

KANAAMA INTERACTIVE COMMUNITY SUPPORT

England & Wales · Charity number 1200172

Details

Other names	KICS
Status	Registered
Legal form	CIO
Registered	2022-08-25
Register	View on the Charity Commission register

Contact

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Activities

Objects: To promote for the benefit of the public in South-West Uganda by:A) the advancement of education and training;B) the relief of poverty, sickness and distress; andc) the promotion of good health

Activities: Kanaama Interactive Community Support works through its local partner to relieve poverty, improve education and health in Kashare, SW Uganda. It does this through loans, educational support for orphans and vulnerable children, literacy classes for women, teacher training, agricultural training and water and sanitation projects.

Classification

- **How:** Makes Grants To Organisations
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, Other Charities Or Voluntary Bodies

Geography

- Uganda

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£84,234	£63,140	-	-
2024-12-31	£62,733	£57,746	-	-
2023-12-31	£78,980	£64,084	-	-

Trustees

Name	Role	Appointed
Carol Sherman		2022-08-25
FIONA JANE BRISTOW		2022-10-18
Jennifer Caroline Easton		2023-06-24
John Phillip Watson		2022-08-25
Sara Hossain		2024-02-26

KANAAMA INTERACTIVE COMMUNITY SUPPORT

England & Wales - Charity number 1200172

Accounts

Trustees' Annual Report for the period

1 January – 31 December 2025



Charity name: Kanaama Interactive Community Support (KICS)

Charity registration number: 1200172

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>Up to 29 May 2025:</p> <p>To promote the benefit of the public in Kashare Sub-County in Mbarara District, Southwest Uganda by:</p> <ul style="list-style-type: none">A. The advancement of education and trainingB. The relief of poverty, sickness and distressC. The promotion of good health. <p>From 30 May 2025:</p> <p>To promote for the benefit of the public in South-West Uganda by:</p> <ul style="list-style-type: none">A. The advancement of education and trainingB. The relief of poverty, sickness and distressC. The promotion of good health. <p>(Approved by the Charity Commission.)</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>In May 2025, trustees agreed on the updated charity logo and branding, and to call the charity Kanaama rather than KICS. Its local partner remains KICS Uganda or KICS UG.</p> <p>Kanaama funds its local partner KICS Uganda to carry out projects related to the above objectives, namely:</p> <ul style="list-style-type: none">1. Microcredit service (small loans)2. Education and welfare for orphans and vulnerable children3. Women's literacy

		<p>4. Training in English language teaching and interactive methodologies</p> <p>5. Agricultural training</p> <p>6. Capacity building of local partner, KICS Uganda</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning our activities, Kanaama trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The charity makes grants solely to KICS Uganda, which implements the projects. Kanaama is the main source of income for KICS Uganda (98% excluding revenue from microcredit). An annual budget is agreed by Kanaama, and transfers are made only on receipt of accounts. Kanaama and KICS Uganda's partnership was defined by a Memorandum of Understanding signed in January 2023, which sets out the roles and responsibilities of each organisation.
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	Kanaama does not have paid staff. All functions of the charity in the UK are carried out by unpaid trustees or volunteers. The secretary to the board prepares agendas, writes minutes and liaises with private donors. The Trustee Director is the main point of contact with KICS Uganda, providing programme support to the Uganda-based programme manager employed by KICS Uganda. She also manages the relationships with charitable trusts including funding applications. She prepares financial reports for trustees and manages all transactions with the bank. Another trustee works with the director and KICS Uganda's programme manager on projects and strategy. In addition to their statutory roles and responsibilities, Trustees are involved in fundraising, project development, communications, and the comprehensive review of projects. Until November, a volunteer worked on communications and the rebranding. During 2025, trustees worked with a designer who produced the new logo, pro bono.
Other		N/A

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>Introduction</p> <p>In 2025, Kanaama Interactive Community Support (known as Kanaama) focused on its core mission of alleviating poverty and improving health and education in SW Uganda through its local partner, KICS Uganda.</p> <p>The Primary Education Project (PEP, formerly RONCO) was implemented for three terms. The In-service Teacher Training project completed its second year. The microcredit project continued to focus on measuring the impact of its loans on developing clients' businesses and reducing loan usage for other purposes. More village savings and loan groups were set up, contributing to improving wellbeing and livelihoods. The new advanced learners course concluded, and the Cohort 7 (beginners) course started. A new agriculture training course started.</p> <p>We estimate that 1,339 women and children benefited directly in Kanaama projects in 2025, up from 1,002 in 2024, plus the teachers who were trained.</p> <p>This section outlines the projects undertaken by Kanaama in 2025 and their achievements. All transactions, microloans etc in Uganda take place in local currency (Ugandan Shillings or UGX). Approximate sterling equivalents are shown at an exchange rate of £1 = UGX 4,400. Kanaama focused its work in Kashare Sub-County in Mbarara district (SW Uganda). However, during the year we applied to the Charity Commission to expand the scope of our work to include the whole of SW Uganda. During the year we developed projects to operate in the neighbouring sub-county of Kagongi where poverty levels are high, and the needs resemble Kashare.</p> <p>The report generally refers to the work funded by the UK charity, Kanaama, and implemented by KICS Uganda as KICS' work. In some places in the text the UK charity is referred to as Kanaama UK, for clarity.</p>

1. Microcredit service (small loans)

Kanaama Interactive Microcredit Project (KIMC)

Now in its 16th year, the goal is to facilitate transformational development and alleviate poverty by providing financial services to promote micro-enterprise development for women.

KICS Uganda runs a small microcredit enterprise providing 200+ loans a year between UGX 300,000 to UGX 800,000 (£70-£180) to low-income women in Kashare. The loan product is for 12 months, charged at a simple interest rate of 24 percent, with monthly repayments. There are penalties for late payment including the eligibility for further loans. Loans are issued to groups of three (reduced from five) who are jointly responsible for repayments. All loans were disbursed and repaid via ubiquitous mobile transfers.

Loans are offered for business purposes which KICS Uganda splits into general trade and agricultural trade (where agricultural products are purchased 'wholesale' and sold in a retail or market setting. In 2025, an agricultural capital fund was set up, specifically for growing crops.

KIMC is run on a cost recovery basis, with the interest and loan fees collected paying for the salaries of the staff working on the programme (the Portfolio Officer and the Projects Officer) and for the audit. KICS Uganda receives a grant from KICS UK to pay for supervisory staff costs, including the Programme Manager, the Finance and Administration Officer, and office costs.

The KIMC project has registered a total number of 1,375 clients since 2010. By the end of December 2025, UGX 972M (£221,000) had been disbursed in 3,024 loans. KICS Uganda continues to work hard to show that this is an impactful project for the women of Kashare. It has established key indicators of performance and has robust processes in place to track the impact loans are having on women's lives.

Client selection, loan appraisal and disbursement

In 2025, after an application process following established procedures, 222 clients (85 new and 137 repeat clients) received loans. This was slightly higher than the 213 loans in 2024. However, total capital disbursed amounting to UGX 112.7M was the highest amount to date, due to larger loans being disbursed. The average in 2025 was UGX 500,900 which is very similar to 2024 when the larger loans were introduced. Loans disbursed range from UGX 300,000 – UGX 900,000 (£70 - £200). The most popular loans are UGX 400,000 and UGX 500,000, with less than 10% taking loans of over UGX 800,000. Thirty-eight percent of loans were to new clients.

Each client's household poverty level was assessed on application, using KICS' wellbeing survey. Of the 222 clients who qualified for the KIMC loans for 2025, 52 were on level 2, 68 on level 3, 69 on level 4 and 33 on level 5. We did not accept clients on level 1 (the lowest) this year as in our experience they divert funds to non-business use and struggle to pay back loans. In 2024, with KICS' support, 32 of the women on level 1 set up a savings and loan group in Ntungamo and this group has been saving well.

New clients receiving a 2025 (111 women) loan attended three-day business skills training sessions, which were held in various locations in Kashare Sub-County. These were held monthly prior to disbursement. The training content focused on the identification

	<p>of feasible business ideas in rural areas, resource mobilisation strategies, the formulation of marketing plans, business management, business planning, and record keeping.</p> <p>Monitoring visits to clients were carried out by the Portfolio Officer and the Projects Officer through the year. Three monitoring visits were carried out each quarter. During these visits, several monitoring tools were used including the economic wellbeing survey tool, comparative income data, profits collections tool, stock level collections tool, and KAPs survey (post training). With this, progress and impact were tracked and are reported here.</p> <p>Impact of loans and livelihood improvement (effectiveness)</p> <p>Clients borrow from KIMC to invest in their businesses. In 2025, 112 clients invested in trade businesses such as retail shops while 110 clients invested in agriculture-related trade businesses such as market selling of groceries and produce. We are gathering data to see how long businesses last and whether they are making a profit. In 2025, 60% of repeat clients had operated their businesses for one year or more with 21% sustaining for one year, 23% for two years, 12% for three years whilst 5% for four years.</p> <p>Crop growing loans (new 2025)</p> <p>A decision was made three years ago to suspend loans for crop growing. Our regular loan model is not suitable for crop growing with its monthly repayment regime. However, especially with the success of our agricultural training project, it was felt that we needed to move into this sector, as it requires credit to grow farms, like other businesses.</p> <p>UGX 8.8M (£1,968) for these loans has been received as part of our 2025 grant from the Guernsey Overseas Aid Development Commission (GOA) with an aim of providing seasonal financing to enable smallholder farmers to invest in timely, quality agricultural inputs, thereby improving production and incomes.</p> <p>Loans started in August 2025 to women participating in our agricultural training project. Repayments were scheduled for December and January. Monitoring visits conducted on 5 November 2025 confirmed that all clients properly used the loans for crop growing. The loan utilisation data showed that 85% invested in seeds (both local and improved), 9% in fertilizers (mostly manure), 45% in farm labour, 21% in farm tools and 100% in renting land. Demand for loans outstripped availability.</p> <p>Farmers are encouraged to hold their harvests back from selling initially to wait for better prices. But that presents a challenge for the loan giver, who wants the loan repaid, so that they can loan out again at the beginning of the next season.</p> <p>Portfolio Report (efficiency)</p> <p>There were no economic upsets this year.</p> <p>Capital available: At the start of the year, the capital was UGX 73.2M (£16,860). No additional funds were added this year.</p>
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	<p>Capital utilisation: The monthly average for capital out on loan was 88% in 2025, up from 86% in 2024. A high percentage is good, as it means the asset (the capital) is being well used. However, the quality of loans must be maintained, or else the capital is at risk from defaults.</p> <p>Repayments: Collections were even through the year. UGX 100M was collected: as this was all done by mobile money transfers, field staff were able to use their time to support clients (and chase up defaulters) rather than collecting cash. This method was also safer for staff as they no longer needed to transport cash.</p> <p>Arrears: On average each month, UGX 65.4M was out on loan which included an average of UGX 2.4M of arrears (which was down from UGX 3M in 2024). On average 11% of clients had arrears, which was significantly lower than 2024. Penalties for late payments have again been effective at reducing late payments, meaning we can reach more clients.</p> <p>Portfolio at risk: If a client fails to make one payment, the rest of the outstanding loan is at risk. On average 8% of the capital out on loan was at risk in this way, a fall from 13% in 2024.</p> <p>Assurance An audit for the year 2024 was conducted by MKJIM & Associates (formerly Julius K & Company) in accordance with international standards on auditing and guidelines issued by the Institute of Certified Public Accountants of Uganda. The main aim for this audit was to obtain reasonable assurance that the financial statements were free from material misstatements, to assess the effectiveness of the internal control environment at KICS Uganda, and to evaluate loan performance over the year. There were no significant recommendations from the audit in 2025. A UK trustee met the auditor in September 2025 in Kampala.</p> <p>Regulation KIMC obtained a 'comfort letter' from Uganda Microfinance Regulatory Authority (UMRA) in December, addressed to KICS Uganda's bank, confirming that it had fulfilled all the requirements for a non-deposit-taking microfinance licence. We understand that following changes in the administration where the regulatory agency was merged into the line ministry our application has timed out and we must apply again.</p> <p>KICS Uganda is an independent organisation from Kanaama UK, but we wish the regulator and trustees to be aware of this important development resulting from our investment.</p> <p>Conclusion The loans carefully and responsibly provided to our clientele show that microcredit can contribute to alleviating poverty.</p> <p>Village Savings and Loan Associations (VSLA) Village savings and loan associations (VSLAs) are self-managed savings groups, that provide people with a safe place to save their money, access small loans, and obtain emergency grants. This enables communities to form their own sustainable saving circles built on mutual trust, and the members involved to focus on saving for projects such as acquiring assets, improving homes, paying school fees, and improving crop production. The members have the right to borrow loans and repay in the agreed period, with an</p>
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	<p>interest rate agreed upon by the members. VSLA groups are simple to manage and can be seen as a first step for people to reach a more formal level of financial services.</p> <p>By December 2025, KICS had established 27 groups with over 700 members: three groups under PEP (formerly RONCO); two groups under the Covid relief project; and 17 groups under WELL (literacy), with eight in Rubindi and nine in Kashare, four under agriculture and one under KIMC. Groups, which have on average 30 members, undertake a four-day training course. The cost of setting up is included in the project budget (KIMC, WELL, PEP etc), but there are ongoing costs of supporting the groups even beyond the initial project lifecycle, which will need to be budgeted separately in due course.</p> <p>The results are impressive. Members undertake to save at least UGX 1,000 - UGX 3,000 per week which is collected at weekly meetings. After a period, members can apply for loans (usually for three months) at an interest rate which members set; 5% is common. There is a welfare fund which members can apply for (without interest) for emergencies. At the end of the year comes the 'share out' when members retrieve their savings plus any interest earned.</p> <p>When the groups 'shared out' during 2025, over £55,000 had been saved across all the groups and through loaning members savings the members earned £11,000 in interest. The average share-out was £2,400 per group, including interest. No new groups were formed in 2025. Members remain enthusiastic about being part of the group, their ability to save, and having a source of small loans. In particular, they are encouraged when they receive back more than they saved.</p> <p>Group member Ruth said, <i>"I was scared to borrow from money lenders because their interest is too high and you can lose everything. Now through our VSLA, I can get a small loan, buy good seeds and fertilizer, harvest more and get good income."</i></p> <p>2. The Primary Education Project (PEP) including the Breakfast Club</p> <p>This project was started by KICS in 2013 in response to findings of an unserved population of orphans and vulnerable children in Kashare Sub-County. The project was formerly called RONCO and is referred to School Attendance Support in charity communications. It continues to enhance the lives of some of the poorest children in the area.</p> <p>During this reporting year, 60 primary and three secondary school children were supported. Seven new children were recruited using the criteria of the Ugandan Government's Household Vulnerability Assessment Tool.</p> <p>The goal of the project is to promote basic literacy and numeracy skills through access to primary school education. The project recognises that foundational skills in reading, writing and numeracy are essential for children's academic progression and long-term success.</p> <p>Regular attendance is the outcome we continue to monitor and to enable this we provide school fees, breakfast and lunch. We also provide uniforms, shoes, bags and scholastic material.</p> <p>Outcomes</p> <ul style="list-style-type: none"> • Participation was very good, recorded at 99%.
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- Eight Primary Leaving Exam (PLEs) passes were achieved, all showing good grades: one in Division One and the rest in Division Two.
- Six children will repeat the year. All but one are in classes 5 and 6. Schools do not like children who are likely to fail at the PLEs as this is a matrix used to rate the schools. They are persuaded to leave before P7. Typically, there are very few students in P7 in these schools.
- Two students successfully completed O levels with excellent passes and will return in 2026 to start their A levels.
- One child was withdrawn from the project at the end of the year with poor results after 7 years in the project. Support for another was suspended as she had been in the project for 11 years and there was little hope of her graduating. This is a dilemma for the project when disabled children benefit from participation but there is no progression for them after primary school. They stay until their 18th birthdays or maybe beyond.

Since the beginning of the project in 2013, 183 primary-aged children have either participated or are participating and, of those who left (123), 69 (just over half) left primary school with a PLE certificate. Very few of these children would have completed primary school without KICS' support.

While Kanaama's objective is to support very poor children to complete primary school, the objective of most parents is for their children to carry on with their education for as long as possible, especially those who are successful in their PLE exams. However secondary school is expensive and paying for it a challenge for low-income families.

Breakfast Club

This initiative was in its second year in 2025. Rweibaare primary school was included again and Rwobugoigo primary school was added. These are the schools where KICS Uganda supports low-income children under the PEP project above. The project increased its reach from 200 children to 400 needy children. In addition, the headteachers are able to leverage other resources allowing the addition of a banana or snack and extending the service to more children.

Over the course of the year, the breakfast club made a meaningful contribution to the school communities. Teachers reported noticeable improvements in learners' concentration, attentiveness and engagement during lessons. The assurance of receiving a porridge meal at school also motivated many learners to attend classes consistently and even arrive on time. Additionally, the shared experience of taking porridge together fostered stronger social interaction, cooperation, and positive peer relationships among learners. Headteachers and teachers surveyed said that it contributed to a reduction in dropout rates as families viewed it as both an educational and supportive welfare intervention.

A teacher commented ***"It's good to see the difference. Pupils who were usually quiet are now attentive and contributing answers. They no longer look restless especially after break and their class work has improved"***.

In 2026, we will improve the kitchens where the porridge is made.

3. Women’s literacy: Women’s Empowerment through Learning Literacy and Livelihoods (WELL2)

This literacy and empowerment project for women in Kashare has been operating since 2015 with the aim of achieving basic literacy using REFLECT methodology to empower women to participate in all aspects of their lives in their local communities. In 2021 we included business training in the project, as the literacy training forms an excellent base from which women can improve their economic status through starting businesses. During 2025 two trainings were being conducted for this project: Advanced Literacy with Business Training (third course) and Basic Literacy (Cohort 7).

By the end of 2025, 866 women had taken part in the basic training, and 253 had joined in the advanced training. In addition, 476 women completed business training alongside their literacy classes.

Trainings

Advanced literacy with business training: Course 3, Kashare (Completed in May 2025)

This training started in August 2024 and finished in May 2025. 104 learners were recruited; most had been in KICS’ basic literacy cohorts 3 and 4, which ran between 2017 and 2021. Half the women were microcredit clients (past or current). 12 clients were concurrently participating in the agriculture project.

Four literacy facilitators were recruited and trained to run the literacy training, and four facilitators were recruited and trained to run the livelihood/business training. Facilitators received training in both literacy (two days) and business training (six days). 32 literacy sessions were delivered and 28 business sessions. In December 2024 one new VSLA group was set up. Most of the other learners were already members of a VSLA group formed when they were on the basic course.

The business training was orientated to the setting up and sustaining of small businesses pertinent to the area. Learners were made familiar with the requirements of applications to the Parish Development Model, a government loan scheme aimed at small groups of low-income people. Learners were also invited to compete for four KICS grants to set up businesses.

A well-deserved celebration event was held in May 2025, but the business groups continued to be monitored. Trustee, Fiona Bristow, visited some of the groups during her visit to Kashare in September 2025 and was very impressed with their commitment.

Basic literacy: Cohort 7, Kashare

This started in August 2025, with 120 women recruited into 4 classes. Most women were at the lowest poverty level, and most had never been to school. Motivation to learn was high:

	<p>Monic, 38 years old from Akaihamba class said, <i>“People say I am too old to learn, but I have suffered in silence for too long. Even at church, when they pass around readings, I pretend to have forgotten my glasses at home. I am here because I want to learn how to read and write before I die.”</i></p> <p>Eight facilitators were recruited and trained. Classes were held weekly.</p> <p>Trustee, Fiona Bristow was privileged to join two of the groups for their second meeting. The enthusiasm and impatience to learn was very evident, despite the pouring rain. She brought some reading glasses from the UK and watched with delight as some of the women saw the words on the page clearly for the first time.</p> <p>Impact</p> <p>Advanced literacy with business training: Course 3, Kashare (Completed in May 2025)</p> <p>The ‘academic’ progress made by the women was very good. Over 90% achieved the target set by the project leaders in both literacy and numeracy which aimed to advance their reading, writing and numeracy way beyond the level they had achieved on the basic course. The content was aimed at helping them progress in setting up and running their businesses.</p> <p>By the end 76% of the women had set up their own microbusiness. 63% had accessed the Government scheme ‘Parish Development Model’. Four groups received KICS grants:</p> <ul style="list-style-type: none"> • Nchune Produce group • Butaturwa Pig fattening • Akaihamba Goat selling • Kahingo Grocery group <p>All the groups were still viable in December, with the Nchune and Akaihamba groups producing excellent profits.</p> <p>Basic literacy: Cohort 7, Kashare</p> <p>By December, 95 learners across the four literacy classes were able to write their names, read and write vowels and consonants. These learners had never attended school.</p> <p>Additionally, 25 learners from across all the classes are now able to read and write syllables, form simple words and with guidance construct short sentences. This group includes 11 learners who were recruited at level 1 having previously attended school up to lower primary two as well as younger learners who grasp content very quickly.</p> <p>Manual development</p> <p>In 2025 we developed a bespoke REFLECT manual for facilitators to use with their learners.</p> <p>Conclusion</p>
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The impact of this project in unlocking the potential of so many women in Kashare who never had the chance to learn to read is humbling.

4. Teacher Training

2024-2025: the In-service Teacher Training Project (ITT) (almost complete)

The aims of this project were to improve teaching skills in all 16 of Kashare's government primary schools, enabling more children to gain the qualifications (PLE passes) to continue to secondary education including vocational. Of course, better teaching improves the educational outcomes of all children, and their ability to function in a world where literacy and numeracy are so important.

Specific objectives were to:

- Strengthen the use of interactive techniques in all primary schools in Kashare.
- Support the implementation of contemporary English language learning activities in schools.
- Expose the children to English speaking opportunities to develop their proficiency for sustainable learning.

