£46,486	£35,780	-	-
2022-12-31	£35,404	£24,238	-	-
2021-12-31	£20,589	£9,910	-	-
2020-12-31	£18,342	£7,554	-	-

## Trustees

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Name	Role	Appointed
DARIN PETERSEN	Chair	2016-10-01
STEVEN LEDGERWOOD		2016-10-01
Sam Ward		2024-11-05

**COMMON CHANGE UK**

England & Wales - Charity number 1171076

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# Accounts

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# Trustees' Annual Report for the period

<b>Trustees' Annual Report for the period</b>							
Period start date			Period end date				
<b>From</b>	01	01	2023	<b>To</b>	31	12	2024

**Charity name**

**Common Change UK**

**Other names charity is known by**

**Registered charity number (if any)**

1171076

**Charity's principal address**

7 SAFFRON GROVE	
CROWBOROUGH	
EAST SUSSEX	
Postcode	TN6 2GJ

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Matthew Wilson	Chair	January	
2	Steven Ledgerwood		Whole year	
3	Darin Petersen	Chair	Whole year	
	Sam Ward		November	

**Names of the trustees for the charity, if any, (for example, any custodian trustees)**

	Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

**Type of adviser**

**Name**

**Address**


**Name of chief executive or names of senior staff members (Optional information)**

**Description of the charity's trusts**

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Type of governing document (eg. trust deed, constitution)	Foundation Model Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by the existing board

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

Common Change UK has invested in increased capacity to manage administrative functions related to donor onboarding and enquiries, and the processes for identifying, deciding upon and distributing outgoing gifts from group common funds.

Common Change USA continues to assist Common Change UK with book-keeping/accountancy services.

Board meetings continue to take place remotely via video conferencing software.

**Summary of the objects of the charity set out in its governing document**

- a. the prevention or relief of poverty and/or financial hardship, either generally or individually, of people living anywhere in the world by making grants of money for providing or paying for items, services or facilities which they could not otherwise afford through lack of means;
- b. the prevention or relief of poverty and/or financial hardship, either generally or individually, of people living anywhere in the world by providing or assisting in the provision of education, training, transportation, housing, healthcare and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The organisation carries out its purposes by:

- Forming Common Change groups in communities around the UK that will contribute their own personal finances and also raise money through other means (such as but not limited to sponsorship etc)
- Facilitating through digital technology a platform by which the members of the Common Change groups may deposit, combine and securely store their financial resources, until such time as they are withdrawn and distributed in accordance with accepted Charity Commission criteria relating to the relief of poverty (see list below).
- Encouraging the Common Change groups to meet in person and online to identify instances of individuals and families in poverty and/or crisis requiring assistance and discuss how their needs can be met through the financial resources that the group can raise or has already raised.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Common Change UK is committed to a principle of incurring minimum overhead costs by utilising volunteer time and expertise. However, in order to address the administrative workload of the charity now that it has grown considerably the services of a sub-contracted administrator have been engaged (part time).

Excerpt from the current CCUK Group Fund policy on grantmaking:

It is intended that recipients of assistance (“benevolence”) from the Group Fund shall:

- i. Be experiencing a financial hardship related to education, healthcare, housing, parental support, professional service/support, transportation, or basic living expenses
- ii. Be nominated by at least one member of the Group through which the request is being made, and known to them by ‘one degree of separation’,
- iii. Not be making a request on their own behalf,
- iv. Be able to receive funds directly by cheque, bank transfer, moneygram or PayPal,
- v. Be able, upon request, to provide written confirmation of receipt of the assistance by email, fax, or mail.
- vi. Common Change recognises common humanity and insists there be no discrimination in the giving of benevolence on the basis of gender, age, ethnicity, sexuality, faith, or disability.

Ultimate responsibility for administration and distribution of funds rests solely with the Common Change UK Trustees.

## Summary of the main achievements of the charity during the year

### **Common Change UK continues to expand its impact, reach, and generosity.**

#### **Growth & Participation**

In 2024, we saw continued growth across the network, with a total of 24 groups. We saw over £35,984 in benevolence, a remarkable increase from the £12,491 disbursed in 2022.

We also welcomed 4 new groups-in Manchester, Birmingham, London, and Cumbria.

#### **Financial Highlights**

Group income increased from £26,095 in 2023 to £35,763.

Total income, including one-off major donations and invoiced services, went from £35,404 in 2023 to £61,702.

We also saw an increase of individual support requests processed; 64 in total up from 52 in 2023.

The average value of an outgoing gift has also increased from £309 to £562.

#### **Benevolence by Category**

Basic living/survivor support: 6,808

Education initiatives: 842

Gap grants: 1,000

Healthcare assistance: 302

Housing transitions: 500

Parental support and family well-being: 2,194.89

Professional development expenses: 500

Self-sustaining initiatives: 20,166.88

Transportation and mobility support: 3,671

#### **Examples of Impact**

Emergency aid for families affected by house fires and income loss

#### **Common Change UK: 2024 Annual Report**

Healthcare and eyewear for individuals in need

Refugee and asylum seeker support, including food, transport, and essentials

Educational access for youth via school trips and youth sports

Help for domestic abuse survivors and mental health crises

Global initiatives through Tearfund in Ethiopia and DRC

Mobility support such as bicycles and travel for significant life events

Community Support such grants to help maintain a community garden

Thank you to every donor, member, and group who made this possible. Your generosity is transforming lives and building a more compassionate and resilient network of care.

Let's continue to grow the common good together.

**Brief statement of the charity's policy on reserves**

It is the policy of the charity to maintain reserve funds not less than 6 months average monthly overhead (measured against the prior 12 mths)

**Details of any funds materially in deficit**

None

**Further financial review details (Optional information)**

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funds remains the regular donations of Common Change group members.

Total income for the year was: £61,703  
Total outgoings for the year were: £51,254  
A surplus of £10,448 is carried over into 2023

**Section F Other optional information**

[Empty box for optional information]

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Steve Ledgerwood

Darin Petersen

Position (eg Secretary, Chair, etc)

Trustee

Chair

Date

14th April 2025

COMMON CHANGE UK  
 48 LEIGHTON ROAD  
 MANCHESTER  
 LANCASHIRE  
 M16 9NX

Your Account

Sort Code 30-96-15  
 Account Number 36712460

TREASURERS ACCOUNT

01 January 2024 to 31 January 2024

<b>Money In</b>	£22,144.01	<b>Balance on 01 January 2024</b>	£29,948.76
<b>Money Out</b>	£297.69	<b>Balance on 31 January 2024</b>	£51,795.08

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
02 Jan 24	P WRIGHT PAULINE WRIGHT	SO	20.00		29,968.76
02 Jan 24	BEANSPROUTS OTHIVCOM/STIFF	SO	5.00		29,973.76
02 Jan 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000118446003	FPI	50.00		30,023.76
02 Jan 24	HILARY EVANS HEVANSHLIFE 00151336632BBLQXWJ 090128	FPI	20.00		30,043.76
02 Jan 24	RIDSDALE M L /ADGD RIDSD- NEGEN 35013658470617000N	FPI	35.00		30,078.76
02 Jan 24	MARK WISEMAN MAR WIS M16 00152053632BYXRQVG 090134	FPI	15.00		30,093.76
02 Jan 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		30,098.76
02 Jan 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		30,118.76
02 Jan 24	CORKE EDWARD EDCORTHEFUND	FPI	20.00		30,138.76
02 Jan 24	STRIPE PAYMENTS UK STRIPE 733464613800 185008 10	FPI	114.87		30,253.63
03 Jan 24	BROWNING SJ STUBROTHEFUND	FPI	60.00		30,313.63
03 Jan 24	STRIPE PAYMENTS UK STRIPE 740056798900 185008 10	FPI	110.86		30,424.49
03 Jan 24	HERMES PARCELNET L CD 0924	DEB		2.99	30,421.50
05 Jan 24	RILEY STEPHEN DONATION FP24004O40936360 070246	FPI	10.00		30,431.50
05 Jan 24	STRIPE PAYMENTS UK STRIPE 733493551400 185008 10	FPI	77.84		30,509.34
08 Jan 24	STRIPE PAYMENTS UK STRIPE 740099211000 185008 10	FPI	71.95		30,581.29

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## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
09 Jan 24	BEANSPOUTS OLDTRAFFORD/STIFF	SO	5.00		30,586.29
10 Jan 24	STRIPE PAYMENTS UK STRIPE 733540109400 185008 10	FPI	69.44		30,655.73
12 Jan 24	STRIPE PAYMENTS UK STRIPE 733560015600 185008 10	FPI	102.07		30,757.80
12 Jan 24	JESSICA CRAIG 200000001269812413 COMMON	FPO		292.00	30,465.80
15 Jan 24	P JOHNSON PEJOBEBACHCOMBERFX	SO	20.00		30,485.80
15 Jan 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		30,505.80
17 Jan 24	BRUNSKILL EL ELABRUM16 RP4652583612406700 202576	FPI	10.00		30,515.80
17 Jan 24	STRIPE PAYMENTS UK STRIPE 740053963600 185008 10	FPI	19.45		30,535.25
19 Jan 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		30,685.25
19 Jan 24	CAF2401161823CF 2401161823CF	BGC	100.00		30,785.25
19 Jan 24	N HUGHES	SO	20.00		30,805.25
22 Jan 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		30,825.25
22 Jan 24	STRIPE PAYMENTS UK STRIPE 740101545000 185008 10	FPI	24.31		30,849.56
22 Jan 24	1/Common Change UK UTB UTB 300000001282544735	FPI	20,746.05		51,595.61
23 Jan 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		51,605.61
23 Jan 24	N REES NORREENE2	SO	10.00		51,615.61
23 Jan 24	COOPER J&C JOHCOONE6 4351217354322202SO 400840	FPI	30.00		51,645.61
23 Jan 24	STRIPE PAYMENTS UK STRIPE 740112452600 185008 10	FPI	59.24		51,704.85
24 Jan 24	HERMES PARCELNET L CD 0924	DEB		2.70	51,702.15
25 Jan 24	STRIPE PAYMENTS UK STRIPE 740259839800 185008 10	FPI	19.15		51,721.30
26 Jan 24	M WILSON MAWI1007	SO	50.00		51,771.30
29 Jan 24	STRIPE PAYMENTS UK STRIPE 740171883400 185008 10	FPI	14.31		51,785.61

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TREASURERS ACCOUNT

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Account Number 36712460

**Your Transactions**

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
30 Jan 24	STRIPE PAYMENTS UK STRIPE 740182473600 185008 10	FPI	9.47		51,795.08

**Transaction types**

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			



COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

## Your Account

Sort Code 30-96-15  
Account Number 36712460

## TREASURERS ACCOUNT

01 February 2024 to 29 February 2024

<b>Money In</b>	£5,363.64	<b>Balance on 01 February 2024</b>	£51,815.08
<b>Money Out</b>	£31,866.96	<b>Balance on 29 February 2024</b>	£25,291.76