Activities included:

Engagement meetings: for the 32 champion teachers (one per term) and the head teachers from the 16 primary schools. The meetings were held at the beginning of each term at Kashare Sub-County offices. Activity schedules were discussed and agreed upon in these meetings.

Training for champion teachers: an intensive six-day training was held for the 32 champion teachers from the 16 public schools in each year. Two trainers led, including the expert trainer.

A baseline survey was conducted for 32 champion teachers, and their mentees established their knowledge and perceptions about interactive teaching and learning methods and the challenges in the use of English language in their schools. English levels, and knowledge gaps were identified. A midline survey was undertaken at the end of 2024 for all champion teachers to establish progress in the use of improved teaching methods and English speaking.

Pre and post training surveys were carried out after each training session to establish the knowledge, attitudes and practices of participants and track any changes resulting from the training.

Monitoring visits: Unannounced monitoring visits were held to observe, and track progress of the champion teachers in delivery of their lessons.

	<p>English language enhancement activities: Special contemporary English enhancement activities were conducted in all schools. These were mainly held on Friday afternoons. All schools formed English-speaking platforms (clubs and associations) which led to an enabling environment to practise English. Learner leadership structures were set up to oversee these school clubs and associations.</p> <p>Mentees' learning workshop: Mentees are teachers identified by champions. This meeting was to establish the progress mentees had made from champions' coaching and instruction in relation to improved teaching methods. Mentees' learning surveys were held to establish their knowledge, attitudes and practices; this will help us to track the impact at the end of the project.</p> <p>Visit to neighbouring school: We took 32 champion teachers for an exposure visit to one of the primary schools in the neighbouring sub-county that has successfully implemented interactive teaching and learning techniques and attained high academic results.</p> <p>Interschool debates, quizzes and spelling bee competitions were held each year. In attendance were 14 schools, two children from each school and one teacher, the host head teacher, the external judge, the expert trainer and three KICS staff.</p> <p>Holiday Camps: Three holiday camp days were conducted for 300 children in November 2025 at Nombe, Mirongo and Rweibaare II primary schools. All activities held promoted play-based learning and strengthened the of interactive teaching and learning tactics in these schools.</p> <p>Impact</p> <p>Our thorough monitoring shows an extremely high uptake of the methods among the trained champions and mentees. The results can be seen in the classrooms with desks arranged in groups rather than lines, and the behaviour code displayed on the wall. Trustee Fiona Bristow met the Head teachers in September, and they are extremely happy with this project. It has given their teachers better skills and a renewed purpose.</p> <p>The impact on the children's results is seismic. This project is turning around the academic outcomes of these rural schools. Of course, it might result in the 'shining stars' finding teaching posts in less challenging schools. Teacher turnover is high.</p> <p>A full evaluation took place in 2026 which also showed how impactful this project was.</p> <p>Conclusion</p> <p>This project, along with our other school interventions, has had a huge impact on the primary schools of Kashare. We want to replicate it in neighbouring sub-counties. We also want to address the weaknesses in the early years provision (the three years of nursery). To this end we have carried out a Research Study on Early Years (Pre-Primary) Education Provision in Kashare Sub-County and plan to implement a project to address the weaknesses.</p>
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5. Agricultural Training Project

In 2025 we set up a new two-year Agriculture Project in Kashare for 100 women farmers training in four groups.

KICS' approach centres on intensive training using demonstration plots to promote the adoption of improved techniques through 'seeing is believing' and delivering integrated climate resilience techniques throughout. The Agricultural Extension Officer (AEO) selected and trained four Parish Agricultural Trainers (PATs). After initial training the PATs supported the AEO in delivering the main programme of intensive training to 100 smallholder farmers. In parallel, groups were formalised using the Farmer-led Agribusiness Platform (FLAP) model to facilitate the marketing of collective and individual harvests.

The overarching goal is to increase production and thus income for 100 smallholder farmers through improved farming and business practices. The three objectives were to increase productivity, production and incomes of smallholder farmers through improved farming practices; establish FLAPs for marketing crops; and to increase crop diversity and awareness of climate change.

Activities

- Preparatory activities including engagement meetings with sub-county leaders and local council chairpersons, mobilisation and selection meetings for project beneficiaries, selection of PATs and four demonstration sites were identified across the parishes in Kashare. Launch event on 27 March 2025 attended by all key project stakeholders.
- Two training of trainers (ToT) sessions were conducted in 2025 for four Parish Agribusiness Trainers (PATs). First at Kira Farm (near Kampala) led by Amigos Worldwide, training was held 10-13 March 2025. The training focused on conservation farming practices, land selection and preparation, selection of farm tools and inputs, well-watered gardens, using a Taren rope as a farm tool, practical sessions on land preparation, planting of crops such as beans, maize and carrots, nursery bed establishment and management, climate smart practices, forest gardening-planting of trees at the boundaries of the permanent garden, and composting.
- Three more days of PAT training were conducted by KICS from 20-31 July 2025; this was led by the Agriculture Extension Officer. Topics included an introduction to agro-ecology, climate smart practices and agro-trade processes. Pre- and post-KAPs survey was held for the ToT training held at KICS Offices. These trainings significantly equipped PATs with useful knowledge that would be transferred to the smallholder farmers in their localities.
- In May and June 2025, a baseline survey was conducted across all new FLAPs on all the 102 beneficiaries. We collected household data, yield production and incomes data from 2024 seasonal data for each beneficiary. Findings were documented and analysed.
- **On-farm Training sessions:** 36 on-farm training sessions were conducted by PATs from their established demonstration fields. These focused on:
 - Planting techniques
 - Crop management (timely weeding, irrigation, mulching, transplanting)

		<ul style="list-style-type: none"> ○ Soil fertility management ○ Soil and water conservation ○ Harvesting and post-harvest techniques (timely harvesting, drying, sorting, grading, packaging and storage) ○ Agro-trade processes (collective marketing, crop aggregation, market establishment, value addition). <ul style="list-style-type: none"> ● On-Farm Activities: these focused on planting, internal FLAP coordination meetings, crop management practices (timely weeding, irrigation, pest and disease management, mulching, etc.), harvesting and post-harvest handling of beans, carrots, and onions for both FLAPs and household fields. These enabled effective operations of the FLAPs. ● Procurement and distribution of inputs. Several procurements were made in 2025. These included post harvesting materials (taupe lines; 2 each FLAP and PICS bags; 5 each FLAP, 6 hoes and hoe handles for all FLAPs, improved seed varieties for carrots, onions, maize, beans, ground nuts and millet, and watering cans, overalls and gum boots) for the PATs across the two seasons. Individual farmers across all FLAPs mobilised funds to access inputs such as fortified seeds for beans, maize, ground nuts and hybrid seeds for onions and carrots. This eased access to improved seed varieties with high generative value and led to improved yield production. ● Meetings: Four quarterly sensitisation meetings were held across all four FLAPs, addressing governance and leadership issues, Seasons' plans, aggregation strategies and market expansion mechanisms. One accountability meeting was conducted in 2025 to take account of FLAPs' performance. Several internal FLAP meetings were conducted in 2025 addressing FLAP issues, planning for on-going FLAP activities and other related production issues. ● Monitoring Visits: We conducted 8 monitoring visits across all demonstration sites and household fields 12-17 November, and household visits, observing the application of improved farming practices, motivating and providing technical advice. One loan utilisation visit for crop financing loan beneficiaries was held on 5th November. Results confirmed a high adoption rate of improved practices. Through these visits, technical and extension support about practical application of good agronomic practices was done empowering farmers for better yields. <p>Outcomes</p> <ul style="list-style-type: none"> ● The AEO proved to be a highly effective trainer. The PATs responded enthusiastically and successfully passed on techniques and advice to the farmers. Participation levels rose to 85%. ● The demonstration plots served their purpose well, clearly illustrating that improved farming techniques, which had rarely been practised before, led to significantly higher yields. These included soil preparation, careful sowing, and timely weeding, watering, and mulching. While some farmers adopted these methods immediately, others needed more time; but by the end of the programme most participants were applying good practices, having witnessed the benefits first hand.
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	<ul style="list-style-type: none"> • Climate resilience practices such as intercropping were taken up by a few participants. Inorganic fertilizers remained unaffordable for most, but homemade organic alternatives were successfully adopted. A few were unable to implement soil contouring because of landlord restrictions. • The farmer groups remained strong throughout, supported by the popularity of the savings and loan activities. The FLAP structure proved effective in facilitating crop aggregation, joint sales, and collective input purchases. <p>Jalyine who previously relied only on local seeds, tried biofortified varieties. <i>“I bought 8 kgs of bio fortified beans and 2 kgs of Longe 10H maize and was able to harvest 320 kgs of beans and 550 kgs of maize respectively. I had never experienced this kind of production before.”</i></p> <p>Harriet, who grows maize and beans, learned the correct way to do intercropping. <i>“I planted two rows of maize with three rows of beans in the same field and the results at the end of the season were excellent.”</i> She is now delighted to see her family enjoying a more diverse diet.</p> <p>FLAPs from previous training course</p> <p>We keep in touch with the groups which were set up in 2023 and who exited the project in February 2025. The four FLAPs continue to thrive as strong farmer groups, actively engaging in both collective crop growing and aggregation and Village Savings and Loan Associations (VSLA). They have sustained crop production, generating high incomes from sales that they are reinvesting into their farming activities. With these earnings, members procured improved seeds, rented land and purchased essential tools to strengthen their collective fields, which remain vibrant centres of learning and production.</p> <p>We collected production and sales data from their records books to understand their progress, and we were pleased that they were doing ‘excellently well’ without our supervision and support. We were happy that the FLAPs remained intact and that more members from the communities joined their groups.</p> <p>Conclusion</p> <p>Despite challenges due to the weather/climate and fluctuations in the market, our methodology seems robust and appropriate to the lives of people trying to make their living from the land in Uganda.</p> <p>9. Capacity building of KICS Uganda</p> <p>Partnership and KICS office</p> <p>The office continues to be fit for purpose (despite being just outside Kashare Sub-County) and runs well. As well as being an office for the mainly field-based staff, it acts as a training centre and is accessible to clients. It also houses the operations for the KIMC</p>
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	<p>(microcredit) programme. Communications have improved immeasurably since our founding: there is mobile coverage throughout the sub-county, and the internet is almost universally available.</p> <p>The change of the American administration in 2025 and the huge changes that brought to international development impacted our plans for senior leadership in Uganda. The aim had been to recruit a senior staff member who would take over some of the work of the UK trustees in developing new projects, fundraising and reporting. Also to develop funding streams locally. By September 2025, this seemed to be impossible, as it was dependent on an increase in income to fund the position beyond an initial period. Also, it seemed that a suitable person could not be found with the budget we had allocated.</p> <p>A more modest enhancement was proposed. To free up the Programme Manager's time, a MEAL (monitoring, evaluation, accountability and learning) officer would be hired to oversee the collection of monitoring data, and to analyse and present it. This will allow Kanaama to present the impact of KICS Uganda projects, hopefully securing more funding. Kanaama will fund this for a year (starting January 2026) from an unrestricted grant received in 2025. By 2027, the position will be funded from project funding, as with other staff.</p> <p>Trustee visit</p> <p>Fiona Bristow, Trustee, made an 18-day visit to Uganda, spending most of her time in Mbarara and Kashare Sub-County. During the visit she met with project participants and reviewed ongoing initiatives, as well as engaging with key stakeholders including Head teachers, representatives from the Mbarara District Administration and Kashare and Kagongi Sub-County Administrations. In Kampala she held meetings with the KICS Uganda Auditor and the former Microcredit Adviser. Upon her return she submitted a detailed report with observations and recommendations to the Board of Trustees. Kanaama covered £1,549 of her trip expenses which were lower than 2024, due to the new reasonably priced Ugandan Airlines service between London and Entebbe.</p>
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Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<p>Introduction</p> <p>2025 has proved to be a very effective year for fundraising with our local partner showing an increasing capacity for expenditure at scale.</p> <p>Brought forward from 2024 and reserves</p> <p>The opening balance on 1 January 2025 was £59,697, with £30,663 unrestricted funds and £29,034 restricted or project funding.</p>
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		<p>Income in 2025</p> <p>Total income during 2025 was £84,234, £21,501 more than in the previous year (£62,733). This comprised £70,995 restricted (project) funds and £13,239 unrestricted funds. Of the total, £47,815 was from charitable trusts, £10,090 from government, £25,829 from private donors, £0 from non-contributory retail schemes and £0 from bank interest.</p> <p>Charitable Trust grants</p> <p>Grants were gratefully received from the following trusts and foundations (with the project they supported in brackets):</p> <table data-bbox="795 518 1668 837"> <tr> <td>The Forrester Family Trust (unrestricted)</td> <td>£5,000</td> </tr> <tr> <td>Souter Charitable Trust (WELL)</td> <td>£3,000</td> </tr> <tr> <td>Ashworth Charitable Trust (KIMC)</td> <td>£3,000</td> </tr> <tr> <td>Strathspey Charitable Trust (PEP)</td> <td>£1,000</td> </tr> <tr> <td>The Lef-Pillon Trust (Integrated Project) for 2026</td> <td>£19,315</td> </tr> <tr> <td>Drinking Fountain Association (WASH) for 2026</td> <td>£4,000</td> </tr> <tr> <td>The Coles-Medlock Foundation (Menstrual Health) for 2026</td> <td>£5,000</td> </tr> <tr> <td>Educational & General Ct (PEP)</td> <td>£5,000</td> </tr> <tr> <td>Other (PEP)</td> <td>£2,500</td> </tr> <tr> <td>Total</td> <td>£47,815</td> </tr> </table> <p>Government grants</p> <p>For the second time, Kanaama secured funding from Guernsey Overseas Aid. In 2025, it received a total of £10,090 in grants for its agriculture project awarded in 2024 and 2025.</p> <p>Individual donors including campaigns and fundraisers</p> <p>Most of our individual or private donors are the friends and family of our founders, or of our past and current trustees. They support us through regular donations or answer our requests when we launch a campaign or ask for support for a specific activity. Their support allows us to show charitable trusts and companies that we have a broad base of public support.</p> <p>In 2025 individual (sometimes called private) donors donated a total of £25,829, of which £8,239 was unrestricted funding and £17,590 restricted or project funding. We received four donations of £1,000 or more, including one legacy. We launched two public appeals this year on the JustGiving platform: the 2025 Breakfast Club appeal and the Summer Campaign. There were also some donations from the 2024 Christmas Appeal for PEP. Fundraisers included Fiona Bristow, who walked 60km to celebrate her 60th</p>	The Forrester Family Trust (unrestricted)	£5,000	Souter Charitable Trust (WELL)	£3,000	Ashworth Charitable Trust (KIMC)	£3,000	Strathspey Charitable Trust (PEP)	£1,000	The Lef-Pillon Trust (Integrated Project) for 2026	£19,315	Drinking Fountain Association (WASH) for 2026	£4,000	The Coles-Medlock Foundation (Menstrual Health) for 2026	£5,000	Educational & General Ct (PEP)	£5,000	Other (PEP)	£2,500	Total	£47,815
The Forrester Family Trust (unrestricted)	£5,000																					
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Other (PEP)	£2,500																					
Total	£47,815																					

birthday and Lizzy and Roman who ran the Big Half (marathon). The 2025 Breakfast Club formed the basis of our Christmas appeal. Together these campaigns raised £6,923 (over a thousand pounds more than 2024). Some of the Christmas appeal donations were received in 2026.

Expenditure

Total expenditure in 2025 was £63,140, including £60,351 which was transferred (granted) to Uganda (96%). This was more than the previous year, reflecting the slightly different mix of projects budgeted, projects implemented, and donors' funding cycles.

Transfers were made quarterly.

Expenditure included staff salaries and office costs which were allocated to the various projects in proportion to the manpower required. Salaries paid by Kanaama totalled £18,800, and the KICS Uganda Office cost £4,900 in 2025.

These are the amounts transferred to Uganda for the following projects, which include salaries.

KIMC	£5,291
PEP	£13,705
Agriculture	£15,169
Other Activities (sponsorship)	£179
WELL	£12,014
In-service Teacher Training	£13,363
Partnership	£631
Total	£ 60,351

UK costs, £2,789 were slightly lower than 2024. We gave up membership of the Network Bond and NCVO; but continued to pay for insurance (public liability etc); fundraising platform membership; IT costs; money transfer charges; and three places in the 2026 TCS London Marathon MyWay, at £30 each. See our 2025 Summary of Financial Activity for comparisons with previous years.

Closing balances

Kanaama ended 2025 with £80,791 carried forward, made up of £34,081 in unrestricted funds and £46,709 in restricted or project funding, most having been donated for 2026 activities. Restricted funds included a balance for KIMC and ITT where activities for 2025 had not yet been completed. Other funds ended the year at zero, as per our policy to use unrestricted funds to fund any deficits in restricted

		<p>funding at the end of the year. Some unrestricted funds carried forward are essential to the smooth funding of projects as funds are spent in the same year that they are raised, which is described more fully in our reserves policy.</p> <p>A huge thank you to all our donors for their support.</p> <p>Financial plan for 2026</p> <p>In 2026 we have two major projects to finish – the agricultural training project and the basic literacy course (WELL Cohort 7) which started in 2025. The evaluation of the In-Service Teacher Training Project will be carried out when schools open in February. Our School Attendance Support (PEP) and the expanded Breakfast Club (four schools) will continue with the start of the new school year. Our microcredit (KIMC) project is ongoing. We secured funding in 2025 for five school water tanks and early in 2026, funding for four school kitchens to support our Breakfast Club. We will continue to seek funding for school WASH in 2026.</p> <p>As the change in objects was agreed by the Charity Commission, we have secured funds to replicate our menstrual health education project in neighbouring Kagongi Sub-County. We have brought our literacy, agriculture and business training projects together into one ‘integrated’ project starting in 2026 in Kagongi. We hope to secure funding for a teacher training project in Kagongi in 2026.</p> <p>Once again, we will send one of our trustees to Uganda in 2026 to provide governance and grant compliance oversight and technical help.</p> <p>The upgrade of our website will begin early in 2026.</p> <p>Our fundraising plan continues to be a mix of applications to charitable trusts and private donations either through regular donations or through campaigns and personal fundraisers. Our target to fund the projects above and to maintain our unrestricted reserve is £74,000. Additional funds would allow us to reach more people in need.</p>
	Para 1.22	<p>We annually approve a reserves policy which emphasises not only the need for unrestricted reserves for use in emergencies but also our use and reliance on the unrestricted funds which we use to underwrite some projects until restricted funds are raised.</p> <p>At present we do not hold a separate unrestricted reserve.</p>
Amount of reserve held	Para 1.22	<p>On 31 December 2025, we held £34,081 of unrestricted funds, after project funds in deficit (those which had not attracted sufficient restricted funding) had been zeroed and certain unrestricted funds allocated to projects.</p>

Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	No funds were in deficit at the end of the year. Unrestricted funds are allocated so that all funds end the year on zero or above.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>Sources of income in 2025 were as follows:</p> <table> <tr> <td>Private donors*</td> <td>£25,829</td> </tr> <tr> <td>Charitable Trusts</td> <td>£47,815</td> </tr> <tr> <td>Government Grants (Guernsey)</td> <td>£10,090</td> </tr> <tr> <td>Companies and govt</td> <td>£500</td> </tr> <tr> <td>Total</td> <td>£84,234</td> </tr> </table> <p>*Includes fundraising events run by individuals to raise money for KICS</p>	Private donors*	£25,829	Charitable Trusts	£47,815	Government Grants (Guernsey)	£10,090	Companies and govt	£500	Total	£84,234
Private donors*	£25,829											
Charitable Trusts	£47,815											
Government Grants (Guernsey)	£10,090											
Companies and govt	£500											
Total	£84,234											
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A										
A description of the principal risks facing the charity	Para 1.46	<p>The charity depends on volunteers to carry out the administrative, fundraising and technical support functions, which can be time-consuming. Plans to hire a senior role in KICS Uganda to provide them with a more developed programme and fundraising material were unsuccessful as the local funding situation changed radically following the closure of USAID.</p> <p>In common with other charities, Kanaama finds it hard to recruit trustees and especially a chair.</p>										
Other												

Structure, Governance and Management

Description of charity's trusts:		N/A
Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation: Kanaama Interactive Community Support was registered as a CIO in August 2022. In November 2023, this CIO merged with an association of the same name which was incorporated in September 2009.
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Kanaama advertises for new trustees among its networks and on volunteer websites. Potential new trustees are interviewed and invited to attend a meeting. All trustees are consulted before an offer is made. After serving a three-month probationary period, new trustees are entered on the Charity Commission's website.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Kanaama participates in the activities of the Small International Development Charity Network.
Relationship with any related parties	Para 1.51	Kanaama signed a Memorandum of Understanding with KICS Uganda in 2023, specifying the areas of cooperation.
Other		

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Reference and Administrative details

Charity name	Kanaama Interactive Community Support
Other name the charity uses	Kanaama and KICS
Registered charity number	1200172
Charity's principal address	17 Victoria Mews, London SW18 3PY

Names of the charity trustees who manage the charity (CIO)

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Bani Norouzian	Chair	To May 2025	
2	John Watson	Treasurer		
3	Fiona Bristow	Director		
4	Laura Milillo			
5	Carol Sherman			
6	Jenny Easton			
7	Sara Hossain			
8				
9				
10				
11				
12				
13				
14				

Corporate trustees – names of the directors at the date the report was approved

Director name		
n/a		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
n/a		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how these fall within the custodian charity's objects	N/A

Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A
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Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Fiona Bristow

Exemptions from disclosure

Reason for non-disclosure of key personnel details

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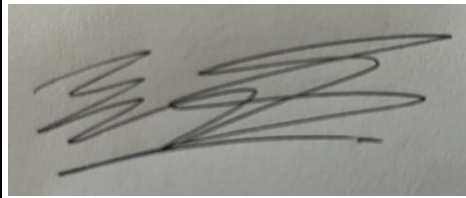

Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	John Watson	Fiona Bristow
Position (e.g. Secretary, Chair, etc)	Treasurer	Trustee
Date	1 April 2026	

KANAAMA INTERACTIVE COMMUNITY SUPPORT (Charity no. 1200172)

SUMMARY OF FINANCIAL ACTIVITY

31-Dec-25

	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
Balance Brought Forward	30,663	29,034	59,697	54,132
Income				
Microcredit - operations	-	6,058	6,058	4,441
Primary Education Project (PEP)	-	16,401	16,401	15,356
Agricultural training	-	11,090	11,090	14,508
Other activities (sponsorship)	-	-	-	1,875
WELL (literacy)	-	8,000	8,000	13,416
ELS (Closed)	-	-	-	469
In-service Teacher Training	-	1,131	1,131	10,639
WASH projects	1,400	4,000	5,400	-
Menstrual Hygiene Education (Kagongi)	-	5,000	5,000	146
Integrated Project (Kagongi)	-	19,315	19,315	-
MEAL Officer 2026	5,000	-	5,000	-
Partnership	631	-	631	402
Strategic Review	-	-	-	137
UK Administration	1,170	-	1,170	1,243
Kashare visit by trustee	1,549	-	1,549	1,936
Bank transfer charges	70	-	70	80
Unrestricted	3,418	-	3,418	1,915
Total incoming resources	13,239	70,995	84,234	62,733
Expenditure				
Microcredit - operations	-	5,291	5,291	4,441
Primary Education Project (PEP)	-	13,705	13,705	12,988
Agricultural training	-	15,169	15,169	10,890
Other Activities (sponsorship)	-	179	179	1,696
WELL (literacy)	-	12,014	12,014	9,465
ELS (Closed)	-	-	-	1,647
In-service Teacher Training Kashare	-	13,363	13,363	8,051
WASH projects	-	-	-	3,119
Menstrual Hygiene Education (Kagongi)	-	-	-	1,650
Integrated Project (Kagongi)	-	-	-	-
MEAL Officer 2026	-	-	-	-
Partnership	631	-	631	402
Strategic Review	-	-	-	137
Administration	1,170	-	1,170	1,243
Kashare visit by trustee	1,549	-	1,549	1,936
Bank transfer charges	70	-	70	80
Total resources expended	3,420	59,720	63,140	57,746
Net incoming/ (outgoing)	9,818	11,275	21,094	4,987
Balance Carried Forward	40,481	40,310	80,791	59,119
BALANCE SHEET	Unrestricted	Restricted	Balance 31 Dec 2025	Balance 31 Dec 2024
Bank balances:				
Current	40,481	40,310	80,791	59,697
Total	40,481	40,310	80,791	59,697
Funds summary YTD	Unrestricted	Restricted	Balance 31 Dec 2025	Balance 31 Dec 2024
Microcredit - operations		767	767	-
Primary Education Project (PEP)		6,003	6,003	3,306
Agricultural training		235	235	4,314
Other Activities (sponsorship)		-	-	179
WELL (literacy)		3,973	3,973	7,987
In-service Teacher Training		1,017	1,017	13,249
WASH Projects	1,400	4,000	5,400	-
Menstrual Hygiene Education (Kagongi)		5,000	5,000	-
Integrated Project (Kagongi)		19,315	19,315	-
Partnership		-	-	-
MEAL Officer 2026	5,000	-	5,000	-
Strategic Review		-	-	-
UK Administration		-	-	-
Kashare visit by trustee		-	-	-
Bank transfer charges		-	-	-
Unrestricted	34,081		34,081	30,663
Total	40,481	40,310	80,791	59,697



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
KANAAMA INTERACTIVE COMMUNITY SUPPORT

On accounts for the year ended

2025 Charity no (if any) 1200172

Set out on pages

1-109 (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 / 2025.

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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: [Signature]

Date: 05/05/26

Name: Jack Lawlor-Anderson

Relevant professional qualification(s) or body (if any):

[Empty box]

Address: 22 Adderly Gardens, London, SE9 3EZ

[Empty box]

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.

Pages 1-95 are those of the included in the following documents provided by KICS:

Excel KICS UK Accounts: 1 - 95

PDF Accounts: 95-109

Formally charity number 1132288 after moving to a Charitable Incorporated Organisation

KANAAMA INTERACTIVE COMMUNITY SUPPORT

England & Wales - Charity number 1200172

Accounts

Trustees' Annual Report for the period

1 January – 31 December 2024

Charity name: Kanaama Interactive Community Support (KICS)

Charity registration number: 1200172

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote the benefit of the public in Kashare Sub-County in Mbarara District, Southwest Uganda by: <ol style="list-style-type: none">1. The advancement of education and training.2. The relief of poverty, sickness and distress.3. The promotion of good health.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	KICS funds its local partner KICS Uganda to carry out projects related to the above objectives, namely: <ol style="list-style-type: none">1. Microcredit service (small loans)2. Education and welfare for orphans and vulnerable children3. Women's literacy4. Training in English language teaching5. Agricultural training6. Building rain-fed domestic water tanks and toilets7. Renovating school latrines8. Menstrual hygiene education9. Capacity building of local partner, KICS Uganda
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning our activities, KICS trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The charity makes grants solely to KICS Uganda, which implements the projects. KICS is the main source of income for KICS Uganda (98% excluding revenue from microcredit). An annual budget is agreed by KICS, and transfers are made only on receipt of accounts. In 2024, KICS and KICS Uganda's partnership was defined by a Memorandum of Understanding signed in January 2023, which sets out the roles and responsibilities of each organisation.
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	KICS does not have paid staff. All functions of the charity in the UK are carried out by unpaid trustees or volunteers. The secretary to the board prepares agendas, writes minutes and liaises with private donors. The Trustee Director (unpaid) is the main point of contact with KICS Uganda, providing programme support to the Uganda-based programme manager employed by KICS Uganda. She also manages the relationships with charitable trusts including funding applications. She prepares financial reports for trustees and manages all transactions with the bank. Another trustee works with the director and KICS Uganda's programme manager on projects and strategy. In addition to their statutory roles and responsibilities, Trustees are involved in fundraising, project development, communications, and the comprehensive review of projects.
Other		N/A

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>Introduction</p> <p>In 2024, Kanaama Interactive Community Support (KICS) focused on its core mission of alleviating poverty and improving health and education in Kashare Sub-County, SW Uganda through its local partner, KICS Uganda.</p> <p>The Primary Education Project (PEP, formerly RONCO) was implemented for three terms. The In-service Teacher Training project took over the work of the English Language Scheme, and the Menstrual Health Education project had its final activities in April. The microcredit project continued to focus on measuring the impact of its loans on developing clients' businesses and reducing loan usage for other purposes. More village savings and loan groups were set up, contributing to improving wellbeing and livelihoods. Cohort 6 of our literacy project completed their studies and new advanced learners started. We continued with livelihood training for these groups. The agriculture project concluded with good results for the 84 farmers remaining in the project. Latrines were built in six primary schools as part of the Menstrual Health Education project.</p> <p>We estimate that 981 women and children benefited directly in KICS projects in 2024, plus the teachers who were trained.</p> <p>This section outlines the projects undertaken by KICS in 2024 and their achievements. All transactions, loans etc in Uganda take place in local currency (Ugandan Shillings or UGX). Approximate sterling equivalents are shown at an exchange rate of £1 = UGX 4,400. KICS focuses its work in Kashare Sub-County in Mbarara district (SW Uganda). Our founders originally based their activities around Kanaama, a village in Kashare.</p> <p>The report generally refers to the work funded by the UK charity, KICS, and implemented by KICS Uganda as KICS' work. In some places in the text the UK charity is referred to as KICS UK, for clarity.</p> <p><i>"KICS is the only organisation in Kashare Subcounty that is supporting rural women to realise their dreams through livelihood training, agriculture, advanced classes and Village Savings and Loan Associations. It is giving them the confidence to achieve their dreams. We pledge to support KICS initiatives".</i> Chief of Kashare Subcounty Administration.</p>

1. Microcredit service (small loans)

Kanaama Interactive Microcredit Project (KIMC)

Now in its 15th year, the goal is to facilitate transformational development and alleviate poverty by providing financial services to promote micro-enterprise development for women.

KICS Uganda runs a small microcredit enterprise providing 200+ loans a year between UGX 300,000 to UGX 800,000 (£70-£180) to low-income women in Kashare. The loan product is for 12 months, charged at a simple interest rate of 24 percent, with monthly repayments. There are new penalties for late payment apart including the non-issue of further loans. Loans are issued to groups of three (reduced from five) who are jointly responsible for repayments. In 2024, all loans were repaid (and for the first time, disbursed) by the mobile money method.

KIMC is run on a cost recovery basis, with the interest and loan fees collected paying for the salaries of the staff working on the programme (the Portfolio Officer and the Projects Officer) and for the audit. KICS Uganda receives a grant from KICS UK to pay for supervisory staff costs, including the Programme Manager, the Finance and Administration Officer, and office costs.

The KIMC project has registered a total number of 1,375 clients since 2010. By the end of December 2024, UGX 652M (£170,000) had been disbursed in 2,783 loans. KICS Uganda continues to work hard to show that this is an impactful project for the women of Kashare. It has established key indicators of performance and has robust processes in place to track the impact loans are having on women's lives.

Client selection, loan appraisal and disbursement

In 2024, after an application process following established procedures, 213 clients (57 new and 156 repeat clients) received loans in 11 issues. This was slightly higher than the 210 loans in 2023. However, total capital disbursed amounting to UGX 107.7M was the highest amount to date, due to larger loans being disbursed. The average in 2024 was UGX 505,634 compared to UGX 435,700 in 2023.

Each client's household poverty level was assessed on application, using KICS' wellbeing survey. Of the 213 clients who qualified for the KIMC loans for 2024, 45 were on level 2, 105 on level 3, 43 on level 4 and 20 on level 5. We did not accept clients on level 1 (the lowest) this year as in our experience they divert funds to non-business use and struggle to pay back loans. However, with KICS' support, 32 of the women on level 1 set up a savings and loan group, and we hope to accept their loan applications in the future.

All clients receiving a 2024 loan attended three-day business skills training sessions, which were held in various locations in Kashare Sub County. These were held monthly prior to disbursement. The training content focused on the identification of feasible business ideas in rural areas, resource mobilisation strategies, the formulation of marketing plans, business management, business planning, and record keeping.

	<p>This year we again focused on reducing the number of clients who asked for loans for commercial use but diverted the funds to medical bills, school fees or paying off other debts. Only two clients came into this category.</p> <p>Twelve monitoring visits to clients were carried out by the Portfolio Officer and the Projects Officer through the year. Three monitoring visits were carried out each quarter. During these visits, several monitoring tools were used including the economic wellbeing survey tool, comparative income data, profits collections tool, stock level collections tool, and KAPs survey (post training). With this, progress and impact were tracked and are reported here.</p> <p>Impact of loans and livelihood improvement (effectiveness)</p> <p>Clients borrow from KIMC to invest in their businesses. In 2024, 105 clients invested in trade businesses such as retail shops while 106 clients invested in agriculture-related trade businesses such as market selling of groceries and produce. We are gathering data to see how long businesses last and whether they are making a profit. 71% of clients have businesses which are more than a year old, showing economic stability. Some 97% of clients registered some increase in their incomes as a result of using the loan to invest in their business activities, with 19% achieving a 50% increase.</p> <p>Portfolio Report (efficiency)</p> <p>There were no economic upsets this year.</p> <p>Capital available: At the start of the year, the capital was UGX 71.2 (£16,200). In October KICS Uganda made the decision to add UGX 3M (£680) from the surplus which it had built up over several years.</p> <p>Capital utilisation: The monthly average for capital out on loan was 86% in 2024, up from 79% in 2023. A high percentage is good, as it means the asset (the capital) is being well used. However, the quality of loans must be maintained, or else the capital is at risk from defaults.</p> <p>Repayments: Collections were even through the year. UGX 106M was collected: as this was all done by mobile money transfers, field staff were able to use their time to support clients (and chase up defaulters) rather than collecting cash. This method was also safer for staff as they no longer needed to transport cash.</p> <p>Arrears: On average each month, UGX 62M was out on loan which included an average of UGX 3M of arrears. On average 21% of clients had arrears, which was significantly lower than 2023. Although most clients eventually repay their loans, this year we introduced a penalty for late payments which has been effective at reducing late payments, meaning we can reach more clients.</p> <p>Portfolio at risk: If a client fails to make one payment, the rest of the outstanding loan is at risk. On average 13% of the capital out on loan was at risk in this way.</p> <p>Assurance</p> <p>An audit for the year 2023 was conducted by Julius K & Company, in accordance with international standards on auditing and guidelines issued by the Institute of Certified Public Accountants of Uganda. The main aim for this audit was to obtain reasonable assurance that the financial statements were free from material misstatements, to assess the effectiveness of the internal control</p>
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	<p>environment at KICS, and to evaluate loan performance over the year. Recommendations from the audit were acted upon during 2024.</p> <p>Regulation KIMC obtained a 'comfort letter' from Uganda Microfinance Regulatory Authority (UMRA), addressed to KICS Uganda's bank, confirming that it had fulfilled all the requirements for a non-deposit-taking microfinance licence. Although there has been a delay in issuing licences, the letter indicates that one will be forthcoming.</p> <p>KICS Uganda is an independent organisation from KICS UK, but we wish the regulator and trustees to be aware of this important development resulting from our investment.</p> <p>Conclusion The loans carefully and responsibly provided to our clientele show that microcredit can contribute to alleviating poverty.</p> <p>Village Savings and Loan Associations (VSLA)</p> <p>Village saving and loan associations (VSLAs) are self-managed savings groups, that provide people with a safe place to save their money, access small loans, and obtain emergency grants. This enables communities to form their own sustainable saving circles built on mutual trust, and the members involved to focus on saving for projects such as acquiring assets, improving homes, paying school fees, and improving crop production. The members have the right to borrow loans and repay in the agreed period, with an interest rate agreed upon by the members. VSLA groups are simple to manage and can be seen as a first step for people to reach a more formal level of financial services.</p> <p>By December 2024, KICS had established 27 groups with over 700 members: two groups under PEP/RONCO (see below); two groups under the Covid relief project; and 17 groups under WELL (literacy), with eight in Rubindi and nine in Kashare. Groups, which have on average 30 members, undertake a four-day training course. The cost of setting up is included in the project budget (KIMC, WELL, PEP etc), but there are ongoing costs of supporting the groups even beyond the initial project lifecycle, which will need to be budgeted separately in due course.</p> <p>The results are impressive. Members undertake to save at least UGX 1,000 - UGX 3,000 per week which is collected at weekly meetings. After a period, members can apply for loans (usually for three months) at an interest rate which members set; 5% is common. There is a welfare fund which members can apply for (without interest) for emergencies. At the end of the year comes the 'share out' when members retrieve their savings plus any interest earned.</p> <p>In 2024, the 19 groups that completed their share-out received an average of £1,600 per group. In addition, an average of £350 per group was earned from interest on loans. The other groups were still in their first year. Members are enthusiastic about being part of the group, their ability to save, and having a source of small loans. In particular, they are encouraged when they receive back more than they saved.</p>
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2. Education and welfare for orphans and vulnerable children: the Primary Education Project (PEP)

This project was started by KICS in 2013 in response to findings of an unserved population of orphans and vulnerable children in Kashare Sub-County. In 2024, the project changed its name to School Attendance Support (RONCO) and continues to enhance the lives of some of the poorest children in the area.

During this reporting year, 60 primary school children, four secondary and three students in technical schools were supported. 22 children were recruited using the criteria of the Ugandan Government's Household Vulnerability Assessment Tool.

The goal of the project is to promote basic literacy and numeracy skills through access to primary school education. We have refocused this project on school attendance and have closed the Saturday Centre and some of the welfare activities. However, we continue to monitor the children's progress and visit the households.

Regular attendance is the outcome we continue to monitor and to enable this we provide school fees, breakfast and lunch. We also provide uniforms, shoes, bags and scholastic materials.

Regular attendance of the children, good nutrition and health status throughout the year was recorded.

Outcomes

- Participation was high. Only one dropout was registered during the year.
- Four Primary Leaving Exam passes were achieved, all showing good grades performance: one in Division One and the rest in Division Two.
- Sixty-two children progressed to the next class, 59 in primary and 3 in secondary school.
- Three students successfully completed a three-year course in technical school.
- One student successfully completed A levels with the three principal passes required to secure a place at university or a higher institution of learning.

Since the beginning of the project in 2013, 183 primary-aged children have either participated or are participating and, of those who left (123), 69 (just over half) left primary school with a PLE certificate. Very few of these children would have completed primary school without KICS' support.

3. Women's literacy: Women's Empowerment through Learning Literacy and Livelihoods (WELL2)

This literacy and empowerment project for women in Kashare has been operating since 2015 with the aim of achieving basic literacy using REFLECT methodology to empower women to participate in all aspects of their lives in their local communities. In 2021 we