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Feb 24	HILARY EVANS HEVANSHLIFE 00151336632BBLSVYZ 090128	FPI	20.00		51,815.08
01 Feb 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000118982911	FPI	50.00		51,865.08
01 Feb 24	MARK WISEMAN MAR WIS M16 00152053632BZBMHHR 090134	FPI	15.00		51,880.08
01 Feb 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		51,885.08
01 Feb 24	RIDSDALE M L /ADGD RIDSD- NEGEN 34023552993769000N	FPI	35.00		51,920.08
01 Feb 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		51,940.08
01 Feb 24	CORKE EDWARD EDCORTHEFUND	FPI	20.00		51,960.08
01 Feb 24	STRIPE PAYMENTS UK STRIPE 740213511000 185008 10	FPI	110.86		52,070.94
01 Feb 24	ANTHONY REYNOLDS 500000001285771773 CCUK	FPO		100.00	51,970.94
01 Feb 24	BEANSPROUTS 300000001289221882 202401	FPO		1,031.00	50,939.94
02 Feb 24	TEARFUND TEARFUND	BGC	4,100.00		55,039.94
02 Feb 24	BEANSPROUTS OTHIVECOM/STIFF	SO	5.00		55,044.94
02 Feb 24	P WRIGHT PAULINE WRIGHT	SO	20.00		55,064.94
02 Feb 24	STRIPE PAYMENTS UK STRIPE 740345423300 185008 10	FPI	48.62		55,113.56
02 Feb 24	GILLIAN ROBERTS 400000001291636221	FPO		80.00	55,033.56
02 Feb 24	TRANSFER - EX T/O WMTT S20182026-098	PAY		30,000.00	25,033.56

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## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
05 Feb 24	RILEY STEPHEN DONATION FP24035O46795626 070246	FPI	10.00		25,043.56
05 Feb 24	BROWNING SJ STUBROTHERFUND	FPI	60.00		25,103.56
06 Feb 24	STRIPE PAYMENTS UK STRIPE 740378063100 185008 10	FPI	5.14		25,108.70
07 Feb 24	STRIPE PAYMENTS UK STRIPE 740273245400 185008 10	FPI	25.09		25,133.79
08 Feb 24	STRIPE PAYMENTS UK STRIPE 740399835600 185008 10	FPI	101.48		25,235.27
09 Feb 24	BEANSPOUTS OLDTRAFFORD/STIFF	SO	5.00		25,240.27
12 Feb 24	STRIPE PAYMENTS UK STRIPE 740321701600 185008 10	FPI	19.45		25,259.72
12 Feb 24	NASTARAN KHADEMI 300000001295463949	FPO		150.00	25,109.72
13 Feb 24	P JOHNSON PEJOBEBACHCOMBERFX	SO	20.00		25,129.72
13 Feb 24	STRIPE PAYMENTS UK STRIPE 740331978400 185008 10	FPI	102.07		25,231.79
13 Feb 24	IMPACT FAMILY SERV 500000001292823587 CCUK	FPO		500.00	24,731.79
15 Feb 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		24,751.79
19 Feb 24	N HUGHES	SO	20.00		24,771.79
19 Feb 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		24,921.79
19 Feb 24	BRUNSKILL EL ELABRUM16 RP4652583622805400 202576	FPI	10.00		24,931.79
19 Feb 24	STRIPE PAYMENTS UK STRIPE 740495373600 185008 10	FPI	19.45		24,951.24
20 Feb 24	CAF2402152706CF 2402152706CF	BGC	100.00		25,051.24
20 Feb 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		25,071.24
20 Feb 24	STRIPE PAYMENTS UK STRIPE 740505461300 185008 10	FPI	19.24		25,090.48
22 Feb 24	STRIPE PAYMENTS UK STRIPE 740424209000 185008 10	FPI	14.54		25,105.02
23 Feb 24	N REES NORREENE2	SO	10.00		25,115.02
23 Feb 24	COOPER J&C JOHCOONE6 0486589454322202SO 400840	FPI	30.00		25,145.02

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
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**Your Transactions**

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
23 Feb 24	STRIPE PAYMENTS UK STRIPE 740535401000 185008 10	FPI	49.77		25,194.79
23 Feb 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		25,204.79
23 Feb 24	HERMES PARCELNET L CD 0924	DEB		5.96	25,198.83
26 Feb 24	M WILSON MAWI1007	SO	50.00		25,248.83
26 Feb 24	STRIPE PAYMENTS UK STRIPE 740462153300 185008 10	FPI	19.15		25,267.98
29 Feb 24	STRIPE PAYMENTS UK STRIPE 740588722000 185008 10	FPI	23.78		25,291.76

**Transaction types**

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			



COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

## Your Account

Sort Code 30-96-15  
Account Number 36712460

## TREASURERS ACCOUNT

01 March 2024 to 31 March 2024

<b>Money In</b>	£2,658.64	<b>Balance on 01 March 2024</b>	£25,341.76
<b>Money Out</b>	£5,081.00	<b>Balance on 31 March 2024</b>	£22,869.40

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Mar 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000119523445	FPI	50.00		25,341.76
01 Mar 24	EDWARD CORKE & EMI EDCORTHEFUND	FPI	20.00		25,361.76
01 Mar 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		25,381.76
01 Mar 24	MARK WISEMAN MAR WIS M16 00152053632BZFGNDM 090134	FPI	15.00		25,396.76
01 Mar 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		25,401.76
01 Mar 24	RIDSDALE M L /ADGD RIDSD- NEGEN 19023737302871000N	FPI	35.00		25,436.76
01 Mar 24	BEANSPROUTS 202402	TFR		1,031.00	24,405.76
04 Mar 24	P WRIGHT PAULINE WRIGHT	SO	20.00		24,425.76
04 Mar 24	BEANSPROUTS OTHIVECOM/STIFF	SO	5.00		24,430.76
04 Mar 24	BROWNING SJ STUBROTHERFUND	FPI	60.00		24,490.76
04 Mar 24	STRIPE PAYMENTS UK STRIPE 740626430700 185008 10	FPI	110.86		24,601.62
05 Mar 24	RILEY STEPHEN DONATION FP24064O51025517 070246	FPI	10.00		24,611.62
05 Mar 24	STRIPE PAYMENTS UK STRIPE 740550987900 185008 10	FPI	48.62		24,660.24
06 Mar 24	STRIPE PAYMENTS UK STRIPE 740646706600 185008 10	FPI	5.14		24,665.38
07 Mar 24	STRIPE PAYMENTS UK STRIPE 740657087100 185008 10	FPI	76.58		24,741.96
08 Mar 24	STRIPE PAYMENTS UK STRIPE 740583215100 185008 10	FPI	49.99		24,791.95

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## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
11 Mar 24	BEANSPOUTS OLDTRAFFORD/STIFF	SO	5.00		24,796.95
11 Mar 24	STRIPE PAYMENTS UK STRIPE 740687511800 185008 10	FPI	19.45		24,816.40
12 Mar 24	STRIPE PAYMENTS UK STRIPE 740624836600 185008 10	FPI	102.07		24,918.47
13 Mar 24	P JOHNSON PEJOBEBACHCOMBERFX	SO	20.00		24,938.47
15 Mar 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		24,958.47
15 Mar 24	T A FYFE 600000001311455257 CCUK GIFT SVF 110532 10	FPO		300.00	24,658.47
15 Mar 24	STHEMBILE C WILSON 100000001308457858 CCUK	FPO		850.00	23,808.47
18 Mar 24	BRUNSKILL EL ELABRUM16 RP4652583632322000 202576	FPI	10.00		23,818.47
19 Mar 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		23,968.47
19 Mar 24	N HUGHES	SO	20.00		23,988.47
19 Mar 24	STRIPE PAYMENTS UK STRIPE 740757922800 185008 10	FPI	19.45		24,007.92
19 Mar 24	GAME CHANGA 100000001310511244 CCUK	FPO		400.00	23,607.92
20 Mar 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		23,627.92
20 Mar 24	STRIPE PAYMENTS UK STRIPE 740714620200 185008 10	FPI	19.24		23,647.16
21 Mar 24	STRIPE PAYMENTS UK STRIPE 740778794200 185008 10	FPI	14.54		23,661.70
22 Mar 24	CAF2403191700CF 2403191700CF	BGC	100.00		23,761.70
25 Mar 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		23,771.70
25 Mar 24	N REES NORREENE2	SO	10.00		23,781.70
25 Mar 24	COOPER J&C JOHCOONE6 9822969454324202SO 400840	FPI	30.00		23,811.70
25 Mar 24	STRIPE PAYMENTS UK STRIPE 740780956600 185008 10	FPI	49.77		23,861.47
26 Mar 24	M WILSON MAWI1007	SO	50.00		23,911.47
26 Mar 24	STRIPE PAYMENTS UK STRIPE 740812398800 185008 10	FPI	19.15		23,930.62

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

**Your Transactions**

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
26 Mar 24	MASOUD DERAKHSHAN 500000001317676170 CCUK	FPO		100.00	23,830.62
27 Mar 24	F/FLOW TEARFUND T/ IMPACT LIFE 2.0	TFR	1,415.00		25,245.62
28 Mar 24	STRIPE PAYMENTS UK STRIPE 740885238500 185008 10	FPI	23.78		25,269.40
28 Mar 24	KAREN MORLEY 200000001315147036 CCUK	FPO		200.00	25,069.40
28 Mar 24	ANDREW KNOX 200000001315177107 CCUK	FPO		125.00	24,944.40
28 Mar 24	LADYBRIDGE CONNECT 400000001324015341 1770	FPO		75.00	24,869.40
28 Mar 24	DIGNITY RC 1122656 600000001319510195 CCUK	FPO		2,000.00	22,869.40

**Transaction types**

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

Your Account

Sort Code 30-96-15  
Account Number 36712460

TREASURERS ACCOUNT

01 April 2024 to 30 April 2024

<b>Money In</b>	£16,685.29	<b>Balance on 01 April 2024</b>	£22,869.40
<b>Money Out</b>	£3,609.00	<b>Balance on 30 April 2024</b>	£35,945.69

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
02 Apr 24	BEANSPOUTS 202403 29MAR24	TFR		1,031.00	21,838.40
02 Apr 24	LEDGERWOOD S OPERATIONAL FUND	FPI	12,000.00		33,838.40
02 Apr 24	P WRIGHT PAULINE WRIGHT	SO	20.00		33,858.40
02 Apr 24	BEANSPOUTS OTHIVECOM/STIFF	SO	5.00		33,863.40
02 Apr 24	EDWARD CORKE & EMI EDCORTHEFUND	FPI	20.00		33,883.40
02 Apr 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000120038888	FPI	50.00		33,933.40
02 Apr 24	MARK WISEMAN MAR WIS M16 00152053632BZJJDBM 090134	FPI	15.00		33,948.40
02 Apr 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		33,953.40
02 Apr 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		33,973.40
03 Apr 24	BROWNING SJ STUBROTHERFUND	FPI	60.00		34,033.40
04 Apr 24	STRIPE PAYMENTS UK STRIPE 740947388100 185008 10	FPI	159.48		34,192.88
05 Apr 24	RILEY STEPHEN DONATION FP24095O59450593 070246	FPI	10.00		34,202.88
05 Apr 24	STRIPE PAYMENTS UK STRIPE 740914504500 185008 10	FPI	4.63		34,207.51
08 Apr 24	STRIPE PAYMENTS UK STRIPE 740979581200 185008 10	FPI	77.09		34,284.60
09 Apr 24	BEANSPOUTS OLDTRAFFORD/STIFF	SO	5.00		34,289.60
10 Apr 24	STRIPE PAYMENTS UK STRIPE 741005403100 185008 10	FPI	69.44		34,359.04

(Continued on next page)

## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
12 Apr 24	TEARFUND TEARFUND	BGC	1,415.00		35,774.04
12 Apr 24	STRIPE PAYMENTS UK STRIPE 741025104200 185008 10	FPI	102.07		35,876.11
15 Apr 24	P JOHNSON PEJOBEBACHCOMBERFX	SO	20.00		35,896.11
15 Apr 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		35,916.11
17 Apr 24	BRUNSKILL EL ELABRUM16 RP4652583642437500 202576	FPI	10.00		35,926.11
17 Apr 24	STRIPE PAYMENTS UK STRIPE 741054410000 185008 10	FPI	19.45		35,945.56
17 Apr 24	TEARFUND 500000001331388099 CCUK	FPO		1,415.00	34,530.56
18 Apr 24	STRIPE PAYMENTS UK STRIPE 741087757000 185008 10	FPI	9.47		34,540.03
19 Apr 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		34,690.03
19 Apr 24	N HUGHES	SO	20.00		34,710.03
22 Apr 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		34,730.03
22 Apr 24	RIDSDALE M L /ADGD RIDSD- NEGEN 52013204037462000N	FPI	35.00		34,765.03
22 Apr 24	STRIPE PAYMENTS UK STRIPE 741126969000 185008 10	FPI	24.31		34,789.34
23 Apr 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		34,799.34
23 Apr 24	N REES NORREENE2	SO	10.00		34,809.34
23 Apr 24	COOPER J&C JOHCOONE6 9825026354322202SO 400840	FPI	30.00		34,839.34
23 Apr 24	STRIPE PAYMENTS UK STRIPE 741123928800 185008 10	FPI	59.24		34,898.58
25 Apr 24	CAF24042242468CF 24042242468CF	BGC	82.00		34,980.58
25 Apr 24	STRIPE PAYMENTS UK STRIPE 741150545100 185008 10	FPI	39.33		35,019.91
26 Apr 24	TEARFUND TEARFUND	BGC	2,015.00		37,034.91
26 Apr 24	M WILSON MAWI1007	SO	50.00		37,084.91
26 Apr 24	GAME CHANGA 100000001333526387 CCUK	FPO		200.00	36,884.91

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

**Your Transactions**

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
29 Apr 24	STRIPE PAYMENTS UK STRIPE 741197173600 185008 10	FPI	14.31		36,899.22
29 Apr 24	BEANSPROUTS 202404 FIONA STIFF	TFR		963.00	35,936.22
30 Apr 24	STRIPE PAYMENTS UK STRIPE 741204469600 185008 10	FPI	9.47		35,945.69

**Transaction types**

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

Your Account

Sort Code 30-96-15  
Account Number 36712460

TREASURERS ACCOUNT

01 May 2024 to 31 May 2024

<b>Money In</b>	£4,959.05	<b>Balance on 01 May 2024</b>	£35,965.69
<b>Money Out</b>	£4,788.18	<b>Balance on 31 May 2024</b>	£36,116.56

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 May 24	EDWARD CORKE & EMI EDCORTHEFUND	FPI	20.00		35,965.69
01 May 24	MARK WISEMAN MAR WIS M16 00152053632BZMDKQJ 090134	FPI	15.00		35,980.69
01 May 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		35,985.69
01 May 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000120579798	FPI	50.00		36,035.69
01 May 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		36,055.69
02 May 24	BEANSPROUTS OTHIVECOM/STIFF	SO	5.00		36,060.69
02 May 24	P WRIGHT PAULINE WRIGHT	SO	20.00		36,080.69
02 May 24	STRIPE PAYMENTS UK STRIPE 741232961400 185008 10	FPI	110.86		36,191.55
03 May 24	BROWNING SJ STUBROTHERFUND	FPI	60.00		36,251.55
03 May 24	DONNA MEARNES 200000001338041154 CCUK	FPO		300.00	35,951.55
07 May 24	RILEY STEPHEN DONATION FP24127O47645354 070246	FPI	10.00		35,961.55
08 May 24	STRIPE PAYMENTS UK STRIPE 741294564200 185008 10	FPI	9.77		35,971.32
09 May 24	BEANSPROUTS OLDTRAFFORD/STIFF	SO	5.00		35,976.32
09 May 24	STRIPE PAYMENTS UK STRIPE 741310652000 185008 10	FPI	121.94		36,098.26
10 May 24	STRIPE PAYMENTS UK STRIPE 741307125500 185008 10	FPI	57.75		36,156.01
13 May 24	OLD TRAFFORD JUNIO 400000001351620357 COMMON	FPO		300.00	35,856.01

(Continued on next page)

## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
13 May 24	A J BIANCO 300000001350231509 CCUK	FPO		375.00	35,481.01
13 May 24	P JOHNSON PEJOBEBACHCOMBERFX	SO	20.00		35,501.01
13 May 24	STRIPE PAYMENTS UK STRIPE 741338434700 185008 10	FPI	163.47		35,664.48
14 May 24	STRIPE PAYMENTS UK STRIPE 741370938800 185008 10	FPI	9.47		35,673.95
15 May 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		35,693.95
15 May 24	STRIPE PAYMENTS UK STRIPE 741382332600 185008 10	FPI	102.07		35,796.02
16 May 24	STRIPE PAYMENTS UK STRIPE 741376291800 185008 10	FPI	9.47		35,805.49
17 May 24	BRUNSKILL EL ELABRUM16 RP4652583652451200 202576	FPI	10.00		35,815.49
17 May 24	STRIPE PAYMENTS UK STRIPE 741386054300 185008 10	FPI	19.45		35,834.94
20 May 24	CAF2405152680CF 2405152680CF	BGC	100.00		35,934.94
20 May 24	N HUGHES	SO	20.00		35,954.94
20 May 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		36,104.94
20 May 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		36,124.94
20 May 24	RIDSDALE M L /ADGD RIDSD- NEGEN 26013205069810000N	FPI	35.00		36,159.94
20 May 24	OPEN HANDS INTERNA 200000001347276937 CCUK	FPO		532.38	35,627.56
20 May 24	IT'S A PENALTY 500000001351407062 CCUK	FPO		1,000.00	34,627.56
20 May 24	JO A GARNER 600000001351112526 CCUK	FPO		200.00	34,427.56
20 May 24	C P BAMBROUGH 400000001356204644 CCUK	FPO		200.00	34,227.56
20 May 24	MARKEY KA V94 OLD TRAFFORD CC	FPI	300.00		34,527.56
21 May 24	STRIPE PAYMENTS UK STRIPE 741452441700 185008 10	FPI	19.24		34,546.80
22 May 24	CHRISTINE ASPINALL 300000001355868391 CCUK	FPO		300.00	34,246.80
22 May 24	C G BERG 100000001349178663 CCUK	FPO		250.00	33,996.80

(Continued on next page)

## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
23 May 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		34,006.80
23 May 24	N REES NORREENE2	SO	10.00		34,016.80
23 May 24	COOPER J&C JOHCOONE6 9946310454322202SO 400840	FPI	30.00		34,046.80
23 May 24	STRIPE PAYMENTS UK STRIPE 741457752000 185008 10	FPI	49.77		34,096.57
24 May 24	TEARFUND TEARFUND	BGC	3,147.00		37,243.57
24 May 24	STRIPE PAYMENTS UK STRIPE 741493116700 185008 10	FPI	19.15		37,262.72
24 May 24	AMBER ARA 200000001349945943 CCUK	FPO		260.00	37,002.72
28 May 24	M WILSON MAWI1007	SO	50.00		37,052.72
30 May 24	STRIPE PAYMENTS UK STRIPE 741581457000 185008 10	FPI	14.31		37,067.03
31 May 24	STRIPE PAYMENTS UK STRIPE 741549089100 185008 10	FPI	120.33		37,187.36
31 May 24	BEANSPROUTS 202405 FIONA STIFF	TFR		1,070.80	36,116.56

## Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

Your Account

Sort Code 30-96-15  
Account Number 36712460

TREASURERS ACCOUNT

01 June 2024 to 30 June 2024

<b>Money In</b>	£2,801.09	<b>Balance on 01 June 2024</b>	£36,116.56
<b>Money Out</b>	£5,171.99	<b>Balance on 30 June 2024</b>	£33,745.66

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
03 Jun 24	P WRIGHT PAULINE WRIGHT	SO	20.00		36,136.56
03 Jun 24	BEANSPROUTS OTHIVCOM/STIFF	SO	5.00		36,141.56
03 Jun 24	EDWARD CORKE & EMI EDCORTHEFUND	FPI	20.00		36,161.56
03 Jun 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000121134275	FPI	50.00		36,211.56
03 Jun 24	MARK WISEMAN MAR WIS M16 00152053632BZQHBJM 090134	FPI	15.00		36,226.56
03 Jun 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		36,231.56
03 Jun 24	BROWNING SJ STUBROTHERFUND	FPI	60.00		36,291.56
03 Jun 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		36,311.56
04 Jun 24	FUNDRAISING REGULA 600000001360621379 INV 42524	FPO		50.00	36,261.56
05 Jun 24	RILEY STEPHEN DONATION FP24156O53240518 070246	FPI	10.00		36,271.56
05 Jun 24	STRIPE PAYMENTS UK STRIPE 741625057400 185008 10	FPI	5.14		36,276.70
05 Jun 24	SAMANTHA J KIRKBY 400000001366641623 CUK	FPO		200.00	36,076.70
06 Jun 24	STRIPE PAYMENTS UK STRIPE 741638059400 185008 10	FPI	67.11		36,143.81
07 Jun 24	STRIPE PAYMENTS UK STRIPE 741649607800 185008 10	FPI	20.46		36,164.27
10 Jun 24	BEANSPROUTS OLDTRAFFORD/STIFF	SO	5.00		36,169.27
10 Jun 24	FORGN PYT210251617 USD@1.2391	TFR		4,086.99	32,082.28

(Continued on next page)

## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
10 Jun 24	STRIPE PAYMENTS UK STRIPE 741740442000 185008 10	FPI	39.00		32,121.28
10 Jun 24	OUR CHARGE FT268683698271 FP21025161778898	PAY		15.00	32,106.28
11 Jun 24	STRIPE PAYMENTS UK STRIPE 741753155000 185008 10	FPI	19.45		32,125.73
12 Jun 24	STRIPE PAYMENTS UK STRIPE 741716183700 185008 10	FPI	102.07		32,227.80
13 Jun 24	P JOHNSON PEJOBEBACHCOMBERFX	SO	20.00		32,247.80
17 Jun 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		32,267.80
17 Jun 24	BRUNSKILL EL ELABRUM16 RP4652583662313400 202576	FPI	10.00		32,277.80
17 Jun 24	CARRIE WILLIAMS 600000001369468720 CCUK	FPO		400.00	31,877.80
18 Jun 24	STRIPE PAYMENTS UK STRIPE 741863984300 185008 10	FPI	28.92		31,906.72
19 Jun 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		32,056.72
19 Jun 24	N HUGHES	SO	20.00		32,076.72
20 Jun 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		32,096.72
20 Jun 24	RIDSDALE M L /ADGD RIDSD- NEGEN 59023155753023000N	FPI	35.00		32,131.72
20 Jun 24	STRIPE PAYMENTS UK STRIPE 741911044600 185008 10	FPI	19.24		32,150.96
21 Jun 24	TEARFUND TEARFUND	BGC	1,722.00		33,872.96
21 Jun 24	OLD TRAFFORD JUNIO 200000001367682846 COMMON	FPO		220.00	33,652.96
24 Jun 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		33,662.96
24 Jun 24	N REES NORREENE2	SO	10.00		33,672.96
24 Jun 24	COOPER J&C JOHCOONE6 9483538454323202SO 400840	FPI	30.00		33,702.96
25 Jun 24	STRIPE PAYMENTS UK STRIPE 741936463200 185008 10	FPI	49.77		33,752.73
26 Jun 24	CAF24062133926CF 24062133926CF	BGC	100.00		33,852.73
26 Jun 24	M WILSON MAWI1007	SO	50.00		33,902.73