	<p>included business training in the project, as the literacy training forms an excellent base from which women can improve their economic status through starting businesses. During 2024 there were two trainings operating for this project: Basic Literacy with Business Training, and Advanced Literacy with Business Training.</p> <p>By the end of 2024, 750 women had taken part in the basic training, and 216 had joined in the advanced training, of whom eight had not attended the basic training. In addition, 521 women completed business training alongside their literacy classes.</p> <p>Trainings</p> <p>Basic literacy with business training: Cohort 6, Rubindi</p> <p>This was the second basic literacy and livelihood training in Rubindi and was held for 120 women in four groups. It started May 2022 and finished in April 2024. The facilitators received two trainings, and the project provided instructional materials. The literacy training ran for 86 sessions. Discussion is an intrinsic part of the REFLECT methodology: the two topics were parenting and the role of formal education in their lives. At the beginning, 89% of the very poor women were illiterate (the rest had very limited reading skills), but by the end of the course, 63% of the trainees were at the top level (4) and 29% were on level 3 of KICS Uganda’s reading scale. Livelihood or business training was also provided by trained facilitators. Learners received 43 livelihood sessions. The training aimed to equip women to apply for the entrepreneurship loans offered by the Government of Uganda under the Parish Development Model (PDM) scheme. Nine business groups were formed, focused on selling coffee, beans, aubergines and pancakes, and on weaving baskets. Of these, many were successful in getting loans. The Village Savings and Loan Association (VSLA) groups were all still operating a year after setting up and had accumulated savings of average UGX 4.3M (UGX 6M is the target). Some groups saved more, others less. Moreover, they had made loans of over UGX 8M. A celebration event took place in May 2024.</p> <p>Advanced literacy with business training; Cohort 2, Kashare</p> <p>This was the second advanced literacy with business training to be held in Kashare and was described in last year’s TAR. It started in May 2023 and finished in May 2024. It was the first rollout after we had piloted an advanced group in 2020-21 and was a shorter course than the basic literacy course. 106 participants, mostly recruited from previous basic courses, completed the training, with no dropouts. As part of this training, 43 advanced literacy and numeracy sessions in Kashare were held from May 2023 to February 2024, and 30 livelihood sessions (on different days to literacy training) were held from late July 2023 to February 2024.</p> <p>The results were excellent. Four VSLA groups were set up, and nine livelihood groups’ business plans were assessed (for businesses such as selling beans, vegetables, firewood and pancakes, and setting up a street-side grocery stall), of which six had grants awarded from KICS funds. Trainees could also apply for loans to the Parish Development Model (PDM) scheme (Government of Uganda). By September 2024, 76% of trainees had set up businesses, far exceeding expectations.</p> <p>The trainees demonstrated notably stronger outcomes compared to the Rubindi cohort which had started with illiterate women: analysing the monitoring data and field observations, KICS Uganda attributed this improved performance to the trainees’ stronger numeracy skills at intake, which had contributed to more effective business planning and operational decision-making. KICS trustee, Fiona Bristow, visited in August 2024 and was impressed by one group, Rugarura Omudara, which had quickly developed several going concerns, including a small restaurant.</p>
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	<p>A celebration event took place in July 2024.</p> <p>Advanced literacy with business training: Cohort 3, Kashare This training started in August 2024 and will finish in May 2025. 104 learners were recruited; most had been in KICS’ basic literacy cohorts 3 and 4, which ran between 2017 and 2021. Half the women were microcredit clients (past or current). 12 clients were concurrently participating in the agriculture project.</p> <p>Four literacy facilitators were recruited and trained to run the literacy training, and four facilitators were recruited and trained to run the livelihood/business training. Facilitators received training in both literacy (two days) and business training (six days). Up to the end of 2024, 14 literacy sessions (out of 86) had been delivered and 9 business sessions (out of 43). In December one new VSLA group was set up. Most of the other learners were already members of a VSLA group formed when they were on the basic course.</p> <p>Impact</p> <p>Basic literacy with business training: Cohort 6, Rubindi Our KICS Uganda colleagues told us, ‘During the discussions, there was a lot of excitement displayed by participants while telling the team how the REFLECT sessions had positively influenced them to be more responsible citizens in their communities. They were glad they had developed self-esteem and confidence, which had enabled them to participate actively in village meetings and other events, including funerals, political meetings, religious services, and school meetings. Notably, they shared that they now often help to organise these events as members of steering committees, and that their views are respected when shared’.</p> <p>‘The older participants were happy to have learned to read and write, which was something they were not able to do before. They expressed happiness that they no longer use thumb prints, and that now the people in their villages call them literates.</p> <p>‘Participants praised the VSLA initiative, saying the incentive of weekly VSLA savings had encouraged their focus and motivation. For many, VSLA has strengthened their livelihoods through the accumulation of annual savings and quick and easy access to loans. VSLA has provided a release from the overwhelming economic stress and burdens they had before.</p> <p><i>“Participants expressed gratitude for livelihood training, which they said had opened their eyes to new opportunities. They had not known that through setting up micro-business ventures in their villages, they could earn incomes. They reported being amazed that with very small capital, they could earn significant profits and improve their livelihoods. They also shared that through joint ventures, they had managed to earn incomes which they had then used to acquire other productive items such as pigs, goats, and hens”.</i></p> <p>In the words of the women themselves:</p> <p><i>“Before WELL REFLECT training, I did not know how to read, write or count. The middlemen who buy our produce would cheat me because I did not know how to read the weighing scale. But now I know how to read the scale and cannot be cheated. I can easily calculate the cost of a kilogram generated from my produce”.</i></p>
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	<p><i>"I had never thought about saving, but the VSLA training really enlightened me. I realised the need to save money, and I started immediately. I can't wait to receive my annual savings at the end of the cycle".</i></p> <p><i>"Before attending REFLECT, I used to buy unnecessary items whenever I went shopping in the market. However, that habit stopped after learning about making budgets in our training".</i></p> <p>Advanced literacy with business training (second course)</p> <p>Sidia studied in Basic Literacy Cohort 2 (2016-2018) and then joined the Advanced 2 Training. She has taken two KICS loans. She received a domestic tank and latrine from KICS.</p> <p><i>"Before I started attending livelihood training, I did not have a source of income for my family and never thought I could start a business with a small investment and make a profit. However, through group business training, I gained this knowledge and started my own firewood-selling business. I secured PDM funds (a government initiative to provide funds to local communities) to launch this business. Currently I earn profits of UGX 200,000 (£45) per month, which I use to boost my business, pay VSLA weekly savings and pay school fees for my grandchild in primary school. In addition, the livelihood training helped me to know how to save and use money effectively. I am very grateful for the training; it brought me into the community spotlight. I am now regularly consulted on how I started my business and accessed PDM funds, and I actively participate in community meetings. I now serve as a local council member, representing women's affairs".</i></p> <p>Nsimirwe Hope, a 38-year-old mother of six, had taken one loan in 2023 but was struggling to care for her children; as she had no land, they depended on casual labour to survive.</p> <p>Her economic turning point started when she joined the Advanced 2 Training, where she acquired business skills. She started a small business selling bananas (matooke), vegetables, yellow bananas, and fruits from the nearby trading centre. Using the skills she had acquired, she accessed a low-interest loan through her VSLA group which she invested in her business. She used the proceeds to repay the loan and continue to grow the business. She is now able to take good care of her children, send them to school, and meet their health needs. She sells the produce daily and in weekly markets.</p> <p>Tugabirwe Lilian, 40, struggled to provide for her family after the death of her husband. Her situation changed when she joined the Advanced 2 Training, where she gained business skills that enabled her to start a poultry business. She took out a VSLA loan of UGX 250,000 (£56) to buy 10 chicks each at UGX 25,000; after two months she sold each one for UGX 35000. Since then she has successfully repaid back the VSLA loan; her poultry business has grown to over 30 chickens; and she earns about UGX 100,000 to UGX 150,000 (£20-£34) monthly from chicken sales.</p> <p>From this income, Lilian has been able to increase her family's living standards, improve the nutrition and health of her children, and cover school fees. She reported, <i>"I was struggling to feed my children but now I am becoming a successful businesswoman".</i></p> <p>Finally, we showcase the Rugarura Omudara group mentioned earlier.</p>
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	<p>After the training, the group decided to start a grocery business in their area. They submitted a business plan and received a grant of UGX 705,000 (£160). With this, they launched a business selling yellow bananas, carrots, onions, cabbages, avocados, tomatoes, matooke (bananas), sugar cane, jackfruit, and more. As their business grew, they used the proceeds to diversify into selling ghee. To date they have earned profits of UGX 1,426,800 (£324) which they have reinvested in both businesses. Most recently, they have expanded further by starting a small restaurant.</p> <p>Through the acquisition of livelihood skills, group members have been able to generate more stable incomes and better support their families. They have expressed deep gratitude to KICS for the grant and the livelihood training provided and shared their hope that the programme might be expanded to reach more women in the community.</p> <p>Conclusion</p> <p>This project is delivering a transformative impact for women historically marginalised by educational and social inequalities. Improved literacy and business skills are direct outcomes, but in focus group discussions the participants reported that it had also empowered them in many other aspects of their lives. Beyond quantifiable outcomes reported such as improved income and access to services, the project has also led to notable gains in self-esteem, confidence, and participation in community decision-making, which have been consistently observed and reported by participants.</p> <p>4. Training in English language teaching: the English Language Scheme (ELS)</p> <p>This nine- year scheme was launched in 2016 to raise attainment and teaching quality in four primary schools in Kashare Subcounty.</p> <p>2016- 2024</p> <p>Between 2016 and 2018 a weekly English class for P5 and P6 was delivered to about 80 children from Rweibaare and Rwobugoigo, villages where KICS was already supporting pupils in school attendance and menstrual health education. Initial attendance was inconsistent because of competing home and school duties. Teachers also received introductory training in interactive teaching methodologies, including training in how to make classroom learning aids with the low-cost materials provided.</p> <p>By 2018 attendance at the weekly English class had improved; teachers were more enthusiastic about changing their teaching techniques; and self-report surveys showed much higher levels of English use at school. Primary Leaving Examination (PLE) results in the two schools were improving, strengthening support from headteachers. The project hosted its first inter-school competition, which proved popular and motivational.</p> <p>In 2019, Saturday classes were phased out to free the expert trainer's time for intensive teacher mentoring. An evaluation confirmed strong adoption of interactive methods, though a minority of teachers expressed reluctance, partly because the programme discouraged corporal punishment and offered no financial incentives (for instance, although the training itself was free, teachers</p>
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	<p>were not paid to attend). However, many were motivated by an exchange visit to a similar project in Kabale, funded by a partner UK NGO. A one-day holiday camp was held, giving pupils practical opportunities to speak English with support from student volunteers from the Mbarara University of Science and Technology (MUST). The numbers of P7 children sitting the PLE (conducted entirely in English and including an English language paper) reached its highest level to that date in both schools.</p> <p>In 2020, to provide a clearer, measurable indicator of progress, the project’s overarching goal was refined from the broader ambition of “raising attainment and teaching quality” to the specific, outcome-based target of “increasing primary school completion rates”, which remains a direct reflection of improved teaching and learning. There were three objectives: to strengthen the interactive teaching and learning of English in two schools; to support the implementation of contemporary English language learning activities within the school setting; and to increase pupils’ exposure to English-speaking opportunities, in order to build proficiency for sustainable learning.</p> <p>In 2021 and 2021, despite the challenges posed by the pandemic, one term of training and activities was delivered each year, and instructional materials were distributed and mounted in classrooms. When the project fully resumed in 2022, the ELS trainer observed a sharp decline in pupils’ comprehension, speech and fluency, clear evidence of the pandemic’s impact. It was also apparent that the prolonged school closures had negatively affected the children’s motivation and interest in learning.</p> <p>Between 2022 and 2024, the ELS scheme was rolled out to two additional schools, Rwamukondo and St. Mary’s Rweibaare. 27 teachers attended the initial three-day training course in 2022, followed by a study visit to the leading primary school in Mbarara in 2023 (which motivated participating teachers to adopt best practice and achieve similar results) and refresher sessions delivered at the end of 2023 and at the beginning of 2024. The programme also arranged a holiday camp for 129 children in 2022.</p> <p>Impact 2016-2024</p> <p>Data collected in 2022 showed clear progress. Teachers in Primary 5 and 6 reported more consistent and better-spoken English used during lessons and throughout the school compound; increasingly familiarity with interactive teaching methods; that interactive teaching had led to livelier classroom engagement; and that the bright displays in their classrooms had increased incidental learning. Head teachers confirmed their broader adoption of interactive approaches, and a monitoring visit. by KICS Uganda staff in 2024 reiterated these findings.</p> <p>2024-2025: the Inservice Teacher Training Project (ITT)</p> <p>By 2024, KICS Uganda had built good relationships with the participating schools and local education department but recognised the need to reach all the primary schools in Kashare. To achieve this, the organisation launched the In-service Teacher Training project, retaining the same goal and objectives, but aiming to reach all 16 schools over two years.</p> <p>The project directly trains “champion” teachers (two from each school) in interactive methods. Each champion mentors at least two colleagues, thus extending coverage to most Primary 5 and 6 classes, and leads supplementary activities within their schools. In 2024 the 32 champion teachers attended two three-day training courses in February and April; a baseline survey recorded initial</p>
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knowledge and attitudes, and pre- and post-training evaluations confirmed strong learning. Field visits to a nearby model school further motivated the trainees by illustrating the benefits of interactive teaching.

A meeting with 29 mentee teachers held at the end of April confirmed that the training was being effectively cascaded. Throughout the year the 16 schools undertook 35 extra English-focused activities, and each was encouraged to set up English-speaking clubs for debating, story writing, and poetry. An interschool debate, quiz and spelling bee competition attended by 14 schools, held in August, was an excellent opportunity to showcase the progress which had already been made and inspire those students whose English was not so well developed.

During her August Trustee visit, Fiona Bristow observed the use of interactive techniques, where children were learning from each other at group tables, rather than reciting in rows. The teachers were confident, well-prepared and evidently proud of the transformed learning environments. She also visited several English-speaking clubs and was impressed by pupils' skills and enthusiasm.

By the year end, 90% of the Primary 5 and 6 teachers were regularly using interactive techniques, and 84% of the pupils reported greater confidence in speaking English in school; roughly half had improved their English subject grades. KICS Uganda anticipates higher numbers of pupils sitting the PLE as this cohort moves into its final year of primary school and looks forward to supporting the transition to secondary education.

5. Agricultural training: the Agriculture Project

Overview

2024 saw the successful conclusion of the two-year Agriculture Project, which ran from January 2023 to December 2024. Pre-2023 farmer training courses had involved the delivery of seeds, but many participants had viewed the seed itself as the primary benefit and had not engaged in follow-up or further training. Moreover, the issue of market access remained; the continued distribution of seed was not sustainable; and there was ongoing resistance to adopting the techniques being promoted. The new project successfully addressed these barriers.

Methodology

For the two-year programme KICS adopted a new approach to improve engagement and sustainability, centred on intensive training using demonstration plots to promote the adoption of improved techniques through 'seeing is believing', and delivering integrated climate resilience techniques throughout. An Agricultural Extension Officer (AEO) was recruited to lead the programme in July 2023, replacing the previous use of external trainers. The AEO selected and trained four Parish Agricultural Trainers (PATs), with follow-up instruction in the second year. After initial training the PATs supported the AEO in delivering the main programme of intensive training to 100 smallholder farmers. In parallel, the farmer established groups using the Farmer-led Agribusiness Platform (FLAP) model to improve marketing.

	<p>The overarching goal was to increase productivity/production, and income for 100 smallholder farmers through improved farming and business practices. The three objectives were to increase productivity, production and incomes of smallholder farmers through improved farming practices; establish FLAPs for marketing crops; and to increase crop diversity and awareness of climate change.</p> <p>Activities</p> <ul style="list-style-type: none"> • Selection and training of PATs by the AEO: This took place over 13 days in 2023 and five days in 2024 (the latter including the FLAP leaders). The training included practical techniques and demonstrations suitable for small-scale farmers, from land preparation and planting through to harvesting. Sessions included the use of fertilisers and pest control chemicals, soil and water conservation practices; the business aspect of farming was addressed, including aggregation techniques, optimal timing for sales, risk management and financial record-keeping; and the PATs were trained in the FLAP methodology, including group management and leadership. Additionally, in October 2023 and February 2024 they visited the training centre of the UK partner charity Amigos Worldwide, to deepen their skills. • Farmer selection: 100 farmers were selected and divided into five groups. Of these, 70 were women and 30 men; 15 had disabilities and several were elderly. Half had previous engagement with KICS programmes (e.g. microcredit, literacy, savings and loans). Half had participated in the KICS agricultural one-season project in 2022. Eight men and six women dropped out during 2023, primarily due to limitations in the selection process and varying understanding of project objectives. One participant sadly passed away in 2024, leaving 85 active members at the conclusion of the programme. • Demonstration plots: Five plots were established and maintained by the PATs, who used these plots each season to illustrate good practice in land preparation, seed planting, harvesting, sorting of carrots, onions and millet. Seed, tools, and other inputs were provided for demonstration plots only. Climate change sensitisation, and water and soil conservation techniques were demonstrated, and practices such as intercropping and crop diversification were encouraged. • Formation of FLAPs: the five groups were formalised into four FLAPs. Each elected leadership and opened a group bank account to support collective operations. • Field monitoring and support: The AEO conducted regular visits to farmers' own plots to monitor the adoption of recommended techniques, collect crop production data, and provide tailored advice. • Aggregation and collective marketing: FLAP members practiced aggregation (pooling produce to sell in larger quantities for improved profits) and collectively stored crops to sell when market conditions were more favourable. • VSLA groups: Each FLAP group also established a savings and loan scheme to increase access to financial services and strengthen group cohesion. • Evaluation: An external consultant was engaged to evaluate the project and assess progress against objectives. <p>Outcomes</p> <ul style="list-style-type: none"> • The AEO proved to be a highly effective trainer. The PATs responded enthusiastically and successfully passed on techniques and advice to the farmers. Participation levels rose to 85%. • The demonstration plots served their purpose well, clearly illustrating that improved farming techniques, which had rarely been practiced before, led to significantly higher yields. These included soil preparation, careful sowing, and timely weeding,
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	<p>watering, and mulching. While some farmers adopted these methods immediately, others needed more time; but by the end of the programme most participants were applying good practices, having witnessed the benefits firsthand.</p> <ul style="list-style-type: none"> • Climate resilience practices such as intercropping were taken up by a few participants. Inorganic fertilizers remained unaffordable for most, but homemade organic alternatives were successfully adopted. A few were unable to implement soil contouring because of landlord restrictions. • The farmer groups remained strong throughout, supported by the popularity of the savings and loan activities. The FLAP structure proved effective in facilitating crop aggregation, joint sales, and collective input purchases. <p>Impact</p> <p>Production Production of carrots and onions either remained stable or increased up to 11% for carrots and 32% for onions, when comparing the same growing seasons in 2024 with those in 2023. Millet production also increased across the two years, although the exact area planted was not recorded.</p> <p>Income Income for carrots and onions remained stable or increased modestly in three out of the four seasons, with a significant spike in onion income during the two February-June seasons. For millet, improved sorting, aggregation, and strategic selling when market prices were high led to a six-fold increase in income, despite only a 25% increase in production.</p> <p>Savings and loans These schemes proved highly beneficial, providing group members with reliable access to small loans and instilling the discipline of weekly saving.</p> <p>Participant feedback <i>Annet, reflecting on the impact of the programme, said, “Before we were trained to understand farming as a business, we produced less because we focused on feeding our families and set aside only a small amount to sell. Our families were food-insecure because by the middle of the season we had very little produce left and had no cash to buy food. Now I know that I am a well-trained farmer who understands farming as a money-making enterprise. In the last season I managed to produce 200 kg more than I had ever done before and set up a big storage facility that could accommodate my harvest. Using the post-harvesting skills we learned, I sold part of my harvest which was clean and sorted at the higher price of UGX 424,000 (£96), my highest selling price to date. We are now food-secure, and I also support my family by running a business selling the extra produce I grow”.</i></p> <p>Conclusion The independent consultant concluded that the project shows very good results, with the targets set largely met; that the adoption of the Good Agricultural Practices (GAP) promoted by the project is high; and that there has been an especially strong uptake of low-cost practices.</p> <p>Weather and market conditions strongly affect the incomes of small-scale farmers in Kashare, but the project has demonstrated that good farming practices minimise these risks. As with other KICS initiatives, members have benefited from peer support, shared learning, and the ability to enter markets collectively.</p>
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6 & 7. Building rain-fed domestic water tanks and toilets, and renovating school latrines: the Water for Sanitation and Health (WASH) programme

This year the WASH activities focused on girls' latrines in six primary schools participating in the KICS Menstrual Hygiene Management Project. This work continued from 2023 and aimed to improve sanitation, and thus school attendance, for girls.

Three-stance improved pit latrine blocks were constructed in each of the following schools: Rugarura, Nombe, Nchune, Kyenshama, Rweibaare II and Mironko. Each block has curtain walls and lockable doors to ensure privacy and dignity for users. In total, the new facilities serve 933 girls. Three schools (Nchune, Kyenshama and Mironko) chose to upgrade to four stances. They paid for this themselves by procuring additional materials valued at UGX 500,000 (£114) from the same suppliers.

All the constructed latrines bear a painted inscription that reads, "*Funded by MEAL A DAY FUND UK through KICS*" to acknowledge funding from the Christadelphian Meal a Day Fund UK.

KICS trustee Fiona Bristow visited several of these facilities during her 2024 field visit. She observed first-hand the positive impact of the new latrines on girls' school attendance and well-being; however, she also observed that there are significant remaining needs across Kashare schools to meet national standards, especially the need for improved sanitation infrastructure and large-capacity, rain-fed tanks (20,000 litres) for water supply.

8. Menstrual hygiene education: the Menstrual Health Management (MHM) project

2024 marked the culmination of a six-year project to improve menstrual health education for adolescent girls in Kashare primary schools. The project aimed to improve the attendance of those who regularly missed school during their periods. An experienced external trainer delivered a four-session course in 14 schools, reaching 540 girls and achieving a comprehensive shift in knowledge, attitude and practices. Despite the severe disruption in 2020-2021 from the Covid pandemic, almost 100% of the girls now attend school throughout their periods.

During 2024 a teacher from each participating school attended a workshop designed to address remaining barriers to attitudinal change in the schools. Teachers welcomed the focus on menstrual health and expressed support for it to become part of the curriculum. Schools have since started Menstruation Clubs for girls to learn through peer-to-peer education, and boys are being reached through topics presented in school assemblies.

An external evaluation in July 2024 commended KICS Uganda's leadership on this important issue, describing the curriculum as satisfactory and the training as highly impactful. The evaluation found that although the original reusable pads (supplied with a one-year lifespan) are now beyond their intended use, attendance is still high, stigma has fallen, and both school staff and parents increasingly accept girls participating in school during their periods. The consultant was appreciative of the efforts made to improve

	<p>sanitation (in 2022 and 2024 twelve schools received new sanitation facilities including latrine blocks and changing blocks), while noting that there was much still to be done. The evaluation identified three main areas of concern and recommendations:</p> <ul style="list-style-type: none"> • The cost and limited sustainability of commercial sanitary products. Continued reliance on these remain unaffordable for many. To deal with this, the project should promote self-produced or locally made alternatives. • Dependence on an external trainer, which is effective but costly. This concern should be treated as an opportunity to embed menstrual health educators within schools, offering a more sustainable and cost-effective model. • There should be broader community engagement to dispel stigma and harmful myths. <p>Conclusion</p> <p>This important initiative started on a modest scale, yet the direct approach to educating the girls through a charismatic local trainer has influenced school leaders to integrate menstrual health into their curricula and to encourage open discussion. Girls have taken further ownership through Menstruation Clubs, where older pupils educate and support younger peers. Nevertheless, the stigma of periods in the wider community, and affordable access to period products, remain major challenges; therefore addressing period poverty, and embedding menstrual health educators into the community as a whole through school and community engagement, must be a priority.</p> <p>9. Capacity building of KICS Uganda</p> <p>Partnership and KICS office</p> <p>The office continues to be fit for purpose (despite being outside Kashare Subcounty) and runs well. As well as being an office for the mainly field-based staff, it acts as a training centre and is accessible to clients. It also houses the operations for the KIMC microcredit programme.</p> <p>KICS Uganda finalised its strategic plan in 2024, reaffirming its commitment to its two core pillars of education (particularly through schools) and livelihoods, in line with the projects described above. The plan also highlighted the need for accessible and affordable local vocational education, with an ambition to establish a dedicated training centre in the future. KICS UK are exploring support for a senior role within KICS Uganda to strengthen programme development and enhance the quality of fundraising materials. This investment is also intended to support the long-term objective of capacity building by increasing local ownership and operational self-reliance</p> <p>Trustee visit</p> <p>Fiona Bristow, Trustee and Director, made a 14-day visit to Uganda, spending the majority of her time in Mbarara and Kashare Subcounty. During the visit she met with project participants and reviewed ongoing initiatives, as well as engaging with key stakeholders including representatives from the Mbarara District Administration and Kashare Subcounty Administration. In Kampala</p>
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		she held meetings with the KICS Uganda Auditor and the former Microcredit Adviser. Upon her return she submitted a detailed report with observations and recommendations to the Board of Trustees. KICS UK covered approximately £2,000 of her trip expenses.
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>Introduction</p> <p>After incorporation in 2022, the merging of the association (no.1132288) and the new CIO (1200172) in 2023, 2024 has been a straightforward financial year.</p> <p>Brought forward from 2023 and reserves</p> <p>The opening balance on 1 January 2024 was £54,132, with £32,578 unrestricted funds and £21,554 restricted or project funding.</p> <p>Income</p> <p>Total income during 2024 was £62,733, £16,248 less than in the previous year (£78,981). This comprised £56,115 restricted (project) funds and £6,618 unrestricted funds. Of the total, £33,308 was from charitable trusts, £3,508 from government, £26,902 from private donors, £15 from non-contributory retail schemes and £0 from bank interest.</p> <p>Charitable Trusts</p> <p>Grants were gratefully received from the following trusts and foundations (with the project they supported in brackets):</p> <table data-bbox="801 1029 1489 1276"> <tr> <td>Alan & Nesta Ferguson Trust (ITT)</td> <td>£9,970</td> </tr> <tr> <td>The Lef-Pillon Trust (WELL)</td> <td>£12,838</td> </tr> <tr> <td>Angela Gallagher Memorial Trust (PEP)</td> <td>£500</td> </tr> <tr> <td>The Cumber Family Charitable Trust (Agri)</td> <td>£1,500</td> </tr> <tr> <td>Brian Murtagh Charitable Trust (PEP)</td> <td>£2,500</td> </tr> <tr> <td>E F Rathbone Charitable Trust (PEP)</td> <td>£1,000</td> </tr> <tr> <td>Other (PEP)</td> <td>£5,000</td> </tr> <tr> <td>Total</td> <td>£33,308</td> </tr> </table>	Alan & Nesta Ferguson Trust (ITT)	£9,970	The Lef-Pillon Trust (WELL)	£12,838	Angela Gallagher Memorial Trust (PEP)	£500	The Cumber Family Charitable Trust (Agri)	£1,500	Brian Murtagh Charitable Trust (PEP)	£2,500	E F Rathbone Charitable Trust (PEP)	£1,000	Other (PEP)	£5,000	Total	£33,308
Alan & Nesta Ferguson Trust (ITT)	£9,970																	
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E F Rathbone Charitable Trust (PEP)	£1,000																	
Other (PEP)	£5,000																	
Total	£33,308																	

		<p>Government</p> <p>For the first time, KICS secured funding from Guernsey Overseas Aid. In 2024, it received the first instalment (£3,508) of a £7,795 grant for agriculture.</p> <p>Individual donors including campaigns and fundraisers</p> <p>Most of our individual or private donors are the friends and family of our founders, or of our past and current trustees. They support us through regular donations or answer our requests when we launch a campaign or ask for support for a specific activity. Their support allows us to show charitable trusts and companies that we have a broad base of public support.</p> <p>In 2024 individual (sometimes called private) donors donated a total of £26,902, of which £6,602 was unrestricted funding and £20,300 restricted or project funding. We received four donations of over £1,000. We launched two public appeals this year on the Just Giving platform: Support Education for all Children and the 2024 Breakfast Club. There were also some donations from the 2023 Christmas Appeal for RONCO (now PEP). The Chair, Bani Norouzian, held a housewarming barbecue and raised funds for the education appeal via a fundraiser page attached to the main education campaign. The Director, Fiona Bristow, walked 60km over two days which also raised funds for our education projects. The 2024 Breakfast Club formed the basis of our Christmas appeal but also attracted funds from donors during the year. Together these campaigns raised £5,606 (a little less than 2023).</p> <p>Expenditure</p> <p>Total expenditure in 2024 was £57,746, including £53,909 which was transferred (granted) to Uganda (93%). This was £6,338 less than the previous year, reflecting the slightly different mix of projects budgeted, projects implemented, and donors' funding cycles.</p> <p>Transfers were made quarterly.</p> <p>Expenditure included staff salaries and office costs which were allocated to the various projects in proportion to the manpower required. Salaries paid by KICS totalled £17,600, and the KICS Uganda Office cost £3,237 in 2024.</p> <p>These are the amounts transferred to Uganda for the following projects.</p>
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		Microcredit - operations	£4,441
		PEP (RONCO)	£12,988
		Agriculture training	£10,890
		Other activities (student sponsorships)	£1,696
		WELL (adult literacy & business training)	£9,465
		English language scheme	£1,647
		In-service teacher training	£8,051
		Water projects	£3,119
		Menstrual hygiene	£1,650
		Partnership	£402
		Strategic review	£137
		Administration	£1,243
		Kashare visit by trustee	£1,937
		Bank charges	£80
		Total	£57,746
		<p>Note: in 2024, the English Language Scheme finished, and the In-service Teacher Training Project took its place (see text).</p> <p>In 2024, 93% of expenditure was on projects in Uganda. UK costs were very similar to 2023, except that legal costs were 'replaced' by the Trustee's visit to Kashare. As before, expenses included membership of Network Bond and NCVO; insurance (public liability etc); fundraising platform membership; IT costs; money transfer charges; and three places in the 2025 Big Half marathon, at £169.50 each. See our 2024 Summary of Financial Activity for comparisons with previous years.</p> <p>Closing balances</p> <p>KICS ended 2024 with £59,697 carried forward, made up of £30,663 in unrestricted funds and £29,034 in restricted or project funding, most having been donated for 2025 activities. Restricted funds included a balance for education projects, agriculture, ELS, WASH, and menstrual health education. Other funds ended the year at zero, as per our policy to use unrestricted funds to fund any deficits in restricted funding at the end of the year. Some unrestricted funds carried forward are essential to the smooth funding of projects as funds are spent in the same year that they are raised, which is described more fully in our reserves policy.</p>	

		<p>A huge thank you to all our donors for their support.</p> <p>Financial plan for 2025</p> <p>Central to our plans for 2025 are to start a new two-year agricultural training project; the continuation of the two elements of the Education Project (School Attendance Support and the expanded Breakfast Club); the conclusion of our third Advanced Literacy and Business Course; and the In-Service Teacher Training Project. We are also searching for funds for a new basic literacy course, microcredit capital and a big push on WASH in schools (WCs and tanks).</p> <p>Once the change in objects is agreed by the Charity Commission, we will look to replicating some of our very successful and much-asked-for projects in neighbouring subcounties.</p> <p>We have plans to send one of our trustees, Fiona Bristow, to Uganda in 2025 to provide governance and grant compliance oversight and technical help.</p> <p>New trustees are skilled in communications, so we plan to upgrade the website, and be more active on social media, in order to recruit more supporters.</p> <p>Our fundraising plan continues to be a mix of applications to charitable trusts and private donations either through regular donations or through campaigns and personal fundraisers. Our target to fund the projects above and to maintain our unrestricted reserve is £68,700. Additional funds would allow us to reach more people in need.</p>
	Para 1.22	<p>We annually approve a reserves policy which emphasises not only the need for unrestricted reserves for use in emergencies but also our use and reliance on the unrestricted funds which we use to underwrite some projects until restricted funds are raised.</p> <p>At present we do not hold a separate unrestricted reserve.</p>
Amount of reserve held	Para 1.22	On 31 December 2024, we held £30,663 of unrestricted funds, after project funds in deficit (those which had not attracted sufficient restricted funding) had been zeroed.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	No funds were in deficit at the end of the year. Unrestricted funds are allocated so that all funds end the year on zero or above.
Explanation of any uncertainties about the	Para 1.23	N/A

charity continuing as a going concern		
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>Sources of income in 2024 were as follows:</p> <table border="0"> <tr> <td>Individuals incl. Gift Aid*</td> <td>£25,902</td> </tr> <tr> <td>Trusts</td> <td>£33,308</td> </tr> <tr> <td>Other</td> <td>£3,508</td> </tr> <tr> <td>Non-contributory</td> <td>£15</td> </tr> <tr> <td>Interest</td> <td>£0</td> </tr> <tr> <td>Total</td> <td>£62,733</td> </tr> </table> <p>*Includes fundraising events run by individuals to raise money for KICS</p>	Individuals incl. Gift Aid*	£25,902	Trusts	£33,308	Other	£3,508	Non-contributory	£15	Interest	£0	Total	£62,733
Individuals incl. Gift Aid*	£25,902													
Trusts	£33,308													
Other	£3,508													
Non-contributory	£15													
Interest	£0													
Total	£62,733													
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A												
A description of the principal risks facing the charity	Para 1.46	The charity depends on volunteers to carry out the administrative, fundraising and technical support functions, which can be time-consuming. Trustees are looking to fund a senior role in KICS Uganda to provide them with a more developed programme and fundraising material. This will also accelerate local ownership and self-reliance.												
Other														

Structure, Governance and Management

Description of charity's trusts:		N/A
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Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation KICS registered a CIO in August 2022. In November 2023, this CIO merged with an association of the same name which was incorporated in September 2009.
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	KICS advertises for new trustees among its networks and on volunteer websites. Potential new trustees are interviewed and invited to attend a meeting. All trustees are consulted before an offer is made. After serving a three-month probationary period, new trustees are entered on the Charity Commission's website.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	KICS is a member of Bond (the network of international development organisations in the UK) and is active in the Small International Development Charities Network.
Relationship with any related parties	Para 1.51	KICS signed a Memorandum of Understanding with KICS Uganda in 2023, specifying more clearly the areas of cooperation.
Other		

Reference and Administrative details

Charity name	Kanaama Interactive Community Support
Other name the charity uses	KICS
Registered charity number	1200172
Charity's principal address	17 Victoria Mews, London SW18 3PY

Names of the charity trustees who manage the charity (CIO)

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Bani Norouzian	Chair	From March 2024	
	Anna McKane	Secretary	To January 2024	
3	John Watson	Treasurer		
4	Fiona Bristow	Director		
5	Laura Milillo			
6	Carol Sherman			
7	Jenny Easton			
8	Sara Hossain		From March 2024	
9				
10				
11				
12				
13				
14				
15				
16				

17				
18				
19				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
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Name and objects of the charity on whose behalf the assets are held and how these fall within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Fiona Bristow

Exemptions from disclosure

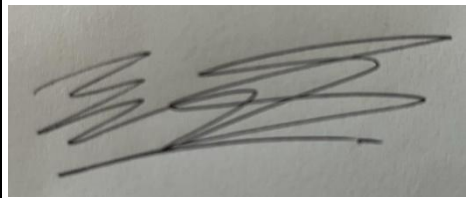
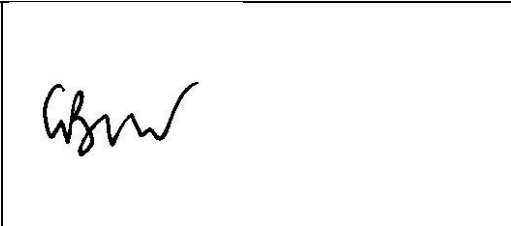
Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	John Watson	Fiona Bristow
Position (e.g. Secretary, Chair, etc)	Treasurer	Trustee
Date	5 July 2025	

KANAAMA INTERACTIVE COMMUNITY SUPPORT (Charity no. 1200172)

SUMMARY OF FINANCIAL ACTIVITY

31-Dec-24

	Unrestricted funds: £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
Balance Brought Forward	32,578.18	21,554.11	54,132.29	39,235.99
Income				
Microcredit - operations	4,059.98	381.25	4,441.23	2,951.09
PEP (RONCO)		15,355.97	15,355.97	8,129.52
Agriculture training		14,507.75	14,507.75	4,759.04
Other activities (Student Sponsorship)		1,875.00	1,875.00	2,024.21
WELL (Adult literacy & business training)	578.35	12,838.00	13,416.35	15,863.00
English Language Scheme		468.75	468.75	4,073.55
In-service Teacher Training		10,638.75	10,638.75	10,000.00
Water and snaitation projects		-	-	17,894.85
Menstrual Hygiene Education	146.17	-	146.17	4,383.43
Partnership	402.16	-	402.16	651.49
Strategic Review	136.61	-	136.61	2,337.87
UK Administration	1,242.85	-	1,242.85	1,055.01
Kashare visit by trustee	1,886.49	50.00	1,936.49	-
Legal costs		-	-	1,968.00
Bank transfer charges	80.00	-	80.00	135.80
Unrestricted (incl. interest)	-	-	1,915.07	2,753.87
Total incoming resources	6,617.54	56,115.47	62,733.01	78,980.73
Expenditure				
Microcredit - operations	4,059.98	381.25	4,441.23	2,951.09
PEP (RONCO)		12,987.50	12,987.50	9,620.58
Agriculture training		10,890.27	10,890.27	10,660.09
Other Activities (Student Sponsorship)		1,696.05	1,696.05	2,189.26
WELL (Adult literacy & business training)	578.35	8,887.00	9,465.35	12,405.61
English Language Scheme		1,647.35	1,647.35	1,567.88
In-service Teacher Training		8,051.25	8,051.25	665.90
Water and sanitation projects		3,119.35	3,119.35	14,821.87
Menstrual Hygiene Education	146.17	1,503.71	1,649.88	3,053.98
Partnership	402.16	-	402.16	651.49
Strategic Review	136.61	-	136.61	2,337.87
UK Administration	1,242.85	-	1,242.85	1,055.01
Kashare visit by trustee	1,886.49	50.00	1,936.49	-
Legal costs		-	-	1,968.00
Bank Charges	80.00	-	80.00	135.80
Unrestricted		-	-	-
Total resources expended	8,532.61	49,213.73	57,746.34	64,084.43
Net incoming/(outgoing)	-	1,915.07	6,901.74	4,986.67
Balance Carried Forward	30,663.11	28,455.85	59,118.96	54,132.29
BALANCE SHEET	Unrestricted	Restricted	Balance 31 Dec 2024	Balance 31 Dec 2023
Bank balances:				
Current	30,663.11	29,034.20	59,697.31	47,043.23
Savings	-	-	-	7,089.06
Total	30,663.11	29,034.20	59,697.31	54,132.29
Funds summary YTD	Unrestricted	Restricted	Balance 31 Dec 2024	Balance 31 Dec 2023
Microcredit - operations		-	-	-
PEP (RONCO)		3,306.21	3,306.21	937.74
Agriculture training		4,313.63	4,313.63	696.15
Other Activities (Student Sponsorship)		178.95	178.95	-
WELL (Adult literacy & business training)		7,986.74	7,986.74	3,457.39
English Language Scheme		-	-	2,505.67
In-service Teacher Training		13,248.67	13,248.67	9,334.10
Staff Training Fund		-	-	-
Water and sanitation Projects		-	-	3,119.35
Menstrual Hygiene Education		-	-	1,503.71
Partnership		-	-	-
Strategic Review		-	-	-
UK Administration		-	-	-
Kashare visit by trustee		-	-	-
Legal costs		-	-	-
Bank Charges		-	-	-
Unrestricted (incl. reserve)	30,663.11	-	30,663.11	32,578.18
Total	30,663.11	29,034.20	59,697.31	54,132.29



Section A

Independent Examiner's Report

Report to the trustees

KANAAMA INTERACTIVE COMMUNITY SUPPORT

On accounts for the year ended

2024

**Charity no
(if any)**

1200172

Set out on pages

1-98

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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:

22/06/25

Name:

Jack Lawlor-Anderson

Relevant professional qualification(s) or body (if any):

Address:

22 Adderly Gardens, London, SE9 3EZ

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.

Pages 1-98 are those of the included in the following documents provided by KICS:

Excel KICS UK Accounts: 1 - 84
PDF Accounts: 85-98

Formally charity number 1132288 after moving to a Charitable Incorporated Organisation

KANAAMA INTERACTIVE COMMUNITY SUPPORT (Charity no. 1200172)

SUMMARY OF FINANCIAL ACTIVITY

31-Dec-24

	Unrestricted funds	Restricted funds	Total funds 2024	Total funds 2023
	£	£	£	£
Balance Brought Forward	32,578.18	21,554.11	54,132.29	39,235.99
Income				
Microcredit - operations	4,059.98	381.25	4,441.23	2,951.09
PEP (RONCO)		15,355.97	15,355.97	8,129.52
Agriculture training		14,507.75	14,507.75	4,759.04
Other activities (Student Sponsorship)		1,875.00	1,875.00	2,024.21
WELL (Adult literacy & business training)	578.35	12,838.00	13,416.35	15,863.00
English Language Scheme		468.75	468.75	4,073.55
In-service Teacher Training		10,638.75	10,638.75	10,000.00
Water and sanitation projects		-	-	17,894.85
Menstrual Hygiene Education	146.17	-	146.17	4,383.43
Partnership	402.16	-	402.16	651.49
Strategic Review	136.61	-	136.61	2,337.87
UK Administration	1,242.85	-	1,242.85	1,055.01
Kashare visit by trustee	1,886.49	50.00	1,936.49	-
Legal costs		-	-	1,968.00
Bank transfer charges	80.00	-	80.00	135.80
Unrestricted (incl. interest)	-	-	1,915.07	2,753.87
Total incoming resources	6,617.54	56,115.47	62,733.01	78,980.73
Expenditure				
Microcredit - operations	4,059.98	381.25	4,441.23	2,951.09
PEP (RONCO)		12,987.50	12,987.50	9,620.58
Agriculture training		10,890.27	10,890.27	10,660.09
Other Activities (Student Sponsorship)		1,696.05	1,696.05	2,189.26
WELL (Adult literacy & business training)	578.35	8,887.00	9,465.35	12,405.61
English Language Scheme		1,647.35	1,647.35	1,567.88
In-service Teacher Training		8,051.25	8,051.25	665.90
Water and sanitation projects		3,119.35	3,119.35	14,821.87
Menstrual Hygiene Education	146.17	1,503.71	1,649.88	3,053.98
Partnership	402.16	-	402.16	651.49
Strategic Review	136.61	-	136.61	2,337.87
UK Administration	1,242.85	-	1,242.85	1,055.01
Kashare visit by trustee	1,886.49	50.00	1,936.49	-
Legal costs		-	-	1,968.00
Bank Charges	80.00	-	80.00	135.80
Unrestricted	-	-	-	-
Total resources expended	8,532.61	49,213.73	57,746.34	64,084.43
Net incoming/(outgoing)	-	6,901.74	4,986.67	14,896.30
Balance Carried Forward	30,663.11	28,455.85	59,118.96	54,132.29
BALANCE SHEET	Unrestricted	Restricted	Balance 31 Dec 2024	Balance 31 Dec 2023
Bank balances:				
Current	30,663.11	29,034.20	59,697.31	47,043.23
Savings	-	-	-	7,089.06
Total	30,663.11	29,034.20	59,697.31	54,132.29
Funds summary YTD	Unrestricted	Restricted	Balance 31 Dec 2024	Balance 31 Dec 2023
Microcredit - operations		-	-	-
PEP (RONCO)		3,306.21	3,306.21	937.74
Agriculture training		4,313.63	4,313.63	696.15
Other Activities (Student Sponsorship)		178.95	178.95	-
WELL (Adult literacy & business training)		7,986.74	7,986.74	3,457.39
English Language Scheme		-	-	2,505.67
In-service Teacher Training		13,248.67	13,248.67	9,334.10
Staff Training Fund		-	-	-
Water and sanitation Projects		-	-	3,119.35
Menstrual Hygiene Education		-	-	1,503.71
Partnership		-	-	-
Strategic Review		-	-	-
UK Administration		-	-	-
Kashare visit by trustee		-	-	-
Legal costs		-	-	-
Bank Charges		-	-	-
Unrestricted (incl. reserve)	30,663.11	-	30,663.11	32,578.18
Total	30,663.11	29,034.20	59,697.31	54,132.29

KANAAMA INTERACTIVE COMMUNITY SUPPORT

England & Wales - Charity number 1200172

Accounts

Trustees' Annual Report for the period

From 25 August 2022 (registration) to 31 December 2023

Charity name: Kanaama Interactive Community Support (KICS)

Charity registration number: 1200172



Kanaama Interactive Community Support

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote the benefit of the public in Kashare Sub-County in Mbarara District, Southwest Uganda by: (A) The advancement of education and training. (B) The relief of poverty, sickness and distress. (C) The promotion of good health.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	KICS funds its local partner KICS Uganda to carry out projects related to the above objectives, namely: <ul style="list-style-type: none">• Microcredit service (small loans)• Education and welfare for orphans and vulnerable children• Women's literacy• Training in English language teaching• Agricultural training• Building rain-fed domestic water tanks and toilets• Renovating school latrines• Menstrual hygiene education• Capacity building of local partner, KICS Uganda
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning our activities, KICS trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The charity makes grants solely to KICS Uganda, which implements the projects. KICS is the main source of income for KICS Uganda (98% excluding revenue from microcredit). An annual budget is agreed by KICS, and transfers are made only on receipt of accounts. In January 2023, a revised Memorandum of Understanding was signed between KICS and KICS Uganda which sets out the roles and responsibilities of each organisation.
Policy on social investment including program related investment	Para 1.38	n/a
Contribution made by volunteers	Para 1.38	KICS does not have paid staff. All functions of the charity in the UK are carried out by unpaid trustees or volunteers. The secretary to the board prepares agendas, writes minutes, organises the AGM and liaises with private donors. The trustee/director (unpaid) is the main point of contact with KICS Uganda, providing programme support to the Uganda-based programme manager employed by KICS Uganda. She also manages the relationships with charitable trusts including funding applications. She prepares financial reports for trustees and manages all transactions with the bank. In 2023, the secretary edited donor communications, the website and social media. Another trustee worked with the director and KICS Uganda's programme manager on projects and strategy. Trustees are involved in fundraising, project development and communications as well as providing a full review of projects, in addition to their statutory roles and responsibilities.
Other		n/a

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>Introduction</p> <p>In 2023, Kanaama Interactive Community Support (KICS) focused on its core mission of alleviating poverty and improving health and education in Kashare Sub-County, SW Uganda through its local partner, KICS Uganda. The Education and Welfare project (RONCO) was implemented for three terms. The English Language Scheme and the Menstrual Health Education project picked up again in term 3, having paused to wait for funds to be raised. The microcredit project focused on measuring the impact of its loans on developing clients' businesses and reducing loan usage for other purposes. More village savings and loan groups were set up, contributing to improving their wellbeing and livelihoods. We added 120 advanced learners to the 746 women who had been taught or who were currently being taught to read and write and functional numeracy. We continued with livelihood training for these groups. The agriculture project continued to change mindsets and improve the farming skills of subsistence farmers. Fourteen rainwater-fed water tanks and 10 domestic WCs were constructed for the poorest households.</p> <p>We estimate that 921 women and children benefited directly in KICS projects in 2023, plus the teachers who were trained.</p> <p>This section outlines the projects undertaken by KICS in 2023 and their achievements. All transactions, loans etc in Uganda take place in local currency (Ugandan Shillings or UGX). Approximate sterling equivalents are shown at an exchange rate of £1 = UGX 4,400. KICS focuses its work in Kashare Sub-County in Mbarara district (SW Uganda). Our founders originally based their activities around Kanaama, a village in Kashare.</p> <p>The report generally refers to the work funded by the UK charity, KICS, and implemented by KICS Uganda as KICS' work. In some places in the text the UK charity is referred to as KICS UK, for clarity.</p> <p>Kanaama Interactive Microcredit Project (KIMC)</p> <p>Now in its 14th year, the goal is to facilitate transformational development and alleviate poverty by providing financial services to promote micro-enterprise development for women.</p> <p>KICS Uganda runs a small microcredit enterprise providing 200+ loans a year between UGX 300,000 to UGX 800,000 (£70-£180) to low-income women in Kashare. The loan product is for 12 months, charged at a simple interest rate of 24 percent, with monthly repayments. There are no penalties for late payment apart from non-issue of further loans. Loans are issued in groups of five who are jointly responsible for repayments. In 2023, all loans were repaid using the mobile money method.</p> <p>KIMC is run on a cost recovery basis, with the interest and loan fees collected paying for the salaries of the staff working on the programme (the Portfolio Officer and the Projects Officer) and for the audit. KICS Uganda receives a grant from KICS</p>

UK to pay for supervisory staff costs including the Programme Manager and the Finance and Administration Officer and office costs.