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

**Your Transactions**

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
26 Jun 24	STRIPE PAYMENTS UK STRIPE 742040707900 185008 10	FPI	19.15		33,921.88
27 Jun 24	STRIPE PAYMENTS UK STRIPE 741975672100 185008 10	FPI	14.31		33,936.19
28 Jun 24	STRIPE PAYMENTS UK STRIPE 742080496500 185008 10	FPI	9.47		33,945.66
28 Jun 24	NEWBEGIN SCHOOL 300000001379993566 CCUK	FPO		200.00	33,745.66

**Transaction types**

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

Your Account

Sort Code 30-96-15  
Account Number 36712460

TREASURERS ACCOUNT

01 July 2024 to 31 July 2024

<b>Money In</b>	£11,653.38	<b>Balance on 01 July 2024</b>	£33,058.33
<b>Money Out</b>	£2,058.83	<b>Balance on 31 July 2024</b>	£43,340.21

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Jul 24	BEANSPROUTS 202406 FIONA STIFF 30JUN24	TFR		687.33	33,058.33
01 Jul 24	EDWARD CORKE & EMI EDCORTHEFUND	FPI	20.00		33,078.33
01 Jul 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000121632895	FPI	50.00		33,128.33
01 Jul 24	MARK WISEMAN MAR WIS M16 00152053632BZSYZCD 090134	FPI	15.00		33,143.33
01 Jul 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		33,148.33
01 Jul 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		33,168.33
02 Jul 24	BEANSPROUTS OTHIVECOM/STIFF	SO	5.00		33,173.33
02 Jul 24	P WRIGHT PAULINE WRIGHT	SO	20.00		33,193.33
03 Jul 24	BROWNING SJ STUBROTHERFUND	FPI	60.00		33,253.33
03 Jul 24	STRIPE PAYMENTS UK STRIPE 742057789400 185008 10	FPI	110.86		33,364.19
05 Jul 24	RILEY STEPHEN DONATION FP24186O40727752 070246	FPI	10.00		33,374.19
05 Jul 24	STRIPE PAYMENTS UK STRIPE 742095395100 185008 10	FPI	9.77		33,383.96
08 Jul 24	HMRC CHARITIES EW89899	BGC	8,741.33		42,125.29
08 Jul 24	STRIPE PAYMENTS UK STRIPE 742136547200 185008 10	FPI	71.95		42,197.24
09 Jul 24	BEANSPROUTS OLDTRAFFORD/STIFF	SO	5.00		42,202.24
09 Jul 24	STRIPE PAYMENTS UK STRIPE 742261228000 185008 10	FPI	69.44		42,271.68

(Continued on next page)

## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
12 Jul 24	STRIPE PAYMENTS UK STRIPE 742323487500 185008 10	FPI	102.07		42,373.75
15 Jul 24	P JOHNSON PEJOBEBACHCOMBERFX	SO	20.00		42,393.75
15 Jul 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		42,413.75
17 Jul 24	CAF2407121254CF 2407121254CF	BGC	100.00		42,513.75
17 Jul 24	BRUNSKILL EL ELABRUM16 RP4652583672696000 202576	FPI	10.00		42,523.75
17 Jul 24	STRIPE PAYMENTS UK STRIPE 742266007700 185008 10	FPI	19.45		42,543.20
18 Jul 24	STRIPE PAYMENTS UK STRIPE 742286352800 185008 10	FPI	9.47		42,552.67
19 Jul 24	N HUGHES	SO	20.00		42,572.67
19 Jul 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		42,722.67
19 Jul 24	STRIPE PAYMENTS UK STRIPE 742440830500 185008 10	FPI	10.10		42,732.77
22 Jul 24	MRS CM BUCKLEY 500000001389471264 CCUK	FPO		400.00	42,332.77
22 Jul 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		42,352.77
22 Jul 24	RIDSDALE M L /ADGD RIDSD- NEGEN 59013149912256000N	FPI	35.00		42,387.77
22 Jul 24	STRIPE PAYMENTS UK STRIPE 742335647200 185008 10	FPI	19.24		42,407.01
23 Jul 24	N REES NORREENE2	SO	10.00		42,417.01
23 Jul 24	COOPER J&C JOHCOONE6 9976532354322202SO 400840	FPI	30.00		42,447.01
23 Jul 24	STRIPE PAYMENTS UK STRIPE 742501421100 185008 10	FPI	49.77		42,496.78
23 Jul 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		42,506.78
25 Jul 24	STRIPE PAYMENTS UK STRIPE 742534603200 185008 10	FPI	19.15		42,525.93
26 Jul 24	TEARFUND TEARFUND	BGC	1,712.00		44,237.93
26 Jul 24	M WILSON MAWI1007	SO	50.00		44,287.93
29 Jul 24	STRIPE PAYMENTS UK STRIPE 742594318600 185008 10	FPI	14.31		44,302.24

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

**Your Transactions**

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
30 Jul 24	STRIPE PAYMENTS UK STRIPE 742448141700 185008 10	FPI	9.47		44,311.71
31 Jul 24	BEANSPROUTS 202407 FIONA STIFF	TFR		971.50	43,340.21

**Transaction types**

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

Your Account

Sort Code 30-96-15  
Account Number 36712460

TREASURERS ACCOUNT

01 August 2024 to 31 August 2024

<b>Money In</b>	£4,592.60	<b>Balance on 01 August 2024</b>	£43,360.21
<b>Money Out</b>	£1,086.99	<b>Balance on 31 August 2024</b>	£46,845.82

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Aug 24	EDWARD CORKE & EMI EDCORTHEFUND	FPI	20.00		43,360.21
01 Aug 24	MARK WISEMAN MAR WIS M16 00152053632BZXFRD 090134	FPI	15.00		43,375.21
01 Aug 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000122166942	FPI	50.00		43,425.21
01 Aug 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		43,430.21
01 Aug 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		43,450.21
01 Aug 24	STRIPE PAYMENTS UK STRIPE 742489125100 185008 10	FPI	110.86		43,561.07
02 Aug 24	BEANSPROUTS OTHIVECOM/STIFF	SO	5.00		43,566.07
02 Aug 24	P WRIGHT PAULINE WRIGHT	SO	20.00		43,586.07
05 Aug 24	RILEY STEPHEN DONATION FP24217O47861289 070246	FPI	10.00		43,596.07
05 Aug 24	BROWNING SJ STUBROTHERFUND	FPI	60.00		43,656.07
06 Aug 24	STRIPE PAYMENTS UK STRIPE 742742416600 185008 10	FPI	5.14		43,661.21
06 Aug 24	G A HILL 600000001399794172 CCUK GIFT 201847 10	FPO		302.00	43,359.21
07 Aug 24	STRIPE PAYMENTS UK STRIPE 742575989500 185008 10	FPI	25.09		43,384.30
08 Aug 24	STRIPE PAYMENTS UK STRIPE 742782809000 185008 10	FPI	101.48		43,485.78
09 Aug 24	BEANSPROUTS OLDTRAFFORD/STIFF	SO	5.00		43,490.78
09 Aug 24	FIONA STIFF 400000001406371755 CCUK	FPO		99.99	43,390.79

(Continued on next page)

## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
13 Aug 24	P JOHNSON PEJOB EACHCOMBERFX	SO	20.00		43,410.79
13 Aug 24	STRIPE PAYMENTS UK STRIPE 742656824500 185008 10	FPI	102.07		43,512.86
14 Aug 24	ICO ZB581684	DD		35.00	43,477.86
14 Aug 24	SARAH KELLY 400000001408887098 CCUK	FPO		250.00	43,227.86
15 Aug 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		43,247.86
16 Aug 24	STRIPE PAYMENTS UK STRIPE 742707359800 185008 10	FPI	9.47		43,257.33
19 Aug 24	N HUGHES	SO	20.00		43,277.33
19 Aug 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		43,427.33
19 Aug 24	BRUNSKILL EL ELABRUM16 RP4652583683281900 202576	FPI	10.00		43,437.33
19 Aug 24	STRIPE PAYMENTS UK STRIPE 742737722300 185008 10	FPI	19.45		43,456.78
19 Aug 24	WENDY FINLAY 300000001410487953 COMMON	FPO		150.00	43,306.78
20 Aug 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		43,326.78
20 Aug 24	RIDSDALE M L /ADGD RIDSD- NEGEN 11035513897971000N	FPI	35.00		43,361.78
20 Aug 24	STRIPE PAYMENTS UK STRIPE 742970728100 185008 10	FPI	19.24		43,381.02
20 Aug 24	WWW.AMAZON.* IY6CL CD 6517	DEB		250.00	43,131.02
21 Aug 24	STRIPE PAYMENTS UK STRIPE 742992028100 185008 10	FPI	10.10		43,141.12
23 Aug 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		43,151.12
23 Aug 24	N REES NORREENE2	SO	10.00		43,161.12
23 Aug 24	TEARFUND TEARFUND	BGC	3,412.00		46,573.12
23 Aug 24	COOPER J&C JOHCOONE6 3566470554322202SO 400840	FPI	30.00		46,603.12
23 Aug 24	STRIPE PAYMENTS UK STRIPE 743030879000 185008 10	FPI	49.77		46,652.89
27 Aug 24	M WILSON MAWI1007	SO	50.00		46,702.89

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

**Your Transactions**

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
27 Aug 24	STRIPE PAYMENTS UK STRIPE 742845984400 185008 10	FPI	19.15		46,722.04
30 Aug 24	CAF2408273661CF 2408273661CF	BGC	100.00		46,822.04
30 Aug 24	STRIPE PAYMENTS UK STRIPE 743132930400 185008 10	FPI	23.78		46,845.82

**Transaction types**

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

Your Account

Sort Code 30-96-15  
Account Number 36712460

TREASURERS ACCOUNT

01 September 2024 to 30 September 2024

<b>Money In</b>	£1,224.70	<b>Balance on 01 September 2024</b>	£46,845.82
<b>Money Out</b>	£2,045.89	<b>Balance on 30 September 2024</b>	£46,024.63

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
02 Sep 24	BEANSPOUTS OTHIVCOM/STIFF	SO	5.00		46,850.82
02 Sep 24	P WRIGHT PAULINE WRIGHT	SO	20.00		46,870.82
02 Sep 24	EDWARD CORKE & EMI EDCORTHEFUND	FPI	20.00		46,890.82
02 Sep 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000122701559	FPI	50.00		46,940.82
02 Sep 24	MARK WISEMAN MAR WIS M16 00152053632BZZVSGC 090134	FPI	15.00		46,955.82
02 Sep 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		46,960.82
02 Sep 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		46,980.82
02 Sep 24	STRIPE PAYMENTS UK STRIPE 743172089600 185008 10	FPI	110.86		47,091.68
03 Sep 24	BROWNING SJ STUBROTHERFUND	FPI	60.00		47,151.68
03 Sep 24	BEANSPOUTS 202408 FIONA STIFF	TFR		1,031.00	46,120.68
04 Sep 24	STRIPE PAYMENTS UK STRIPE 743210145300 185008 10	FPI	5.14		46,125.82
05 Sep 24	RILEY STEPHEN DONATION FP24248O55443782 070246	FPI	10.00		46,135.82
05 Sep 24	STRIPE PAYMENTS UK STRIPE 743230642700 185008 10	FPI	4.63		46,140.45
06 Sep 24	STRIPE PAYMENTS UK STRIPE 742998662500 185008 10	FPI	71.95		46,212.40
06 Sep 24	CREATIVES OF NORTH 100000001409058818 CCUK	FPO		300.00	45,912.40
06 Sep 24	RACHEL SHAH 100000001409072420 CCUK	FPO		150.00	45,762.40