The KIMC project has registered a total number of 1,369 clients since 2010. By the end of December 2023, UGX 652M (£170,000) had been disbursed in 2,589 loans. KICS Uganda is working hard to show that this is an impactful project for the women of Kashare. It has established key indicators of performance and has new processes in place to track the impact loans are having on women's lives.

Client selection, loan appraisal & disbursement

In 2023, after an application process following established procedures, 210 clients (43 new and 167 repeat clients) received loans in eight issues. This was less than the 240 loans in six issues disbursed in 2022. However, total capital disbursed amounting to UGX 91.5M was comparable to that utilised in 2022 due to larger loans being disbursed. The average in 2023 was UGX 435,700 compared to UGX 380,400 in 2022.

KIMC clients have self-reported the transformation in their livelihoods resulting from their loans. The focus in 2023 was loans for businesses – new or existing. Again, the focus was on repeat clients to enable them to use successive loans to transform their lives.

This year we focused on reducing the number of clients who asked for loans for non-commercial use such as paying medical bills, school fees or paying off other debts. While using loans for 'income smoothing' is a widespread practice, we decided that KICS' limited funds should be used to develop businesses in order to generate income for clients. This means we have to follow clients closely and there is the opportunity, maybe the duty to provide support to clients.

There was a debate as to whether women of the lowest economic status can make the best use of loans given the pressures on their household budgets.

2023 loans	Economic status level				
	Level 1	Level 2	Level 3	Level 4	Level 5
Loan 1	13	17	9	2	2
Loan 2	7	22	16	9	1
Loan 3	1	20	27	6	0
Loan 4	1	7	14	5	0
Loan 5	0	5	12	9	1
Loan 6	0	0	0	2	2

In general, the lowest economic status women tend to be first loan recipients.

During the year, the focus moved to repeat clients at slightly higher income levels (still poor by most measures). Overall, 44% of loan recipients were on levels 1 or 2, where women do not own land and households are under food stress.

The table below shows that trading businesses accounted for 69% during 2023 compared to 47% in 2022. Usually, these businesses include retail shops in trading centres, tea shops, bars, tailoring and sale of ready-made food, second-hand clothes and so forth. Agriculture trade (buying and selling produce in local markets) also attracted a large number of clients. We recorded a few clients who did not use their loans according to their business plans, but this was lower than in 2022 (2% compared with 35%) and where the businesses did not survive (we are looking to support businesses which last for 6 months or more).

Category		No. of clients	Percentage
New businesses started		34	16%
Businesses boosted		112	53%
Growing crops		59	28%
Non-commercial use	Medication	3	2%
	School fees	2	
Total		210	100%
Collapsed businesses		4	2%

Source: 2023 KIMC disbursement sheets

Impact of loans and livelihood improvement (effectiveness)

In 2023, we provided loans to 175 repeat clients from all disbursements. The wellbeing survey is administered at the beginning of each loan to find out their economic level. Comparing surveys prior to loans in 2023 with previous survey results, 78% of the clients had moved up a level since the last survey. 85% of these (self) recorded an increase in their individual incomes during the ongoing loan period, and 30% registered an income increment above the 50% mark.

It is very encouraging to note this. Such clients can now afford more than one meal a day (if they were previously on levels 1 or 2) and, for example, buy household necessities easily, afford medical bills, and buy a piece of land (after 3-4 loan cycles) compared to the vulnerable situation they were in before acquiring the loans. We are pleased to recognise that KIMC loans serve as a conduit for increasing incomes which eventually lead to improved livelihoods in the long run. Some examples of client testimonies are captured below:

NS (cycle 2) could not contain her excitement while she shared her story with the Portfolio Officer during periodic loan monitoring. *“Before I joined KIMC project I was just a housewife who did nothing but beg my husband for everything I desired. I used my first loan together with my husband to boost our struggling video library. After seven months, I was able to start up*

	<p><i>a grocery stall selling tomatoes, onions, greens and avocados with UGX 150,000 profits I got from the video library. Not long after that, I took out another loan of UGX 300,000 and, together with our savings from our two businesses of UGX 200,000, used it to start a haircutting business.” With so much delight she narrated how they used their business proceeds to buy themselves a half plot of land and still sustain their businesses. “Without the loans I got from KICS, I don’t think we would have this land.”</i></p> <p>KJ (cycle 3) from Nchune narrated how her KICS loan had opened her eyes to doing business in Mbarara city. <i>“I used to weave baskets from a young age but had never looked at it as a great business as rewards from it were small until a friend encouraged me to take a loan and start buying and selling baskets as well as weaving them. I used my first loan of UGX 200,000 in 2021 to buy baskets of different sizes. That’s when I realised that I had been blindfolded all along. I took them to Mbarara Central market and came back with none. I remember that day I made a profit of UGX 100,000 from the baskets. I reinvested all the money back into the business and started selling the baskets to not only the people I supplied in the Central market but also in Rwebikona and Kijungu markets. I kept on reinvesting the money into the business and reached a point of making a profit of UGX 300,000 per round. I usually do two rounds in a month. I have used the proceeds from the business to take care of my children and grandchildren, paying school fees and all other needs and still do business as usual. I have stopped weaving myself as my two daughters-in-law do the weaving now. Thank you Kanaama for agreeing to give me that (unsecured) loan which changed my life.”</i></p> <p>Portfolio Report (efficiency) 2023 was a somewhat easier year in that inflation which spiked in 2022 continued to fall during 2023.</p> <p>Capital available: At the start of the year, the capital was UGX 62.2M (£14,130). In December KICS Uganda made the decision to add UGX 9M (£2,045) from the surplus which it had built up over several years.</p> <p>Capital utilisation: The monthly average for capital out on loan was 79% in 2023, down slightly from 2022. A high percentage is good, as it means the asset (the capital) is being well used. However, the quality of loans must be maintained, or else the capital is at risk from defaults.</p> <p>Repayments: Collections are uneven through the year. Some clients will withhold payments during economically difficult months when there are agricultural inputs to be purchased or school fees to be paid. UGX 76.8M was collected, the majority by mobile money transfers, which means that field staff can use their time to support clients (and chase up defaulters) rather than collecting cash. It is also safer for staff who do not therefore need to transport cash.</p> <p>Arrears: On average each month, UGX 50M was out on loan which included an average of UGX 3.6M of arrears. On average 41% of clients had arrears. Most clients (or their group members) eventually pay up and our default rate is very low. But while we wait for them to do so, the capital is not earning interest (we do not charge compound interest) and there is a risk of default.</p>
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	<p>Portfolio at risk: If a client fails to make one payment, the rest of the outstanding loan is at risk. On average 27% of the capital out on loan was at risk in this way.</p> <p>Research A consultant was engaged to investigate loan use and how KIMC could better help the low-income women of Kashare build better businesses - in particular, whether women with the lowest incomes were well served by the programme. The consultant interviewed clients, reviewed project documents and made a number of recommendations which are being reviewed for possible inclusion.</p> <p>Assurance An audit for the year 2022 was conducted by Julius K & Company, in accordance with international standards on Auditing and guidelines issued by the Institute of Certified Public Accountants of Uganda. The main aim for this audit was to obtain reasonable assurance that the financial statements are free from material misstatements, assess the effectiveness of the internal control environment at KICS and evaluate loan performance over the year. Recommendations from the audit were acted upon during 2023.</p> <p>Regulation The process of securing a tier 4 microcredit licence (under UMRA) is ongoing: KICS Uganda registered the project as a separate profit-making subsidiary company of KICS UG with Uganda Registration Services Bureau. The certificate of registration was issued on 1 March 2023. The remit of the memorandum of association has five objects:</p> <ul style="list-style-type: none">• To carry out business of financial services through lending money, fund transfer using various channels.• To carry out business of mobile money and agency banking.• To carry out business of financial literacy training.• To carry out business of Enterprise Resource Planning and business advisory services.• To carry out business of mobilising, grouping, sensitising people on voluntary savings. <p>The remaining part in the registration process is the acquisition of an operational licence which is renewed annually once issued to allow KIMC to operate as a licensed legal entity. This process will be completed in 2024.</p> <p>KICS Uganda is an independent organisation from KICS UK, but we wish the regulator and supporters to be aware of this important development resulting from our investment.</p> <p>Conclusion Once again, KICS has provided an affordable alternative to the complicated and largely inaccessible loans available in microfinance institutions. This year, there was again an increase in repeat clients receiving loans compared to 2022 and 2021. Thirty-four new businesses were started in line with its goal to facilitate transformational development and alleviate poverty through promoting micro-enterprises.</p>
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Village Savings and Loans (VSLA)

Village saving and loan associations (VSLAs) are self-managed savings groups that provide people with a safe place to save their money, access small loans and obtain emergency grants. VSLAs enable communities to form their own sustainable saving circles built on mutual trust which can transform lives. VSLA helps the members involved to focus on saving to acquire some assets, improve their homes, pay school fees, grow crops etc. The members have the right to borrow loans and repay in the agreed period with an interest agreed upon by the members. VSLA groups are simple to manage and can be seen as a first step for people to reach a more formal level of financial services.

By December 2023, KICS had established 20 groups with over 600 members: two groups under RONCO, two groups under the Covid relief project, and 16 groups under WELL (literacy) – eight in Rubindi and eight groups in Kashare. Groups, which have on average 30 members, undertake a 4-day training course. The cost of setting up falls to the ‘mother’ project, but there are ongoing costs of supporting the groups even beyond the initial projects’ lifecycle which will need to be budgeted in due course.

The results are impressive. Members undertake to save at least UGX 1,000 – UGX 3,000 per week which is collected at weekly meetings. After a period, members can apply for loans at an interest rate which members set. There is a welfare fund which members can apply for (without interest) for emergencies. At the end of the year comes the ‘share out’ when members retrieve their savings plus any interest earned.

The average amount the 12 groups saved by the time they shared in 2023, was £1,300 and they earned on average £350 from interest charged on loans (per group). The other eight groups were still in their first year. Group members are enthusiastic about being part of the group, with their ability to save and having a source of small loans. Of course, they are delighted when they receive back more than they saved.

Education and Welfare for Orphans and Vulnerable Children (RONCO)

This project was started by KICS in 2013 in response to findings of an unserved population of orphans and vulnerable children in Kashare Sub-County. In 2023, RONCO has achieved another successful year of implementation enhancing the lives of some of the poorest children in the area.

During this reporting year, 42 primary school children, four secondary and three students in technical schools were supported, six children having dropped out since the end of 2022 due to migration of their caregivers etc. The number of children supported this year was lower than over previous years due to budget uncertainties. However, all children achieved good results except three and caregivers and school administration were supportive and collaborated well with all aspects of the project.

The goal of RONCO for this past year was to maintain and improve the welfare and life prospects for the most vulnerable and excluded children through the following outcomes:

- Regular attendance and improved academic performance of most needy OVCs at primary and secondary school
- Better nutrition
- Better health status

The activities implemented over the year included:

- Saturday Centre activities providing guidance, counselling, and caregivers' meetings
- Sewing skills training and revision sessions
- Preparation of hot meals
- Distribution of scholastic materials
- Physical exercises and health monitoring
- Payment of school fees and expenses for breakfast and lunch
- Monitoring visits to homes
- VSLA savings and share out for the caregivers
- Agricultural farming activities for the caregivers
- Distribution of clothes to caregivers and the children
- Engagement meeting with the stakeholders.

Regular attendance of the children, good nutrition and health status throughout the year was recorded.

KPIs:

Indicator	2023 Actual	2022 Actual
Number of primary school children (number of new children)	42	48
Number of secondary school children (number of new children)	4	4
Number of technical school children (number of new children)	3	3
Number of caregivers in VSLA groups	29 current/ 22 past	n/a
Number of Primary Leaving Exam (PLA) passes	4	12
Number of dropouts	6	5
Number of Saturday Centre sessions	22	24
Number of children with disabilities	5	4

	<p>Paying school fees allowed regular school attendance for children whose caregivers could not afford to pay school fees prior to joining this project and were therefore shut out of primary education. Even the poorest children must pay school ‘fees’ (a government sanctioned levy of £6.50 per term), making it difficult for many children to attend. The money collected goes to pay for the teachers of the pre-school classes and to provide better working conditions for the teachers.</p> <p>Distribution of scholastic materials had a big impact on keeping the children in school as schools have no resources to provide essential exercise books, pencils etc. This promoted regular attendance of the pupils and students hence school attendance remained good throughout the year.</p> <p>Better nutrition as one of the outcomes was achieved with no cases of malnutrition reported after analysis of the Body Mass Index assessment. The meals children get in their homes are often not as nutritious as those provided at the Saturday Centre and combined with lunch and breakfast paid for by the project on school days, the children remained healthy with 87% recording they were well-nourished. It was found that 13% were overweight and 6% of the children were borderline. Good nutrition gives an opportunity to the children to concentrate better on their studies. This is reflected in the end-of-year results with most of the children progressing to the next classes except for three children who were advised to repeat the year.</p> <p><i>“It’s good we get those meals from school and thanks to KICS for paying for them. With the Saturday Centre, we experience a variation in diet, and this is vital for us in terms of growth and development. This has greatly reduced the number of times we fall sick at school hence devoting more time to our studies”,</i> Penelope in primary 5 reported.</p> <p>Hygiene materials were also distributed, and children received toothpaste and soap for their overall health. These materials were complimentary to over half the children from families benefitting from a KICS-funded home rain-water collection tank project with a third of the children benefitting from WCs built with KICS funding.</p> <p>Saturday Centre Activities. There were 22 sessions in 2023. The number of sessions was about the same as 2022.</p> <p>Revision sessions at the Saturday Centre offered the children an opportunity to improve their academic performance. As well as the teacher’s help, pupils helped one another to revise, and this has played a pivotal role in improving the performance of the pupils since learning together assisted them. Revision sessions employed interactive methods and comprehension activities such as debates, quizzes, poems, and dialogues were carried out to enhance their English speaking.</p> <p><i>“We had so many revision sessions, and by God’s Grace, some of the questions we did in these sessions at the Saturday Centre were questions that appeared in the final exams, and it was easier for me to answer them. If it wasn’t for such revision, I wouldn’t have got grade 2 in PLE”,</i> reported AJ.</p> <p>Skills trainings and revision sessions held at the Saturday Centre played a positive role. On sewing skills, pupils were taught how to do the garment measurements, cutting and fixing cut pieces into a finished product. This had a great impact on the lives of the pupils because, even if they drop out at primary at level seven, they can profit from these skills to earn a</p>
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	<p>living. Also referring to the government programme on Skilling Uganda, those who decide to take the direction of technical studies will already have some skills.</p> <p>Through guidance and counselling sessions at the Saturday Centre, children were able to develop hope and clear career path focus. Counselling sessions demonstrated how they can navigate through life challenges and achieve their dreams/goals. The focus was encouraging children to put emphasis and concentration on their studies. The issue of distractors was also discussed including issues such as early marriages, early pregnancies, and engagement in early sexual behaviours. The issue of discipline was reiterated as a bonus for living a successful life.</p> <p>School and home monitoring visits were held throughout the year to provide any needed support. The KICS UG board members also visited caregivers and children at the Saturday Centre, observed the sewing skills lessons, and received presentations about the impact of the project from RONCO children and their caregivers. Board members and staff also used this opportunity to give caregivers information about the new proposed project design and review process. This gave an opportunity to the caregivers to plan early on for their children especially for post primary school planning.</p> <p>Caregivers Activities – Village Savings and Loan Associations (VSLA’s) and Communal Farming: VSLA’s are informal financial institutions that help communities save and borrow, as well as providing a forum where members can exchange news and information. VSLA’s help households pool their savings (sometimes saving for the first time) to access loans for emergencies, necessities, and invest in agriculture and small-scale businesses. Three years ago, KICS organised and trained caregivers on the VSLA methodology; caregivers embraced the idea and began to save money. This is playing a vital role in the growth and development of caregivers because they pool and borrow money to pay school fees for the children who are not catered for under the RONCO project. 29 current and 22 past caregivers are part of the 56 current members of the RONCO VSLA groups.</p> <p><i>“We had little knowledge of how to create capital. Most of us did not get a chance to go to school and many of us would grow old without the knowledge of starting a business. But with the knowledge I acquired while taking on VSLA training and the information we always share after our VSLA meetings, I have been able to start up my small business and this business is doing well. I have been able to buy a plot of land with the profits.”</i> BV, RONCO project participant, reported.</p> <p>Through collective agriculture farming and production conducted outside of the project, RONCO caregivers amassed funds from the sale of their crops. They mobilised the funds amongst themselves, hired land, purchased seeds and planted them. For 2023, they planted beans and maize for two consecutive seasons. We are happy to see them farming as a business.</p> <p><i>“This initiative has taught us a lot as caregivers, not always to be on the receiving end but rather work for our livelihoods. We learn a lot including new agronomic practices, e.g., the use of compost manure, high quality seeds etc. [through KICS’ agricultural training], which means that we have moved from one meal a day to two. As if that is not enough, under this</i></p>
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initiative, now we are able to do farming as a business and this has helped me to get money to save in the VSLA which is helping me pay school fees for my children who are not RONCO beneficiaries". NB reported.

Academic Outcomes

Primary School: Four children sat for their final primary leaving exams (PLEs) in November 2023. One child who has been in RONCO for 5 years excelled with the top grade 1 while three others also did very well and got grade 2, after being with RONCO for 2-6 years. These children made full use of the opportunity to study whilst in RONCO. Most of the other RONCO children still at primary will progress to the next grade in 2024, except for three who did not manage to pass the year and must repeat. It should be emphasised that children with a range of abilities are selected for the programme and some of these children have quite severe learning challenges.

Secondary School students' under RONCO: Four children are supported at this level. Three attend Nombe secondary school and one the Tropical secondary school. All of them passed their exams and were promoted to the next classes. Two of the students achieved moderate results but unfortunately did not manage to get bursaries for next year. One student had improved results from the previous year's performance, but still remains a little behind while another student who was one year into his A levels received fair passes in his exams.

There are 3 Technical school students through RONCO attending the Kakiika Technical Institute. They were all promoted into their final course year. They all sat **and passed** the end of second year, the Uganda Business and Technical Examination Board (UBTEB).

In this past year, **RONCO achieved the planned outcomes:** having regular attendance of children across all schools and at the centre, registering good nutrition and a good health status of the children. Children seem happier, healthier and more socially integrated than when they first joined the project. The academic performance was good.

Since the beginning of the project in 2013, 177 children have either participated or are participating and, of those who left (117), 65 (just over half) left primary school with a PLE certificate.

We greatly thank the trustees of the Brian Murtagh Charitable Trust and the Educational and General Charitable Trust for their support, our loyal regular supporters and those who supported our Christmas appeals.

Women's Empowerment through Learning Literacy and Livelihoods (WELL2)

This literacy and empowerment project for women in Kashare has been operating since 2015 with the aim of achieving basic literacy using REFLECT methodology to empower women to participate in all aspects of their lives in their local communities.

Activities

	<p>Cohort 5 Basic literacy and livelihood training, Rubindi – started January 2021 but interrupted by Covid; finished April 2023. Final 13 REFLECT sessions (January-March 2023) for 146 learners led by the facilitators supported by the Adult Literacy Educator. End assessment for Cohort 5 learners in April 2023, completion of group livelihood activities and a celebration event held on 8 June. VSLA group continues to operate.</p> <p>Cohort 6 Basic literacy and livelihood training, Rubindi – started May 2022; due to finish April 2024. 49 literacy for 120 learners (January to December 2023). Full course is 85 sessions. Assessment of learners at the end of year 1 in June 2023. Facilitators’ 3-day training phase 2 17-19 July and procurement and distribution of learning and instructional materials.</p> <p>Eight-day intensive livelihood trainings for facilitators from 19-21 July. Livelihood baseline survey of learners in Kashare to establish the readiness and perception of learners towards participation in the steps/stages of development under the livelihood class. Eleven livelihood groups established. Introduction to the Parish Development Model (PDM) scheme (Government of Uganda).</p> <p>Four VSLA groups set up. A celebration event will take place in April 2024.</p> <p>Advanced Class 1 Advanced literacy and livelihood training, Kashare started May 2023 and finished February 2024. Follow up to pilot advanced group run in 2020-21.</p> <p>Engagement meeting with key stakeholders at LC I (village) and LC III (Kashare Sub-County) levels to present the new WELL2 project design. Although the target was 120, 106 advanced class learners recruited from the previous WELL Cohorts in Kashare who had reached levels 3 or 4 of KICS’ literacy scale. Four literacy facilitators and three livelihood facilitators who had taught previous cohorts were recruited. As they had been trained before by KICS, they did not receive additional training. Procurement and distribution of learning and instructional materials for literacy. Forty-three advanced literacy and numeracy sessions in Kashare held from May 2023 to February 2024.</p> <p>Eight-day intensive livelihood trainings for four advanced livelihood facilitators 10-14 July. A baseline survey of learners’ livelihoods took place in Kashare. Thirty livelihood sessions (on different days to literacy classes) held from late July 2023 to February 2024.</p> <p>In early December, an assessment of submitted business plans for nine livelihood groups from Kashare and awarding of six grants. Initial monitoring visits took place a few weeks later. Introduction to the Parish Development Model (PDM) scheme (Government of Uganda).</p> <p>Four VSLA groups were set up. A celebration event will take place in April 2024.</p>
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Impact of project		
Project intervention logic	Indicators of progress	Evidence of achievement
<p>Goal Empowered women fully participating in all aspects of domestic and economic life</p>	<p>Evidence amongst learners of:</p> <ul style="list-style-type: none"> • Development of new small businesses • Accessing of microcredit loans and other financing. • A greater voice in the community • Greater decision-making power in their households 	<ul style="list-style-type: none"> • New businesses deliver income, but only a few are sustainable (Cohort 5). • 20 clients received KICS loans. • 95 learners from Cohort 6 and the advanced classes used their training to access Parish Development Model (government small business) funds. • 15% of learners from advanced and Cohort 6 classes have acquired leadership positions at schools, parish levels and at the village levels. • Many learners give testimonies about the impact of the courses on their position at home (see below).
<p>Objectives</p> <ul style="list-style-type: none"> • To achieve basic literacy for 240 previously illiterate very poor women in Rubindi (Cohorts 5 & 6) • To empower 120 women through four advanced literacy classes in Kashare. • To increase women's income generation skills and improve their community and economic outlook 	<ul style="list-style-type: none"> • Number of women recruited and no. who finish the course. <p>Literacy</p> <ul style="list-style-type: none"> • Cohort 5 literacy target outcomes at graduation: 50% of the basic learners attain the maximum level 4 of literacy scale; 25% to level 3; 25% to level 2 • Cohort 6 literacy target outcomes after year 1: 50% of learners attain level 3 or above of the literacy scale; 40% level 2. • Learning targets for Advanced learners 90% of learners attain level 5 by end of learning period. 	<ul style="list-style-type: none"> • 146 women (target 120) graduated from Cohort 5 (81% had been surveyed as very poor); 116 women (target 120) completed year 1 from Cohort 6. 108 women (target 120) were registered in the advanced class. • Cohort 5 literacy outcomes – 65% attain level 4 (top) of KICS literacy scale; 27% attained level 3 and 8% level 2. • Cohort 6 literacy outcomes after year 1: 88% are at level 3 or above; 12% are at level 2. • Over 50% of Advanced class literacy achieved higher than level 5.

			<p>VSLA & microcredit</p> <ul style="list-style-type: none"> • 8 new VSLA groups set up; all groups run smoothly; default level 20%; 90% re-register for second year. <p>Livelihoods</p> <ul style="list-style-type: none"> • Cohort 5 businesses - 50% still running 6 months after activities finish. • Cohort 6 livelihood training complete: high level of attendance and skills uptake, businesses formed; income recorded. Access to Parish Development Model (PDM) funding. • Advanced 1 livelihood training complete: high level of attendance and skills uptake, businesses formed; income recorded. Grants from KICS. Access to Parish Development Model (PDM) funding. • 50 women in Kashare access first KIMC loans within 6 months. 	<ul style="list-style-type: none"> • 8 new VSLA groups (cohort 6 and adv class) set up and still in first year. Existing WELL VSLA groups run smoothly. Cohort 4 groups (4) are on cycle 3 maintaining high numbers of members and savings. One group reduced share. Cohort 5 have completed cycle 1 – one group with poor membership but others saving very well. • Cohort 5 formed 13 business groups with variety of purposes. Initial round of sales yielded £350. But only a few have continued, mainly craft based. • Cohort 6 training completed. 11 business groups formed. 56 learners accessed PDM. • Advanced 1 class training completed. 9 business groups formed. Six groups received a grant from the project and 39 learners accessed PDM. • 20 accessed loans – 8 new clients and 12 existing clients.
<p>Learners' testimonies</p> <ul style="list-style-type: none"> • <i>"I hardly ever attended community meetings and other social gatherings in my village, because I didn't know how to write my name and sign for myself; I always begged my friends to sign for me when I went. But that stopped when I</i> 				

		<p><i>learnt how to read and write through this programme. I am very pleased that I can now attend meetings with a lot of confidence". KJ, Mubanda class</i></p> <ul style="list-style-type: none"> • <i>"Oh, what a miracle has come to my family because of KICS! At the beginning of the year, I enrolled all my children at school because I was enlightened about the negative effects of ignorance in a family and community. Now, my children are happy and my husband too". NM, Nyakabungo Class</i> • <i>"For the past 6 years in marriage, I had never discussed anything with my husband as a family because I used to fear him and even lacked the way to approach him. But after attending the WELL2 classes I gained a lot of confidence and I now believe in myself. Recently, we discussed family issues together and made joint decisions. My husband has been overwhelmed by the way I have changed and the impact on the development of our family". KG, Kigoro class</i> • <i>"Knowing how to read and write helped me secure Parish Development Funds. I filled in the application form myself and I am happy it went through. Those who didn't know how to sign for themselves were not given the money." KS, Kabirizi class.</i> • <i>Before attending WELL classes, I feared attending community meetings and other social gatherings as I didn't know how to sign for myself during those meetings. I always begged my friends to sign for me when I went. When I heard about adult learning in our area, I was the first one to register and now see I can read and write my name very well, I even write names of my family members. I'm really very grateful to KICS for such a wonderful initiative for the local women. MD from Mubanda class.</i> • <i>"I used to fear to stand and speak in public, but now see, I am very sharp and speak in public with ease. I even competed to be on the Parish Development Model Village Committee and now am one of the committee members. Really, the WELL programme came to develop us". NK from Mubanda Class.</i> • <i>Before attending WELL classes, I could hardly read and write my names, count numbers or recognise money notes. And I used to fear talking with my children even if they behaved badly but the WELL classes taught me techniques on proper parenting skills. Now I know how to talk freely with my children, and they are free with me also. Big thanks go to WELL classes. MF, Mubanda class.</i> • <i>"Can you believe that I am the one that wrote minutes during our general meeting? And I wrote them perfectly. I feel so empowered, in fact, I am even planning to contest for the LC1 secretary position next year because now I know what it takes to write minutes". KR, Mitoozo advanced class.</i> • <i>"I have been with a phone now for a year, but I had never used it for any other purpose apart from making calls. But through this class, I learnt how to use the calculator on my phone. I also learnt how to send messages. I am very excited; I count this as my year of biggest achievements". NR, Mirongo advanced class.</i> • <i>"I did not get a chance to attend school. I stayed at home to look after young ones and perform other domestic chores. This left me completely without any formal education. But when I joined WELL2 programme that became</i>
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history. I can now write letters, take meeting minutes and I can easily make records for my agriculture business. BJ, Rugarura advanced class.

- *“Before attending WELL2 classes, I could hardly read a story or a newspaper, not because I didn’t want to, but I didn’t know how to read well enough. But with the coming of KICS in our village, I learnt how to read and write stories. Recently I read something in the local newspaper about starting up businesses for women and I was very inspired to begin my own business. With the reading skills I gained from these classes my life will never be the same again”.* KA, Rugarura advanced class.
- *“I am very happy to receive my [VSLA annual] share out at this particular time when I was planning to invest in selling pancakes so that I can receive a daily income.”* KJ from Rwembirizi class
- *I always wished to be able to support my husband by providing some home necessities, but my hands were tied until I joined the savings group. I took out a loan of UGX 50,000 which I used to start a yellow banana selling business. The business is progressing well, and I am now able to cater for some of my house needs from the proceeds.”* TH from Bistya class.

Conclusion

WELL2, with its dual literacy and livelihood improvement objectives, is proving to be transformative for poor and illiterate women who for so long had been left behind by the educational and social inequalities which exist in African societies. The benefits that relate to self-worth, confidence and participation in decision-making are not easy to quantify and yet real outcomes have been observed through these interventions.

A big thank you to The Lef-Pillon Charitable Trust for supporting this programme.

Agriculture

2023 saw the start of the two-year Agriculture Project. The goal is increased productivity and incomes among smallholder farmers through Farmer Led Agribusiness Platforms. The objectives are:

1. Increase productivity and incomes of 100 poor farmers through improved farming practices.
2. Establish Farmer-led Agribusiness Platforms (FLAPs) for marketing crops.
3. Increase crop diversity and awareness of climate change.

Objective 1: Increase productivity and incomes through improved farming practices

The project's performance in enhancing productivity and incomes among the targeted farmers showcases gradual, promising results despite challenges. The productivity results across the two seasons of 2023 provides valuable insights into the impact of improved farming techniques. Carrots, onions, and millet productivity showed improvement, especially in the August season due to better weather conditions and adoption of improved agronomic practices. For instance, the increase in basins

	<p>harvested per individual for carrots and onions during the August season compared to the February season indicates the effectiveness of interventions like timely planting and post-harvest management. Additionally, the significant rise in finger millet production demonstrates the positive influence of adopting good agronomic practices and utilising high-quality seeds.</p> <p>Moreover, the correlation between the training on farming as a business and increased yields and incomes highlights the importance of imparting comprehensive knowledge to farmers. Testimonies from beneficiaries underscore the tangible benefits derived from the project, such as improved crop management practices leading to higher yields and enhanced economic prospects. The farmers sold most of their crops, particularly carrots and onions, achieving the target of moving beneficiaries away from farming for subsistence only. However, challenges such as weather variability and slow rates of the adoption of new ideas highlight the need for continuous support and adaptation strategies to ensure sustained progress.</p> <p>Objective 2: Establish FLAPs for marketing crops</p> <p>The establishment of FLAPS represents a crucial step towards empowering farmers with collective marketing strategies and enhancing their bargaining power. The formation of these platforms has facilitated knowledge dissemination, peer learning, and collective decision-making, contributing to improved cohesion and engagement among members. Despite initial challenges such as poor attendance and coordination issues, the FLAPS have gradually evolved into effective mechanisms for promoting crop aggregation, market access, and group savings. By consolidating resources and negotiating collectively, farmers secured better prices and reduced transaction costs, thereby increasing their profitability. Five FLAPs were established with 86 farmers, though 14 members dropped out during the year.</p> <p>The role of Parish Agribusiness Trainers (PATs) within the FLAPS emerges as pivotal in providing on-farm training and facilitating the adoption of best practices. Their contribution to enhancing crop diversification, promoting aggregation centres, and fostering market linkages underscores the significance of their role in achieving project objectives. The success stories of FLAP members engaging in collective savings and market negotiations reflect the transformative potential of community-driven initiatives when supported by adequate resources and guidance.</p> <p>Despite their significant benefits, the aggregation centres faced challenges related to funding, logistics, and governance. Limited financial resources sometimes hindered infrastructure development and operational expenses, while transportation constraints and supply chain inefficiencies posed logistical hurdles. Furthermore, ensuring the sustainability of the centres required addressing governance issues and fostering collaboration among stakeholders. Overcoming these challenges is crucial for maximising the impact of aggregation centres on rural development and sustaining their role as catalysts for economic growth in the project area.</p> <p>Objective 3: Improve crop diversity and awareness of climate change</p> <p>The project's emphasis on crop diversity and climate change awareness reflects a proactive approach towards building resilience and sustainability in agricultural practices, amid unpredictable weather. By promoting intercropping, crop rotation, and soil conservation techniques, farmers in the project have embraced diversified farming systems tailored to their small</p>
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	<p>land holdings. This shift towards integrated farming not only enhances resource efficiency but also mitigates risks associated with climate variability and soil degradation. The persistence of traditional farming methods and cultural norms posed barriers to change, requiring targeted awareness campaigns and capacity-building efforts to facilitate behavioural shifts.</p> <p>Moreover, the collaboration with external stakeholders and exposure visits has enriched farmers' understanding of climate change dynamics and facilitated the adoption of innovative solutions. The introduction of bio-digesters as an alternative energy source and conservation training sessions underscores the project's holistic approach towards addressing environmental challenges. Testimonies from beneficiaries affirm the positive impact of improved practices on their livelihoods, highlighting the value of climate-smart agriculture in building adaptive capacity and enhancing agricultural productivity.</p> <p>Awareness of Climate Change: Training sessions and partnerships raised awareness of climate change issues and encouraged adoption of resilient farming practices like soil conservation and seed selection.</p> <p>Conclusion</p> <p>Overall, the project is progressing well towards its goal, with gradual positive impacts on farmers' mindset, practices, and incomes. Continued support and strategic adjustments will be necessary to sustain and enhance these positive outcomes in the future, crucially preparing for market fluctuations and other challenges that may arise externally. From the project team, there needs to be an improvement in baseline data collection and monitoring of farmers' adoption of improved practices. This is essential for effective evaluation and adjustment.</p> <p>KICS thanks the private donors who provided funding for this project.</p> <p>English Language Scheme (ELS)</p> <p>English language proficiency is the gateway to academic success and future opportunities in the Ugandan education system. In the final three years at primary school in Uganda, children study in English and take their leaving exams in English. This puts rural children, whose parents speak very limited English, watch little English-language TV and have no access to the internet, at a great disadvantage. They must learn as much English at school as possible to pass the exam and complete primary school. All subsequent education is in English.</p> <p>With the overall goal of the project to improve primary school completion rates, the objective is to improve teaching standards by promoting interactive techniques and introduce interesting ways to learn English in two Kashare primary schools through teacher training and special activities.</p> <p>Activities were focused on term 3 as there was a delay in securing funding. The activities will continue in 2024, so only part of the planned programme is presented here.</p> <p>Activities were carried out in term 3 (from September to December 2023) in the two primary schools where similar activities took place in 2022: St Mary's Rweibaare and Rwamukondo Primary School. Key activities, focusing on teachers of primary</p>
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	<p>5 & 6, were a two-day interactive workshop training for teachers delivered by the programme manager and the expert trainer which included how to change mindsets, practical lesson planning on how to develop and deliver interactive teaching lessons and the development of instructional materials in delivering lessons, English proficiency improvement activities (two sessions per school) and a teachers' visit to a primary school in Mbarara where they saw lessons in progress and received a motivational talk from the head teacher.</p> <p>After the workshop and as a result of the school visit, the teachers held an action meeting (all the teachers attended) to share key observations, lessons learnt and draw up an appropriate action plan. They were highly motivated to change their practice when they realised that they had the same qualifications as the teachers in Mbarara and had attended the same teaching colleges, so why were they not having the same results?</p> <p>The English proficiency activities focused on helping children pronounce English words correctly through building their confidence in word building using puzzles and other exercises in class. Poems were also taught to develop fluency and confidence in speaking in English. In a simple survey, children reported that they used English more and were more confident in speaking English since the activities had started.</p> <p>The term concluded with an inter-school debate and spelling bee competition where six local schools participated. The competition was hotly contended, and a great time was had by all.</p> <p>More activities will be carried out in the two schools in 2024. Our thanks to our loyal individual donors for their continued support.</p> <p>During 2023 KICS Uganda has extended the design of the project so that all schools can benefit from the training, through the conduit of teacher mentors based in each of Kashare's 16 primary schools, over two years. Funding has been secured from three charitable trusts and the Sub-County wide training will be rolled out in 2024.</p> <p>Water for Sanitation and Health (WASH)</p> <p>KICS continued constructing WASH facilities in 2023, thanks to the generosity of two charitable trusts. Fourteen households were selected using the approved KICS WASH criteria, ten receiving tanks and WCs and four receiving just tanks. There are also plans to refurbish private changing spaces and latrines in six schools that took part in the KICS Menstrual Hygiene Management Project – but these activities have been pushed to 2024.</p> <p>During the year, fourteen 7,000 litre domestic tanks were constructed. All the tanks had been filled and were in use by the end of December 2023. Ten one-stand domestic latrines were also built with an additional room for bathing. These permanent and well-built facilities have a curtain wall in front and lockable doors to ensure a high level of privacy. These facilities serve 50 primary beneficiaries and another 100 indirect beneficiaries from neighbouring households who are sharing the facilities.</p>
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	<p>Engagement meetings were held with all participants to establish agreement to the building processes and to build ownership of the infrastructure. Baseline and end line surveys were undertaken for water accessibility and hygiene practices. A joint WHO/UNICEF monitoring tool was used, while sensitisation with all participants was carried out to discuss the importance of good hygiene practices. Installing tippy taps from locally available materials using the Community Led Total Sanitation (CLTS) approach was also discussed. WASH sensitisation and awareness information materials were printed and posted in strategic school spaces.</p> <p>Direct procurement of materials was carried out by the Finance and Administration Officer through trusted suppliers. Delivery of materials to beneficiaries' homes was thereafter done by the staff; there were no difficulties at this time with roads because the heavy rains had not yet come. After the delivery of materials, beneficiaries were happy and Jalia Namara said, <i>"I can't wait for the first drop of water from my own tank"</i>.</p> <p>Several supervision and monitoring visits were held. The Programme Manager made continuous site supervision and monitoring visits during the construction process to establish the progress of works, interacted with the engineer about the quality of works and effective use of construction materials.</p> <p>A baseline and endline data collection exercise was held in order to establish information critical for determining impact changes resulting from the intervention.</p> <p>The beneficiaries have saved more than an hour a day which they used to collect water. They can now use that time for more productive work. In addition the water is clean and can be shared with neighbouring households for many months of the year.</p> <p>It was also encouraging to see improved hand washing behaviour and hygiene resulting from accessibility to the tanks. Before, none of the four households had hand washing facilities. It only became possible after the construction of the tanks.</p> <p>P: <i>"I still don't believe that I can get clean water at any time I want so easily. My husband commented the other day that I am now always clean because I bathe twice a day. My children are the happiest because they now wear clean uniforms throughout the week. Washing utensils, clothes and even bathing is much easier and quicker than before"</i>.</p> <p>N was very emotional about her struggle with fetching water from a distance: <i>"I can't even tell you my struggle carrying a 20-litre container (20 kg) for more than an hour from the pond. At my age, my back is not strong enough, so I would keep making stops along the way to rest a bit. It would take me 1hr and 30 minutes to get only 20 litres of water which was never enough for us on a day we wanted to wash clothes. So, now you see how this tank has really saved me from all this struggle for water. I'm a happier grand mum now, it takes me less than a minute to get water from my house, I no longer even use or lift those big containers"</i>.</p>
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(In the UK we use on average 140 litres of water per person per day. According to the World Health Organization (WHO), between 50 and 100 litres of water per person per day are needed to ensure that most basic needs are met, and few health concerns arise.)

This project is a small contribution to the attainment of Sustainable Development Goal no.6 for ensuring availability and sustainable management of water and sanitation for all.

For this project we are very grateful for the support of The Drinking Fountain Association and the Christadelphian Meal-a-Day Fund UK.

Menstrual Health Management (MHM)

Menstruation is a key challenge for girls in rural and poor communities where culture and resultant practices cause stigma keeping them out of school for a week each month. Conversations about periods hardly happen at home and girls are left with no guidance or information on how to manage them. Schools have also been reluctant to have these conversations with the girls and have allowed stigmatisation as many boys shame, embarrass, and exclude menstruating girls from school activities.

In 2022 we found that 90% of girls missed school during their periods and understood very little about what was happening to their bodies, and that teachers were unequipped to provide information to the girls.

Activities did not start until term 3 as there was a delay in funding, but it was a very busy term.

The aim of the project is to increase attendance of 210 menstruating girls in rural primary schools in Kashare Sub-County, SW Uganda. Menstrual hygiene training courses and the distribution of menstrual kits were held in six public primary schools in Kashare: Nombe, Nchune, Rugarura, Kyenshama, Mironko and Kitongore.

The Projects Coordinator held engagement meetings with head teachers of the benefiting schools and popularised the approach of the project. The head teachers gave permission for the training to go ahead and added the MHM training sessions to their school timetables.

The Projects Coordinator carried out pre training and post training knowledge, attitude and practice surveys to ensure that the training was being understood and acted upon.

The procurement of menstrual kits was done by the Finance and Administration Officer. The kits consisted of a bar of soap, a towel, two reusable sanitary pads and two pairs of pants. The pads, Afripads Uganda Company, are certified as hygienic and reusable that last for 12 months. The pads can be homemade, but for this project we wanted to be sure the pads were safe for everyone.

Twenty-four MHM training sessions were held in the six schools (four per school):

- Session 1: Introduction to puberty and menstrual cycle
- Session 2: management of menstruation and hygiene
- Session 3: myths and taboos around menstruation
- Session 4: washing, drying and demonstration on the use of reusable pads; distribution of the kits.

A standard questionnaire known as ‘Tools for Assessing Menstrual Hygiene Management in Schools’ developed by UNICEF and modified by KICS to fit into context was used. This tool assesses knowledge about menstruation, personal experiences and attitudes and behaviours (practices) during menstruation. This data was collected before the start of the first training session. Then shortly before the end of term 3 towards the end of November, the Projects Coordinator visited all the schools again and collected post training data. The table below illustrates a summary of results from the KAP surveys which compared the situation before the training and after the training in all the benefiting schools.