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
09 Sep 24	BEANSPOUTS OLDTRAFFORD/STIFF	SO	5.00		45,767.40
09 Sep 24	STRIPE PAYMENTS UK STRIPE 743035307000 185008 10	FPI	20.46		45,787.86
10 Sep 24	STRIPE PAYMENTS UK STRIPE 743311917900 185008 10	FPI	29.53		45,817.39
12 Sep 24	BEANSPOUTS OTHIVCOM/STIFF	TFR	50.00		45,867.39
12 Sep 24	STRIPE PAYMENTS UK STRIPE 743078900500 185008 10	FPI	116.17		45,983.56
12 Sep 24	THE JOURNEY CHURCH 400000001426167458 CCUK	FPO		64.89	45,918.67
13 Sep 24	P JOHNSON PEJOBEBACHCOMBERFX	SO	20.00		45,938.67
16 Sep 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		45,958.67
17 Sep 24	BRUNSKILL EL ELABRUM16 RP4652583693209900 202576	FPI	10.00		45,968.67
17 Sep 24	STRIPE PAYMENTS UK STRIPE 743434566900 185008 10	FPI	19.45		45,988.12
17 Sep 24	LNK TESCO FIRSWOOD CD 6517 17SEP24	CPT		200.00	45,788.12
18 Sep 24	STRIPE PAYMENTS UK STRIPE 743451972300 185008 10	FPI	9.47		45,797.59
19 Sep 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		45,947.59
19 Sep 24	N HUGHES	SO	20.00		45,967.59
19 Sep 24	STRIPE PAYMENTS UK STRIPE 743185199700 185008 10	FPI	10.10		45,977.69
20 Sep 24	RIDSDALE M L /ADGD RIDSD- NEGEN 38023227493535000N	FPI	35.00		46,012.69
20 Sep 24	STRIPE PAYMENTS UK STRIPE 743189861400 185008 10	FPI	19.24		46,031.93
23 Sep 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		46,041.93
23 Sep 24	N REES NORREENE2	SO	10.00		46,051.93
23 Sep 24	COOPER J&C JOHCOONE6 4536867454322202SO 400840	FPI	30.00		46,081.93
24 Sep 24	STRIPE PAYMENTS UK STRIPE 743581259500 185008 10	FPI	49.77		46,131.70
25 Sep 24	LAURA MACKEY 600000001428123664 CCUK	FPO		300.00	45,831.70

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

**Your Transactions**

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
26 Sep 24	CAF24092310442CF 24092310442CF	BGC	100.00		45,931.70
26 Sep 24	M WILSON MAWI1007	SO	50.00		45,981.70
26 Sep 24	STRIPE PAYMENTS UK STRIPE 743620318500 185008 10	FPI	19.15		46,000.85
27 Sep 24	STRIPE PAYMENTS UK STRIPE 743326576000 185008 10	FPI	14.31		46,015.16
30 Sep 24	STRIPE PAYMENTS UK STRIPE 743651934000 185008 10	FPI	9.47		46,024.63

**Transaction types**

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

Your Account

Sort Code 30-96-15  
Account Number 36712460

TREASURERS ACCOUNT

01 October 2024 to 31 October 2024

<b>Money In</b>	£3,327.91	<b>Balance on 01 October 2024</b>	£46,044.63
<b>Money Out</b>	£2,631.00	<b>Balance on 31 October 2024</b>	£46,721.54

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Oct 24	EDWARD CORKE & EMI EDCORTHEFUND	FPI	20.00		46,044.63
01 Oct 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		46,049.63
01 Oct 24	MARK WISEMAN MAR WIS M16 00152053632CBDPZFT 090134	FPI	15.00		46,064.63
01 Oct 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000123212282	FPI	50.00		46,114.63
01 Oct 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		46,134.63
02 Oct 24	BEANSPROUTS OTHIVECOM/STIFF	SO	25.00		46,159.63
02 Oct 24	P WRIGHT PAULINE WRIGHT	SO	20.00		46,179.63
02 Oct 24	THEATRE OF THE SEN 300000001436786320 CCUK	FPO		300.00	45,879.63
02 Oct 24	BEANSPROUTS 202409 FIONA STIFF	TFR		1,031.00	44,848.63
03 Oct 24	BROWNING SJ STUBROTHEFUND	FPI	60.00		44,908.63
03 Oct 24	STRIPE PAYMENTS UK STRIPE 743711827700 185008 10	FPI	110.86		45,019.49
04 Oct 24	TEARFUND TEARFUND	BGC	1,697.00		46,716.49
07 Oct 24	RILEY STEPHEN DONATION FP24280045313125 070246	FPI	10.00		46,726.49
07 Oct 24	STRIPE PAYMENTS UK STRIPE PH737VT11HMBG5OU00 200000	FPI	9.77		46,736.26
08 Oct 24	STRIPE PAYMENTS UK STRIPE XP1461995413367078 185008	FPI	121.94		46,858.20
09 Oct 24	BEANSPROUTS OLDTRAFFORD/STIFF	SO	5.00		46,863.20

(Continued on next page)

## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
11 Oct 24	TEARFUND TEARFUND	BGC	300.00		47,163.20
14 Oct 24	P JOHNSON PEJOBEBACHCOMBERFX	SO	20.00		47,183.20
14 Oct 24	STRIPE PAYMENTS UK STRIPE XP9752111478010478 185008	FPI	102.07		47,285.27
15 Oct 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		47,305.27
17 Oct 24	BRUNSKILL EL ELABRUM16 RP4652583703152100 202576	FPI	10.00		47,315.27
17 Oct 24	FARZANA SUFYAN 300000001444504086 CCUK	FPO		150.00	47,165.27
17 Oct 24	STRIPE PAYMENTS UK STRIPE XP8498966793836956 185008	FPI	28.92		47,194.19
18 Oct 24	STRIPE PAYMENTS UK STRIPE XP0981210983576389 185008	FPI	19.24		47,213.43
21 Oct 24	N HUGHES	SO	20.00		47,233.43
21 Oct 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		47,383.43
21 Oct 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		47,403.43
21 Oct 24	RIDSDALE M L /ADGD RIDSD- NEGEN 31013145784720000N	FPI	35.00		47,438.43
21 Oct 24	STRIPE PAYMENTS UK STRIPE XP2628568439243768 185008	FPI	10.10		47,448.53
22 Oct 24	STRIPE PAYMENTS UK STRIPE XP3801029801221907 185008	FPI	49.77		47,498.30
22 Oct 24	NOMTHANDAZO ROSE I 400000001448912298 CCUK	FPO		1,000.00	46,498.30
23 Oct 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		46,508.30
23 Oct 24	N REES NORREENE2	SO	10.00		46,518.30
23 Oct 24	COOPER J&C JOHCOONE6 2446364354322202SO 400840	FPI	30.00		46,548.30
24 Oct 24	CAF2410213283CF 2410213283CF	BGC	100.00		46,648.30
24 Oct 24	STRIPE PAYMENTS UK STRIPE XP0022194573088653 185008	FPI	19.15		46,667.45
28 Oct 24	M WILSON MAWI1007	SO	50.00		46,717.45
29 Oct 24	STRIPE PAYMENTS UK STRIPE XP5570191509053999 185008	FPI	14.31		46,731.76

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

**Your Transactions**

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
30 Oct 24	STRIPE PAYMENTS UK STRIPE XP2167216785203505 185008	FPI	28.92		46,760.68
30 Oct 24	MISS H HOGBEN 200000001444571541 CCUK	FPO		150.00	46,610.68
31 Oct 24	STRIPE PAYMENTS UK STRIPE XP7904161369586720 185008	FPI	110.86		46,721.54

**Transaction types**

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<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

Your Account

Sort Code 30-96-15  
Account Number 36712460

TREASURERS ACCOUNT

01 November 2024 to 30 November 2024

<b>Money In</b>	£5,421.82	<b>Balance on 01 November 2024</b>	£48,673.54
<b>Money Out</b>	£4,405.91	<b>Balance on 30 November 2024</b>	£47,737.45

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Nov 24	TEARFUND TEARFUND	BGC	1,952.00		48,673.54
01 Nov 24	EDWARD CORKE & EMI EDCORTHEFUND	FPI	20.00		48,693.54
01 Nov 24	MARK WISEMAN MAR WIS M16 00152053632CBHXXDD 090134	FPI	15.00		48,708.54
01 Nov 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000123735440	FPI	50.00		48,758.54
01 Nov 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		48,763.54
01 Nov 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		48,783.54
01 Nov 24	BEANSPROUTS 202410 FIONA STIFF	TFR		950.29	47,833.25
01 Nov 24	STRIPE PAYMENTS UK STRIPE XP1952981860869445 185008	FPI	5.14		47,838.39
04 Nov 24	BEANSPROUTS OTHIVECOM/STIFF	SO	25.00		47,863.39
04 Nov 24	P WRIGHT PAULINE WRIGHT	SO	20.00		47,883.39
04 Nov 24	BROWNING SJ STUBROTHEFUND	FPI	60.00		47,943.39
05 Nov 24	RILEY STEPHEN DONATION FP24309O51308518 070246	FPI	10.00		47,953.39
05 Nov 24	STRIPE PAYMENTS UK STRIPE XP9361115714300768 185008	FPI	20.46		47,973.85
06 Nov 24	STRIPE PAYMENTS UK STRIPE XP1590476901039283 185008	FPI	29.53		48,003.38
06 Nov 24	ALDI UK GIFTCARD CD 6517	DEB		150.00	47,853.38
07 Nov 24	STRIPE PAYMENTS UK STRIPE XP4974726092197810 185008	FPI	67.11		47,920.49

(Continued on next page)

## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
07 Nov 24	LNK POST OFFICE CD 6517 07NOV24	CPT		250.00	47,670.49
08 Nov 24	STRIPE PAYMENTS UK STRIPE XP8669274274917038 185008	FPI	102.07		47,772.56
08 Nov 24	LNK POST OFFICE CD 6517 08NOV24	CPT		250.00	47,522.56
11 Nov 24	BEANSPROUTS OLDTRAFFORD/STIFF	SO	5.00		47,527.56
12 Nov 24	STRIPE PAYMENTS UK STRIPE XP8823196270191135 185008	FPI	3.05		47,530.61
13 Nov 24	P JOHNSON PEJOBEBACHCOMBERFX	SO	20.00		47,550.61
14 Nov 24	PATRICIA KAMBA 300000001460460932 CCUK	FPO		200.00	47,350.61
15 Nov 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		47,370.61
15 Nov 24	STRIPE PAYMENTS UK STRIPE XP6044581633484947 185008	FPI	19.45		47,390.06
18 Nov 24	BRUNSKILL EL ELABRUM16 RP4652583713446400 202576	FPI	10.00		47,400.06
18 Nov 24	STRIPE PAYMENTS UK STRIPE XP6996434168430657 185008	FPI	28.71		47,428.77
19 Nov 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		47,578.77
19 Nov 24	N HUGHES	SO	20.00		47,598.77
19 Nov 24	TIM SPENCER 600000001459485630 CCUK	FPO		450.00	47,148.77
20 Nov 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		47,168.77
20 Nov 24	RIDSDALE M L /ADGD RIDSD- NEGEN 38023210696410000N	FPI	40.00		47,208.77
21 Nov 24	STRIPE PAYMENTS UK STRIPE XP4023558448293644 185008	FPI	59.87		47,268.64
22 Nov 24	CAF2411191564CF 2411191564CF	BGC	100.00		47,368.64
22 Nov 24	STRIPE PAYMENTS UK STRIPE XP7839052540910623 185008	FPI	19.45		47,388.09
25 Nov 24	TEARFUND TEARFUND	BGC	1,877.00		49,265.09
25 Nov 24	N REES NORREENE2	SO	10.00		49,275.09
25 Nov 24	COOPER J&C JOHCOONE6 5773591554324202SO 400840	FPI	30.00		49,305.09

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

**Your Transactions**

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
25 Nov 24	MAHYA MORTAZAVI 600000001462624345 CCUK	FPO		500.00	48,805.09
25 Nov 24	SOUL CITY CHURCH 200000001459058000 CCUK	FPO		1,102.50	47,702.59
25 Nov 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		47,712.59
26 Nov 24	M WILSON MAWI1007	SO	50.00		47,762.59
26 Nov 24	STRIPE PAYMENTS UK STRIPE XP6318674896682882 185008	FPI	19.15		47,781.74
28 Nov 24	STRIPE PAYMENTS UK STRIPE XP5669210044313953 185008	FPI	508.83		48,290.57
28 Nov 24	A J O'DONOGHUE 200000001460812338 CCUK	FPO		500.00	47,790.57
29 Nov 24	Amazon.co.uk*TP2GA CD 6517	DEB		53.12	47,737.45

**Transaction types**

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			

COMMON CHANGE UK  
48 LEIGHTON ROAD  
MANCHESTER  
LANCASHIRE  
M16 9NX

## Your Account

Sort Code 30-96-15  
Account Number 36712460

## TREASURERS ACCOUNT

01 December 2024 to 31 December 2024

<b>Money In</b>	£3,244.19	<b>Balance on 01 December 2024</b>	£47,737.45
<b>Money Out</b>	£19,384.00	<b>Balance on 31 December 2024</b>	£31,597.64

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
02 Dec 24	J STIFF OT HIVE	SO	50.00		47,787.45
02 Dec 24	P WRIGHT PAULINE WRIGHT	SO	20.00		47,807.45
02 Dec 24	EDWARD CORKE & EMI EDCORTHEFUND	FPI	20.00		47,827.45
02 Dec 24	MRS GILCHRIST LAURA&BEN GILCHRIS 000000000124253572	FPI	50.00		47,877.45
02 Dec 24	MARK WISEMAN MAR WIS M16 00152053632CBLPPWK 090134	FPI	15.00		47,892.45
02 Dec 24	MIRIAM-JOY SHARP OLDTRAFSHARP	FPI	5.00		47,897.45
02 Dec 24	GASTALL HEIDI HEIGASTHEFUND	FPI	20.00		47,917.45
02 Dec 24	BEANSPROUTS OTHIVCOM/STIFF	SO	25.00		47,942.45
02 Dec 24	PCC OF KINGS HEATH 400000001472844750 CCUK	FPO		671.00	47,271.45
02 Dec 24	BEANSPROUTS 202411 FIONA STIFF	TFR		1,031.00	46,240.45
03 Dec 24	BROWNING SJ STUBROTHEFUND	FPI	60.00		46,300.45
03 Dec 24	STRIPE PAYMENTS UK STRIPE XP4631524673571532 185008	FPI	116.97		46,417.42
05 Dec 24	RILEY STEPHEN DONATION FP24339O40318828 070246	FPI	10.00		46,427.42
05 Dec 24	STRIPE PAYMENTS UK STRIPE XP0890528210011149 185008	FPI	4.63		46,432.05
06 Dec 24	STRIPE PAYMENTS UK STRIPE XP6043293984044311 185008	FPI	112.47		46,544.52
06 Dec 24	REBEKAH ALEXANDER 600000001470094331 CCUK	FPO		300.00	46,244.52

(Continued on next page)

## TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

## Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
09 Dec 24	BEANSPOUTS OLDTRAFFORD/STIFF	SO	5.00		46,249.52
10 Dec 24	STRIPE PAYMENTS UK STRIPE XP5315420434115872 185008	FPI	102.07		46,351.59
10 Dec 24	TEARFUND 400000001477266855 UK208	FPO		1,612.00	44,739.59
10 Dec 24	TEARFUND 400000001477325148 UK208	FPO		6,180.00	38,559.59
12 Dec 24	L ROBSON BEACHCOMBERSFX	FPI	100.00		38,659.59
13 Dec 24	P JOHNSON PEJOBACHCOMBERFX	SO	20.00		38,679.59
13 Dec 24	STRIPE PAYMENTS UK STRIPE XP4931549684788228 185008	FPI	19.45		38,699.04
16 Dec 24	MR & MRS MORLEY BEACHCOMBERFX	FPI	20.00		38,719.04
17 Dec 24	BRUNSKILL EL ELABRUM16 RP4652583723502600 202576	FPI	10.00		38,729.04
17 Dec 24	MR. J.B. SLATER 300000001479700135 CCUK	FPO		300.00	38,429.04
17 Dec 24	TEARFUND 200000001472402518 UK208	FPO		8,540.00	29,889.04
18 Dec 24	TEARFUND TEARFUND	BGC	300.00		30,189.04
18 Dec 24	STRIPE PAYMENTS UK STRIPE XP7307251839198139 185008	FPI	28.71		30,217.75
18 Dec 24	DANIEL AND ROSANNA 600000001476795562 CCUK	FPO		400.00	29,817.75
19 Dec 24	ALEXANDER GREEN AKG1672OT79	FPI	150.00		29,967.75
19 Dec 24	N HUGHES	SO	20.00		29,987.75
19 Dec 24	STRIPE PAYMENTS UK STRIPE XP1558860730273999 185008	FPI	10.10		29,997.85
20 Dec 24	TEARFUND TEARFUND	BGC	1,577.00		31,574.85
20 Dec 24	MRS & MR TRIVINO OLD TRAFFORD /VINO	FPI	20.00		31,594.85
20 Dec 24	RIDSDALE M L /ADGD RIDSD- NEGEN 17023229999519000N	FPI	40.00		31,634.85
20 Dec 24	STRIPE PAYMENTS UK STRIPE XP6219326520474140 185008	FPI	49.77		31,684.62
20 Dec 24	MR MOHSEN YOUSEIF 200000001474217030 CCUK	FPO		200.00	31,484.62

(Continued on next page)

TREASURERS ACCOUNT

Sort Code 30-96-15  
Account Number 36712460

### Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
23 Dec 24	MR C J MASON 400000001483854699 CCUK	FPO		150.00	31,334.62
23 Dec 24	CAF2412181997CF 2412181997CF	BGC	100.00		31,434.62
23 Dec 24	M SMITH HUGHES LIFEG/SMITH	SO	10.00		31,444.62
23 Dec 24	N REES NORREENE2	SO	10.00		31,454.62
23 Dec 24	COOPER J&C JOHCOONE6 5445782454322202SO 400840	FPI	30.00		31,484.62
24 Dec 24	STRIPE PAYMENTS UK STRIPE XP9298800848650764 185008	FPI	19.45		31,504.07
27 Dec 24	M WILSON MAWI1007	SO	50.00		31,554.07
30 Dec 24	STRIPE PAYMENTS UK STRIPE XP4120130499179814 185008	FPI	29.26		31,583.33
31 Dec 24	STRIPE PAYMENTS UK STRIPE XP7418417461061067 185008	FPI	14.31		31,597.64

### Transaction types

<b>BGC</b> Bank Giro Credit	<b>BP</b> Bill Payments	<b>CHG</b> Charge	<b>CHQ</b> Cheque
<b>COR</b> Correction	<b>CPT</b> Cashpoint	<b>DD</b> Direct Debit	<b>DEB</b> Debit Card
<b>DEP</b> Deposit	<b>FEE</b> Fixed Service	<b>FPI</b> Faster Payment In	<b>FPO</b> Faster Payment Out
<b>MPI</b> Mobile Payment In	<b>MPO</b> Mobile Payment Out	<b>PAY</b> Payment	<b>SO</b> Standing Order
<b>TFR</b> Transfer			



Section A Independent Examiner's Report

Report to the trustees

Charity Name

Common Change UK

On accounts for the year ended

31/12/2024

Charity no (if any)

11 71076

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024

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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

\* Please delete the words in the brackets if they do not apply.

Signed:

CC. Gm

Date:

26/6/2025

Name:

COLSON GRIEVESON

Relevant professional qualification(s) or body

PGO Actuarial Science

(if any):

Address:

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

A large rectangular box with a black border, intended for providing details of items to be disclosed. A single, solid blue diagonal line runs from the top-left corner to the bottom-right corner of the box.

**COMMON CHANGE UK**

England & Wales - Charity number 1171076

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# Accounts

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Trustees' Annual Report for the period							
		Period start date			Period end date		
<b>From</b>	01	01	2023	<b>To</b>	31	12	2023

## Section A Reference and administration details

<b>Charity name</b>	Common Change UK
<b>Other names charity is known by</b>	
<b>Registered charity number (if any)</b>	1171076
<b>Charity's principal address</b>	7 SAFFRON GROVE
	CROWBOROUGH
	EAST SUSSEX
	Postcode TN6 2GJ

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Matthew Wilson	Chair	Whole year	
2	Steven Ledgerwood		Whole year	
3	Darin Petersen		Whole year	

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

--

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Foundation Model Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	Charitable Incorporated Organisation

Trustee selection methods  
(eg. appointed by, elected by)

Appointed by the existing board

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Common Change UK has invested in increased capacity to manage administrative functions related to donor onboarding and enquiries, and the processes for identifying, deciding upon and distributing outgoing gifts from group common funds.

Common Change USA continues to assist Common Change UK with book-keeping/accountancy services.

Board meetings continue to take place remotely via video conferencing software.

## Section C Objectives and activities

**Summary of the objects of the charity set out in its governing document**

- a. the prevention or relief of poverty and/or financial hardship, either generally or individually, of people living anywhere in the world by making grants of money for providing or paying for items, services or facilities which they could not otherwise afford through lack of means;
- b. the prevention or relief of poverty and/or financial hardship, either generally or individually, of people living anywhere in the world by providing or assisting in the provision of education, training, transportation, housing, healthcare and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The organisation carries out its purposes by:

- Forming Common Change groups in communities around the UK that will contribute their own personal finances and also raise money through other means (such as but not limited to sponsorship etc)
- Facilitating through digital technology a platform by which the members of the Common Change groups may deposit, combine and securely store their financial resources, until such time as they are withdrawn and distributed in accordance with accepted Charity Commission criteria relating to the relief of poverty (see list below).
- Encouraging the Common Change groups to meet in person and online to identify instances of individuals and families in poverty and/or crisis requiring assistance and discuss how their needs can be met through the financial resources that the group can raise or has already raised.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Common Change UK is committed to a principle of incurring minimum overhead costs by utilising volunteer time and expertise. However, in order to address the administrative workload of the charity now that it has grown considerably the services of a sub-contracted administrator are also utilised (part time).

Excerpt from the current CCUK Group Fund policy on grantmaking:

It is intended that recipients of assistance (“benevolence”) from the Group Fund shall:

- Be experiencing a financial hardship related to education, healthcare, housing, parental support, professional service/support, transportation, or basic living expenses
- Be nominated by at least one member of the Group through which the request is being made, and known to them by ‘one degree of separation’,
- Not be making a request on their own behalf,
- Be able to receive funds directly by cheque, bank transfer, moneygram or PayPal,
- Be able, upon request, to provide written confirmation of receipt of the assistance by email, fax, or mail.
- Common Change recognises common humanity and insists there be no discrimination in the giving of benevolence on the basis of gender, age, ethnicity, sexuality, faith, or disability.

Ultimate responsibility for administration and distribution of funds rests solely with the Common Change UK Trustees.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

Throughout 2023 Common Change UK continued to grow steadily in terms of both incoming donations and outgoing financial assistance to individuals and families experiencing hardship of various kinds.

- 4 new groups have become active, 3 in Manchester, 1 in Nottingham. 2 groups closed during the year, leaving 13 active groups in total.
- In addition to the above 2 new groups are in development.
- Group income increased to £26,095, up from £18,666 in 2022.
- Total donation income for the year (which includes one-off major donations) was £45,938, up from £35,404 last year.
- Outgoing gifts were up too, by over £13000, to £26,189. A similar number of beneficiaries were helped over 52 outbound gift requests processed, vs 53 in 2022 and 36 in 2021.
- The average value of an outgoing gift rose to £309.

Some examples of outgoing support included:

Emergency Child Care & Support; Money towards cancer treatment; Donations for those who have suffered bereavement, inc. funeral costs; Supporting Ukrainian Refugees in Poland; Funds for Community events Help with Home Office fees for Asylum Seekers; Cooker and other home appliances; Food parcels; Help following a house fire; Emergency Funds for struggling Family; Supporting a Refugee family to relocate; Refugee Food Project; Carpets to help home feel warmer; Supermarket vouchers; Heating costs; Donation to local church community centre stolen goods

## Section E Financial review

**Brief statement of the charity's policy on reserves**

It is the policy of the charity to maintain reserve funds not less than 6 months average monthly overhead (measured against the prior 12 mths)

**Details of any funds materially in deficit**

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funds remains the regular donations of Common Change group members.

Total income for the year (inc. interest) was: £46,486

Sub-contracted staff costs this year were £9,156

All combined expenses for the year including outgoing gifts, staff costs, financial transaction fees and misc office costs were: £ 35,780



A surplus of £10,706 is carried over into 2024

## Section F Other optional information

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Matthew Wilson	Darin Petersen
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Trustee
<b>Date</b>	14-01-2024	14-01-2024

# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

Report to the trustees

Charity Name  
Common Change UK

On accounts for the year ended

2023

Charity no  
(if any)

1171076

Set out on pages

1 and 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2023.

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 accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

\* Please delete the words in the brackets if they do not apply.

Signed:

CR Givens

Date:

3/1/2024

Name:

COLSON GRIEVESON

Relevant professional qualification(s) or body:

PGD Actuarial Science

Address:

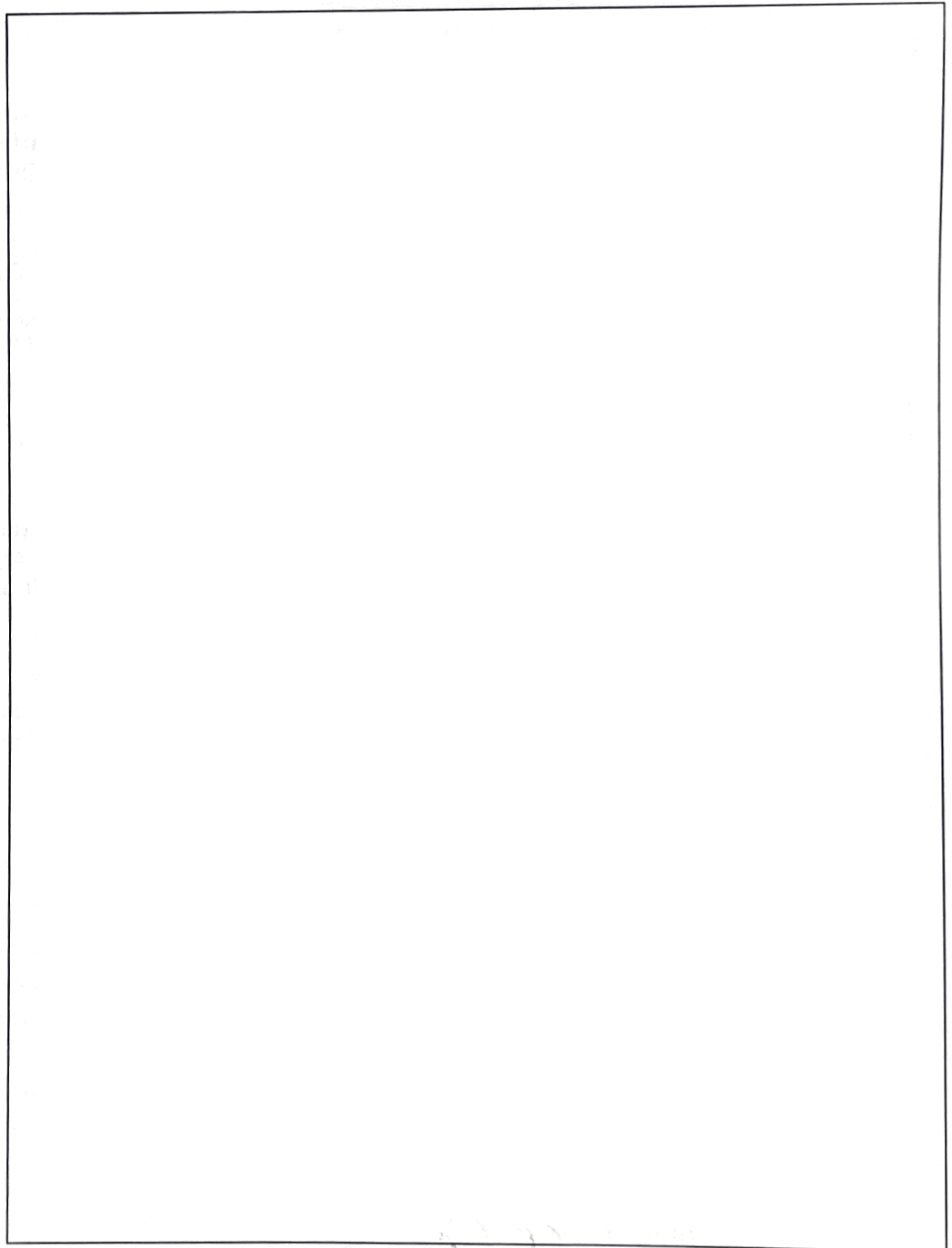
15 PRESTON AVENUE  
TYNEMOUTH  
NE30 2SN

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



**COMMON CHANGE UK**

England & Wales - Charity number 1171076

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# Accounts

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Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	01	01	2022		31	12

## Section A Reference and administration details

Charity name **Common Change UK**

Other names charity is known by

Registered charity number (if any) **1171076**

Charity's principal address

7 SAFFRON GROVE	
CROWBOROUGH	
EAST SUSSEX	
Postcode	TN6 2GJ

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Matthew Wilson	Chair	Whole year	
2	Steven Ledgerwood		Whole year	
3	Darin Petersen		Whole year	

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

--

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Foundation Model Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation

Trustee selection methods (eg. appointed by, elected by)	Appointed by the existing board
---	---------------------------------

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

Common Change UK has invested in increased capacity to manage administrative functions related to donor onboarding and enquiries, and the processes for identifying, deciding upon and distributing outgoing gifts from group common funds.

Common Change USA continues to assist Common Change UK with book-keeping/accountancy services.

Board meetings continue to take place remotely via video conferencing software.

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

- a. the prevention or relief of poverty and/or financial hardship, either generally or individually, of people living anywhere in the world by making grants of money for providing or paying for items, services or facilities which they could not otherwise afford through lack of means;
- b. the prevention or relief of poverty and/or financial hardship, either generally or individually, of people living anywhere in the world by providing or assisting in the provision of education, training, transportation, housing, healthcare and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

- The organisation carries out its purposes by:
- Forming Common Change groups in communities around the UK that will contribute their own personal finances and also raise money through other means (such as but not limited to sponsorship etc)
  - Facilitating through digital technology a platform by which the members of the Common Change groups may deposit, combine and securely store their financial resources, until such time as they are withdrawn and distributed in accordance with accepted Charity Commission criteria relating to the relief of poverty (see list below).
  - Encouraging the Common Change groups to meet in person and online to identify instances of individuals and families in poverty and/or crisis requiring assistance and discuss how their needs can be met through the financial resources that the group can raise or has already raised.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Common Change UK is committed to a principle of incurring minimum overhead costs by utilising volunteer time and expertise. However, in order to address the administrative workload of the charity now that it has grown considerably the services of a sub-contracted administrator have been engaged (part time).

Excerpt from the current CCUK Group Fund policy on grantmaking:

It is intended that recipients of assistance (“benevolence”) from the Group Fund shall:

- Be experiencing a financial hardship related to education, healthcare, housing, parental support, professional service/support, transportation, or basic living expenses
- Be nominated by at least one member of the Group through which the request is being made, and known to them by ‘one degree of separation’,
- Not be making a request on their own behalf,
- Be able to receive funds directly by cheque, bank transfer, moneygram or PayPal,
- Be able, upon request, to provide written confirmation of receipt of the assistance by email, fax, or mail.
- Common Change recognises common humanity and insists there be no discrimination in the giving of benevolence on the basis of gender, age, ethnicity, sexuality, faith, or disability.

Ultimate responsibility for administration and distribution of funds rests solely with the Common Change UK Trustees.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

Following a slowdown in 2021 due to the coronavirus pandemic Common Change UK has experienced considerable growth this year.

- 4 new groups have become active, in Manchester, Birmingham, London and Cumbria, making 11 in total. In addition 2 new groups are in development.
- We doubled group income, to over £18,666, up from £9304 in 2021.
- Total income for the year (which includes one-off major donations) was over £35,404, up from around £18,000 last year.
- Outgoing gifts were up too, by over £2000, to £12,491. More people have been helped than ever before with over 53 requests processed, vs 36 in 2021 and 25 in 2020.
- The average value of an outgoing gift stayed consistent at around £235.

Some examples of outgoing support included:

- Families struggling with the Cost of Living crisis
- Ukrainian refugees being accommodated in Poland
- Transport costs for low paid people needing to get to work
- Subsidising food costs
- Costs of moving to more safe/secure housing
- Loss of income support
- Respite care
- Trips for disadvantaged children
- Offsetting costs incurred during hospital treatment
- Financial support for domestic abuse survivor
- Christmas gifts for hard-pressed families

## Section E Financial review

**Brief statement of the charity's policy on reserves**

It is the policy of the charity to maintain reserve funds not less than 6 months average monthly overhead (measured against the prior 12 mths)

**Details of any funds materially in deficit**

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funds remains the regular donations of Common Change group members.

Total income for the year was: £34,404  
Total outgoings for the year were: £ 24,238  
A surplus of £11,166 is carried over into 2023



## Section F Other optional information

--

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Matthew Wilson	Darin Petersen
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Trustee
<b>Date</b>	20-05-2023	20-05-2023

# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

Report to the trustees

Charity Name  
Common Change UK

On accounts for the year ended

2022

Charity no  
(if any)

1171076

Set out on pages

1 and 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2022**.

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 accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

\* Please delete the words in the brackets if they do not apply.

Signed:



Date:

26/5/23

Name:

COWSON GRIEVESON

Relevant professional qualification(s) or body:

MSc Actuarial Science

Address:

15 PRESTON AVENUE, NORTH SHIELDS,  
NE30, 2BN.

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A

**COMMON CHANGE UK**

England & Wales - Charity number 1171076

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# Accounts

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Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	01	01	2020		31	12

## Section A Reference and administration details

Charity name Common Change UK

Other names charity is known by

Registered charity number (if any) 1171076

Charity's principal address

7 SAFFRON GROVE	
CROWBOROUGH	
EAST SUSSEX	
Postcode	TN6 2GJ

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Matthew Wilson	Chair	Whole year	
2	Steven Ledgerwood		Whole year	
3	Darin Petersen		Whole year	

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Foundation Model Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	Charitable Incorporated Organisation

Trustee selection methods (eg. appointed by, elected by)	Appointed by the existing board
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**Additional governance issues (Optional information)**

<p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> <li>• policies and procedures adopted for the induction and training of trustees;</li> <li>• the charity’s organisational structure and any wider network with which the charity works;</li> <li>• relationship with any related parties;</li> <li>• trustees’ consideration of major risks and the system and procedures to manage them.</li> </ul>	<p>Common Change USA continues to assist Common Change UK with remotely managed back office administration functions and will do so until Common Change UK has developed sufficient capacity to self-manage these functions.</p> <p>Board meetings have been taking place remotely via video conferencing software due to the coronavirus pandemic.</p>
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**Section C Objectives and activities**

<p><b>Summary of the objects of the charity set out in its governing document</b></p>	<ol style="list-style-type: none"> <li>a. the prevention or relief of poverty and/or financial hardship, either generally or individually, of people living anywhere in the world by making grants of money for providing or paying for items, services or facilities which they could not otherwise afford through lack of means;</li> <li>b. the prevention or relief of poverty and/or financial hardship, either generally or individually, of people living anywhere in the world by providing or assisting in the provision of education, training, transportation, housing, healthcare and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.</li> </ol>
<p><b>Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)</b></p>	<p>The organisation carries out its purposes by:</p> <ul style="list-style-type: none"> <li>• Forming Common Change groups in communities around the UK that will contribute their own personal finances and also raise money through other means (such as but not limited to sponsorship etc)</li> <li>• Facilitating through digital technology a platform by which the members of the Common Change groups may deposit, combine and securely store their financial resources, until such time as they are withdrawn and distributed in accordance with accepted Charity Commission criteria relating to the relief of poverty (see list below).</li> <li>• Encouraging the Common Change groups to meet in person and online to identify instances of individuals and families in poverty and/or crisis requiring assistance and discuss how their needs can be met through the financial resources that the group can raise or has already raised.</li> </ul>

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Common Change UK is committed to a principle of incurring minimum overhead costs by utilising volunteer time and expertise. In 2021 our overheads were less than 1% of our total turnover.

Excerpt from the current CCUK Group Fund policy on grantmaking:

It is intended that recipients of assistance (“benevolence”) from the Group Fund shall:

- Be experiencing a financial hardship related to education, healthcare, housing, parental support, professional service/support, transportation, or basic living expenses
- Be nominated by at least one member of the Group through which the request is being made, and known to them by ‘one degree of separation’,
- Not be making a request on their own behalf,
- Be able to receive funds directly by cheque, bank transfer, moneygram or PayPal,
- Be able, upon request, to provide written confirmation of receipt of the assistance by email, fax, or mail.
- Common Change recognises common humanity and insists there be no discrimination in the giving of benevolence on the basis of gender, age, ethnicity, sexuality, faith, or disability.

Ultimate responsibility for administration and distribution of funds rests solely with the Common Change Trustees.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

Like all organisations Common Change UK has felt the continued effects of the coronavirus pandemic during 2021. Despite this the charity has continued to develop according to a range of metrics. Some of the highlights include:  
Two new groups have started, one in Newcastle and one in Exeter.  
The incoming funds from individual donors held steady this year (down slightly to £17,688 in 2021 from £18,438 in 2020). Gift Aid was received on top.  
Overall outgoing Generosity has grown slightly (from £7542 in 2020 to £9671 in 2021, an increase of £2129).  
The average value of an outgoing gift was up from £207 to £236.  
The number of outgoing gifts from Common Change UK groups was up considerably being 36 in 2021 vs 25 in 2019.  
However, the average size of gift was down slightly at £271 (previously £293)

Some examples of outgoing support included:

- Financial support for people suffering loss of income due to illness
- Food parcels for families experiencing food poverty
- Assistance for Haiti hurricane victims
- Transportation support for a refugee
- Replacing a stolen laptop
- Economical tumble dryer for family in hardship
- Help to buy a mobility scooter
- Money for medical bill
- Purchasing carpets for a family in poor housing
- Support for a bereaved family
- Support for a flooded family
- Financial support for a family in fuel poverty
- Christmas gifts for parents & children

## Section E Financial review

**Brief statement of the charity's policy on reserves**

It is the policy of the charity to maintain reserve funds not less than 6 months average monthly overhead (measured against the prior 12 mths)

**Details of any funds materially in deficit**

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funds remains the regular donations of Common Change group members.

Total income for the year was: £20,589  
Total outgoings for the year were: £ 9,910  
A surplus of £10,679 is carried over into 2022



## Section F Other optional information

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## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Matthew Wilson	Darin Petersen
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Trustee
<b>Date</b>	10-03-2022	10-03-2022

**COMMON CHANGE UK**

England & Wales - Charity number 1171076

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# Accounts

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Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	01	01	2020		31	12

## Section A Reference and administration details

<b>Charity name</b>	Common Change UK
<b>Other names charity is known by</b>	
<b>Registered charity number (if any)</b>	1171076
<b>Charity's principal address</b>	121 PHYLLIS AVENUE
	NEW MALDEN
	LONDON
	Postcode <span style="float: right;">KT3 6LB</span>

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Matthew Wilson	Chair	Whole year	
2	Steven Ledgerwood		Whole year	
3	Darin Petersen		Whole year	

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Foundation Model Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	Charitable Incorporated Organisation

Trustee selection methods (eg. appointed by, elected by)	Appointed by the existing board
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**Additional governance issues (Optional information)**

<p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> <li>• policies and procedures adopted for the induction and training of trustees;</li> <li>• the charity’s organisational structure and any wider network with which the charity works;</li> <li>• relationship with any related parties;</li> <li>• trustees’ consideration of major risks and the system and procedures to manage them.</li> </ul>	<p>Common Change USA continues to assist Common Change UK with remotely managed back office administration functions and will do so until Common Change UK has developed sufficient capacity to self-manage these functions.</p> <p>Board meetings have been taking place remotely via video conferencing software due to the coronavirus pandemic.</p>
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**Section C Objectives and activities**

<p><b>Summary of the objects of the charity set out in its governing document</b></p>	<ul style="list-style-type: none"> <li>a. the prevention or relief of poverty and/or financial hardship, either generally or individually, of people living anywhere in the world by making grants of money for providing or paying for items, services or facilities which they could not otherwise afford through lack of means;</li> <li>b. the prevention or relief of poverty and/or financial hardship, either generally or individually, of people living anywhere in the world by providing or assisting in the provision of education, training, transportation, housing, healthcare and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.</li> </ul>
<p><b>Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)</b></p>	<p>The organisation carries out its purposes by:</p> <ul style="list-style-type: none"> <li>• Forming Common Change groups in communities around the UK that will contribute their own personal finances and also raise money through other means (such as but not limited to sponsorship etc)</li> <li>• Facilitating through new technology a means by which the members of the Common Change groups may deposit, combine and securely store their financial resources, until such time as they are withdrawn and distributed in accordance with accepted Charity Commission criteria relating to the relief of poverty (see list below).</li> <li>• Encouraging the Common Change groups to meet in person and online to identify instances of individuals and families in poverty and/or crisis requiring assistance and discuss how their needs can be met through the financial resources that the group can raise or has already raised.</li> </ul>

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Common Change UK is committed to a principle of incurring minimum overhead costs by utilising volunteer time and expertise. In 2020 our overheads were less than 1% of our total turnover.

Excerpt from the current CCUK Group Fund policy on grantmaking:

It is intended that recipients of assistance (“benevolence”) from the Group Fund shall:

- Be experiencing a financial hardship related to education, healthcare, housing, parental support, professional service/support, transportation, or basic living expenses
- Be nominated by at least one member of the Group through which the request is being made, and known to them by ‘one degree of separation’,
- Not be making a request on their own behalf,
- Be able to receive funds directly by cheque, bank transfer, moneygram or PayPal,
- Be able, upon request, to provide written confirmation of receipt of the assistance by email, fax, or mail.
- Common Change recognises common humanity and insists there be no discrimination in the giving of benevolence on the basis of gender, age, ethnicity, sexuality, faith, or disability.

Ultimate responsibility for administration and distribution of funds rests solely with the Common Change Trustees.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

Like all organisations Common Change UK has felt the effects of the coronavirus pandemic during 2020. A number of planned activities needed to be cancelled or postponed as a result.

Despite this the charity has continued to develop according to a range of metrics. Some of the highlights include:

Two new groups have started, one in Cambridge and one in Manchester.

The incoming funds from individual donors has grown this year (from £10,411 in 2019 to £18,438 in 2020). This has been assisted in part by the utilisation of *Donorbox* online giving technology.

Overall outgoing Generosity has grown slightly (from £6,862 in 2019 to £7542 in 2020). The average value of an outgoing gift was up from £207 to £236.

The number of outgoing gifts from Common Change UK groups was down slightly from 2019. However, the total number of beneficiaries of gifts increased substantially due to a number of the outgoing gifts being in support of Covid-19 food parcel type schemes that each reached multiple families.

Some examples of outgoing support included:

- Financial support for people suffering loss of income due to coronavirus
- Food parcels for at-risk families during school holidays
- Replacing a stolen bicycle
- Supporting a project for destitute asylum seekers with the cost of essentials
- Replacing a laptop after a burglary
- Gas cooker for individual in hardship
- Help with funeral costs
- Money for medical bill
- Assisting with costs of a house move
- Digital tablet devices for a local school
- Christmas gifts for parents & children living in a safehouse for families rescued from trafficking / modern slavery

**Section E****Financial review****Brief statement of the charity's policy on reserves**

It is the policy of the charity to maintain reserve funds not less than 6 months average monthly overhead (measured against the prior 12 mths)

**Details of any funds materially in deficit**

None

**Further financial review details (Optional information)**You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funds remains the regular donations of Common Change group members.

Total income for the year was: £18,342  
 Total outgoings for the year were: £ 7,554  
 A surplus of £10,788 is carried over into 2021

The figures above include funds of £1665 raised in the UK and transferred to sister charity Common Change South Africa.



**Section F****Other optional information**

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**Section G****Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Matthew Wilson	Darin Petersen
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Trustee
<b>Date</b>	18-02-2021	18-02-2021