Before MHM training	Percentage	After MHM training	Percentage
Women and girls menstruate because they are sick	59%	Women and girls menstruate because it is natural	98%
Didn't know what to do during menstruation	89%	Accessed MHM information from KICS for the first time ever	97%
Used pieces of cloth to manage periods	90%	Used reusable pads from KICS to manage periods	100%
Girls go home immediately menstruation starts while at school and come back after completion	72%	Started attending school regularly even during their menstruation periods	100%
Treated differently in their periods (stigmatised)	80%	Treated differently in their periods (stigmatised)	15%
Didn't know when their periods were coming	89%	Are now aware when their periods are coming	94%

	<p><i>“Before attending KICS training, I used not to attend school during my period. I would be afraid of staining my uniform and would fall sick for 3-4 days. But after the training I realised that menstruation is natural, healthy and a normal thing for girls. Now I attend school every day and hope to improve my grades”.</i></p> <p><i>“Before attending MHM sessions, I used to be afraid of being near boys or sitting near others in class, because I would feel ashamed, and I would be afraid of staining my uniform, but now am able to attend school regularly, sit near boys because I feel confident and protected”.</i></p> <p>In 2024, improved WC facilities will be completed at these schools.</p> <p>Conclusion</p> <p>Menstruation and hygiene are underrated issues which pose a great difficulty in rural schools. They largely contribute to poor academic performance and school dropout in the long run if there are no remedies or interventions in place. KICS’ MHM training and distribution of sanitary kits is a step in the right direction.</p> <p>We are grateful to The Coles-Medlock Foundation, the supporters of a Crowdfunder campaign and the private donor for their generous support of this project.</p> <p>Partnership and KICS Office</p> <p>KICS UK worked closely with KICS Uganda board and staff members on their strategic plans. In an uncertain funding environment, it is difficult to make plans, despite the high levels of funds raised in 2023. KICS Uganda finalised their strategic plan in 2024.</p> <p>Annual Meeting 21 May 2023</p> <p>This was held at the Waterloo Action Centre in their sunny Mezzanine room. As required, KICS trustees were voted in for the final months of the operation of the association (no. 1132288). Trustees presented to supporters in the room and online our 2022 Annual Report and accounts, and our plans for 2023 and beyond. The new CIO was introduced. Finally, we were delighted to welcome Tim Monger from sister charity Amigos Worldwide who gave a very interesting presentation about his charity’s agriculture project in Uganda. He invited KICS to visit their training centre near Kampala, which staff did a few months later.</p>
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Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<p>Introduction</p> <p>During 2023, KICS completed its transition to a CIO (see above), having registered the CIO in August 2022. KICS the CIO is required to report to the Charity Commission from 25 August 2022 to December 2023. The association reported all KICS activities and finances to December 2022. For some months of 2023, KICS ran two bank accounts, one in the name of the old association, one in the name of the CIO. As the association officially merged with the CIO, and as the Charity Commission did not require the association to report after December 2022, it was decided by the trustees to present all 2023 income and expenditure as coming under the CIO. In this way, no income and expenditure has been unreported.</p> <p>Brought forward from 2022 and reserves</p> <p>The opening balance on 1 January 2023 was £39,326, made up of £7,048 unrestricted reserves, £22,766 other unrestricted funds and £9,422 restricted or project funding.</p> <p>Income</p> <p>Total income during 2023 was £78,981, £32,042 more than in the previous year (£46,939). This comprised £67,334 restricted (project) funds and £11,647 unrestricted funds. Of the total, £52,804 was from charitable trusts, £1,500 from companies, £24,533 from individual donors, £59 from non-contributory retail schemes and £65 from bank interest.</p> <p>Charitable Trusts</p> <p>Grants were gratefully received from the following trusts and foundations (with the project they supported in brackets):</p> <table data-bbox="741 1093 1534 1417"> <tr> <td>Christadelphian Meal-a-Day Fund UK (WASH)</td> <td>£15,795</td> </tr> <tr> <td>The Coles-Medlock Foundation</td> <td>£3,000</td> </tr> <tr> <td>The Drinking Fountain Association (WASH)</td> <td>£2,000</td> </tr> <tr> <td>Educational and General Charitable Trust</td> <td>£5,000</td> </tr> <tr> <td>The Lef-Pillon Charitable Trust (WELL)</td> <td>£12,838</td> </tr> <tr> <td>The Souter Charitable Trust (WELL)</td> <td>£3,000</td> </tr> <tr> <td>Gilchrist Educational Trust (ELS)</td> <td>£1,171</td> </tr> <tr> <td>The Waterloo Foundation (ELS)</td> <td>£10,000</td> </tr> <tr> <td>Total</td> <td>£52,804</td> </tr> </table>	Christadelphian Meal-a-Day Fund UK (WASH)	£15,795	The Coles-Medlock Foundation	£3,000	The Drinking Fountain Association (WASH)	£2,000	Educational and General Charitable Trust	£5,000	The Lef-Pillon Charitable Trust (WELL)	£12,838	The Souter Charitable Trust (WELL)	£3,000	Gilchrist Educational Trust (ELS)	£1,171	The Waterloo Foundation (ELS)	£10,000	Total	£52,804
Christadelphian Meal-a-Day Fund UK (WASH)	£15,795																			
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Gilchrist Educational Trust (ELS)	£1,171																			
The Waterloo Foundation (ELS)	£10,000																			
Total	£52,804																			

Companies

There were two donations from companies to which a supporter had provided speaking services.

Individual donors including campaigns and fundraisers

Most of our individual or private donors are friends and family of our founders, or past and current trustees. They support us through regular donations or answer our requests when we launch a campaign or ask for support for a specific activity. Their support allows us to show charitable trusts and companies that we have a broad base of public support.

In 2023 individual (sometimes called private donors) donated a total of £24,553 of which £10,524 was restricted funding for projects and £14,029 was unrestricted funding. We received five donations of over £1,000. We launched two public appeals this year on the JustGiving platform: Agriculture and the 2023 Christmas Appeal for RONCO. We undertook a Crowdfunding campaign (on the Crowdfunder platform) for Menstrual Health Education. There were also some donations from the 2022 Christmas Appeal for RONCO. Fiona Bristow walked 50km (the Itchen Way) in a day which also raised funds for agriculture via a fundraiser page attached to the main agriculture campaign. Together these campaigns raised £6,398 (a little more than 2022).

Expenditure

Total expenditure in 2023 was £64,084, including £60,926 which was transferred (granted) to Uganda. This was £7,055 more than the previous year, reflecting the uptick in activities, although some were started later as funding became available. Transfers were made quarterly.

Expenditure includes staff salaries and office costs which were allocated to the various projects in proportion to the manpower required. Salaries paid by KICS totalled £19,000 and the KICS Uganda Office cost £3,319 in 2023.

These are the amounts transferred to Uganda for the following projects.

Microcredit – operations	£2,951
Education & Welfare (RONCO)	£9,620
Agriculture	£10,660
Student sponsorship	£2,189
Women's Literacy & Livelihoods (WELL)	£12,405
English Language Scheme	£1,568
In-service Teacher Training	£666
Water projects (WASH)	£14,822

Menstrual Hygiene Education	£3,054
Strategic Review (Uganda)	£2,338
Partnership with KICS Uganda	£652
UK Administration & bank charges	£1,191
Legal costs of incorporation	£1,968
Total	£64,084

In 2023, 95% of expenditure was on projects in Uganda. UK costs were again higher this year due to the legal costs of incorporation in addition to membership of network organisation Bond, insurance, fundraising platform membership, IT costs and money transfer charges. See our 2023 Summary of Financial Activity for comparisons with previous years.

Closing balances

KICS ended 2023 with £54,132 carried forward, made up of £7,089 unrestricted reserves, £25,479 in other unrestricted funds and £21,564 in restricted or project funding. Restricted funds included a balance of donations for RONCO, agriculture, ELS, ITT, WASH and Menstrual Health Education. Other funds ended the year at zero, as per our policy to use unrestricted funds to fund any deficits in restricted funding at the end of the year. Some unrestricted funds carried forward are essential to the smooth funding of projects as funds are spent in the same year that they are raised, which is described more fully in our reserves policy.

A huge thank you to all our donors for their support.

Financial plan for 2024

In line with our change in strategy (see above), we will finish our current WASH and menstrual health education projects and we don't have plans to continue fundraising for those activities. We will continue to support the microcredit project with funds to cover the salaries of senior staff and shared office costs, but also seek funding for client training. Our education and welfare project, previously known as RONCO, has been renamed the Pre and Primary education project (PEP) as we will primarily focus on pre-primary and primary education. We will recruit new children for 'full' support so that we have 60 children in the programme again and extend the project on a pilot basis to provide breakfast for a further 200 children, who would otherwise be hungry at school.

The agriculture project will finish its two-year programme with 100 farmers, and during the year we will assess how to continue in 2025. As the current funding for the literacy and livelihood project

		<p>comes to an end, we will apply for further funding to complete new cohorts of beginners and advanced learners, the latter with business training.</p> <p>We have secured funding for 2024 and 2025 for the roll out of our Sub-County wide in-service teacher training project (ITT) thanks to the Gilchrist Educational Trust, The Waterloo Foundation and the Allan and Nesta Ferguson Charitable Settlement.</p> <p>We have plans to send one of our trustees, Fiona Bristow, to Uganda in 2024 or early 2025 to provide oversight and technical help.</p> <p>New trustees are skilled in communications, and we plan to upgrade the website and be more active on social media, in order to recruit more supporters.</p> <p>Our fundraising plan continues to be a mix of applications to charitable trusts and private donations either through regular donations or through campaigns and personal fundraisers. Our target to fund the projects above and to maintain our unrestricted reserve is £62,000. Additional funds would allow us to reach more people in need.</p>
	Para 1.22	<p>Until 29 August 2023, unrestricted reserves were held in a separate account accruing negligible interest but accessible at all times. That account was closed, and funds were transferred to our main account.</p> <p>We annually approve a reserves policy which emphasises not only the need for unrestricted reserves for use in emergencies but also our use and reliance on the unrestricted funds which we use to underwrite some projects until restricted funds are raised.</p> <p>In April 2023 we set up a new bank account for the CIO with the Co-operative Bank, into which all KICS funds were eventually transferred. At present we do not hold a separate unrestricted reserve.</p>
Amount of reserve held	Para 1.22	On 31 December 2023, we held £32,658 of unrestricted funds (after project funds in deficit – those which had not attracted sufficient restricted funding - had been zeroed).
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	No funds were in deficit at the end of the year. Unrestricted funds are allocated so that all funds end the year on zero or above.
Explanation of any uncertainties about the	Para 1.23	n/a

charity continuing as a going concern		
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>Sources of income in 2023 were as follows:</p> <table border="0"> <tr> <td>Individuals incl. Gift Aid*</td> <td>£24,553</td> </tr> <tr> <td>Trusts</td> <td>£52,804</td> </tr> <tr> <td>Companies</td> <td>£1,500</td> </tr> <tr> <td>Non-contributory</td> <td>£58</td> </tr> <tr> <td>Interest</td> <td>£65</td> </tr> <tr> <td>Total</td> <td>£78,981</td> </tr> </table> <p>*Includes fundraising events run by individuals to raise money for KICS</p>	Individuals incl. Gift Aid*	£24,553	Trusts	£52,804	Companies	£1,500	Non-contributory	£58	Interest	£65	Total	£78,981
Individuals incl. Gift Aid*	£24,553													
Trusts	£52,804													
Companies	£1,500													
Non-contributory	£58													
Interest	£65													
Total	£78,981													
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a												
A description of the principal risks facing the charity	Para 1.46	The charity depends on volunteers to carry out the administrative, fundraising and technical support functions, which can be time consuming. Trustees are looking for ways to spread the load and eventually to institute a paid role.												
Other		<p>The terms of reference for a strategic review were agreed with KICS Uganda and the review took place in March 2023. KICS and KICS Uganda undertook detailed discussions about each project to understand better how they could be improved. Microcredit proved to be in a complicated situation, with the need to run an efficient system which generates revenue balanced against the developmental aim of the project to effectively support women to set up and run businesses which provide them with income. An additional consultancy was funded to look at the microcredit programme within the strategic review.</p> <p>KICS drew up and agreed its own 'Road Map' setting out broad aims for the future. It sets out our aim to focus on some activities, e.g. education and livelihoods, but to stop funding activities like water and sanitation and menstrual health education. It is extremely hard to do many varied activities well. To do activities on a larger scale, greater technical expertise is needed to provide the evidence</p>												

		of impact etc. We simply do not have the skills and resources to provide this in all the areas we work in.
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Structure, Governance and Management

Description of charity's trusts:		n/a
Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation KICS registered a CIO in August 2022 with the same name and objects as the previous association. Charity number 1200172. The legal transfer agreement was signed in October 2022 which transferred all assets from the association to the CIO. In March 2023 the CIO opened a bank account with the Co-operative Bank. On 29 November the association (1132288) merged with the CIO and closed. Information about the past activities of the association can be accessed through the CIO entry on the Charity Commission website.
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	KICS advertises for new trustees among its networks and on volunteer websites. Potential new trustees are interviewed and invited to attend a meeting. All trustees are consulted before an offer is made. After serving a three-month probationary period, new trustees are entered on the Charity Commission's website.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	KICS is a member of Bond (network of international development organisations in the UK) and is active in the Small International Development Charities Network.

Relationship with any related parties	Para 1.51	KICS signed a new Memorandum of Understanding with KICS Uganda in 2023 specifying more clearly the areas of cooperation.
Other		During 2023 we remained without a chair, due to difficulties in recruitment. However, in late 2023 a highly suitable candidate was identified, and they will take up their position in 2024.

Reference and Administrative details

Charity name	Kanaama Interactive Community Support
Other name the charity uses	KICS
Registered charity number	1200172
Charity's principal address	17 Victoria Mews, London SW18 3PY

Names of the charity trustees who manage the charity (CIO)

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Madeleine Joubert	Chair	Until November 2022	
2	Anna McKane	Secretary		
3	John Watson	Treasurer		
4	Fiona Bristow	Director		
5	Laura Milillo			
6	Carol Sherman			
7	Jenny Easton		From June 2023	
8				
9				
10				
11				
12				
13				

14				
15				
16				
17				
18				
19				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how these fall within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

Fiona Bristow

Exemptions from disclosure

Reason for non-disclosure of key personnel details

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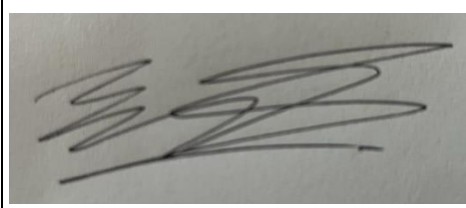

Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	John Watson	Fiona Bristow
Position (eg Secretary, Chair, etc)	Treasurer	Trustee
Date	25 June 2024	

KANAAMA INTERACTIVE COMMUNITY SUPPORT (Charity no. 1200172)

SUMMARY OF FINANCIAL ACTIVITY

31-Dec-23

	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
	£	£	£	£
Balance Brought Forward	29,814.31	9,421.68	39,235.99	49,326.37
Income				
Microcredit - operations	2,596.09	355.00	2,951.09	3,225.71
RONCO		8,129.52	8,129.52	6,596.08
Agriculture		4,759.04	4,759.04	3,000.00
Agriculture for 2023				6,000.00
Other activities	49.21	1,975.00	2,024.21	615.75
WELL		15,863.00	15,863.00	5,932.04
English Language Scheme		4,073.55	4,073.55	2,014.69
ELS - TWF		10,000.00	10,000.00	-
Financial Training fund		-	-	161.23
Water projects	99.85	17,795.00	17,894.85	12,115.00
Menstrual Hygiene Ed		4,383.43	4,383.43	1,139.00
Partnership	651.49	-	651.49	873.36
Strategic Review	2,337.87	-	2,337.87	-
Administration	1,055.01	-	1,055.01	973.17
Kashare visit	-	-	-	1,773.00
Legal costs	1,968.00	-	1,968.00	2,232.00
Bank transfer charges	135.80	-	135.80	133.20
Covid Fund		-	-	219.45
Unrestricted (incl. interest)	2,753.87	-	2,753.87	64.50
Total incoming resources	11,647.19	67,333.54	78,980.73	46,939.18
Expenditure				
Microcredit - operations	2,596.09	355.00	2,951.09	3,225.71
RONCO		9,620.58	9,620.58	15,092.29
Agriculture/innovation		10,660.09	10,660.09	2,402.80
Other Activities	49.21	2,140.05	2,189.26	1,463.72
WELL		12,405.61	12,405.61	7,608.44
English Language Scheme		1,567.88	1,567.88	5,581.88
ELS - TWF		665.90	665.90	-
Financial Training Fund		-	-	396.65
Water projects	99.85	14,722.02	14,821.87	12,115.00
Menstrual Hygiene		3,053.98	3,053.98	2,938.89
Partnership	651.49	-	651.49	873.36
Strategic Review	2,337.87	-	2,337.87	-
Administration	1,055.01	-	1,055.01	973.17
Kashare visit	-	-	-	1,773.00
Legal costs	1,968.00	-	1,968.00	2,232.00
Bank Charges	135.80	-	135.80	133.20
Covid Fund		-	-	219.45
Unrestricted (salaries and office)	-	-	-	-
Total resources expended	8,893.32	55,191.11	64,084.43	57,029.56
Net incoming/ (outgoing)	2,753.87	12,142.43	14,896.30	10,090.38
Balance Carried Forward	32,568.18	21,564.11	54,132.29	39,235.99
BALANCE SHEET	Unrestricted	Restricted	Balance at 31/12/2023	Balance at 31/12/2022
Bank balances:				
Current	25,479.12	21,564.11	47,043.23	32,187.94
Savings	7,089.06	-	7,089.06	7,048.05
Total	32,568.18	21,564.11	54,132.29	39,235.99
Funds summary at 31 Dec 2023	Unrestricted	Restricted	Balance at 31/12/2023	Balance at 31/12/2022
Microcredit - operations		-	-	-
RONCO		947.74	947.74	438.80
RONCO for 2022 & 2023		-	-	2,000.00
Agriculture		696.15	696.15	597.20
Agriculture for 2023		-	-	6,000.00
Other Activities		-	-	165.05
WELL		3,457.39	3,457.39	-
English Language Scheme		2,505.67	2,505.67	-
ELS - TWF		9,334.10	9,334.10	-
Financial Training Fund		-	-	-
Water Projects		3,119.35	3,119.35	46.37
Menstrual Hygiene		1,503.71	1,503.71	174.26
Partnership		-	-	-
Strategic Review		-	-	-
UK Administration		-	-	-
Kashare visit		-	-	-
Legal costs		-	-	-
Bank Charges		-	-	-
Covid Fund		-	-	-
Unrestricted (incl. reserve)	32,568.18	-	32,568.18	29,814.31
Total	32,568.18	21,564.11	54,132.29	39,235.99



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
KANAAMA INTERACTIVE COMMUNITY SUPPORT

**On accounts for the year
ended**

2023 **Charity no
(if any)** 1200172

Set out on pages

1-143
(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 / 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 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**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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: 23/03/2024

Name: Jack Lawlor-Anderson

**Relevant professional
qualification(s) or body
(if any):**

Address: 123 Liner House, 16 Admiralty Avenue, London E16 2SJ

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.

Pages 1-143 are those of the included in the following documents provided by KICS:

Excel KICS UK Accounts: 1 - 124
PDF Accounts: 125 – 143

Noted that they switch bank accounts in the financial year with all transfers complete and the closure of the HSBC account

Formally charity number 1132288 after moving to a Charitable Incorporated Organisation

KANAAMA INTERACTIVE COMMUNITY SUPPORT (Charity no. 1200172)

SUMMARY OF FINANCIAL ACTIVITY

31-Dec-23

	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
	£	£	£	£
Balance Brought Forward	29,814.31	9,421.68	39,235.99	49,326.37
Income				
Microcredit - operations	2,596.09	355.00	2,951.09	3,225.71
RONCO		8,129.52	8,129.52	6,596.08
Agriculture		4,759.04	4,759.04	3,000.00
Agriculture for 2023				6,000.00
Other activities	49.21	1,975.00	2,024.21	615.75
WELL		15,863.00	15,863.00	5,932.04
English Language Scheme		4,073.55	4,073.55	2,014.69
ELS - TWF		10,000.00	10,000.00	-
Financial Training fund		-	-	161.23
Water projects	99.85	17,795.00	17,894.85	12,115.00
Menstrual Hygiene Ed		4,383.43	4,383.43	1,139.00
Partnership	651.49	-	651.49	873.36
Strategic Review	2,337.87	-	2,337.87	-
Administration	1,055.01	-	1,055.01	973.17
Kashare visit	-	-	-	1,773.00
Legal costs	1,968.00	-	1,968.00	2,232.00
Bank transfer charges	135.80	-	135.80	133.20
Covid Fund		-	-	219.45
Unrestricted (incl. interest)	2,753.87	-	2,753.87	64.50
Total incoming resources	11,647.19	67,333.54	78,980.73	46,939.18
Expenditure				
Microcredit - operations	2,596.09	355.00	2,951.09	3,225.71
RONCO		9,620.58	9,620.58	15,092.29
Agriculture/innovation		10,660.09	10,660.09	2,402.80
Other Activities	49.21	2,140.05	2,189.26	1,463.72
WELL		12,405.61	12,405.61	7,608.44
English Language Scheme		1,567.88	1,567.88	5,581.88
ELS - TWF		665.90	665.90	-
Financial Training Fund		-	-	396.65
Water projects	99.85	14,722.02	14,821.87	12,115.00
Menstrual Hygiene		3,053.98	3,053.98	2,938.89
Partnership	651.49	-	651.49	873.36
Strategic Review	2,337.87	-	2,337.87	-
Administration	1,055.01	-	1,055.01	973.17
Kashare visit	-	-	-	1,773.00
Legal costs	1,968.00	-	1,968.00	2,232.00
Bank Charges	135.80	-	135.80	133.20
Covid Fund		-	-	219.45
Unrestricted (salaries and office)	-	-	-	-
Total resources expended	8,893.32	55,191.11	64,084.43	57,029.56
Net incoming/ (outgoing)	2,753.87	12,142.43	14,896.30	10,090.38
Balance Carried Forward	32,568.18	21,564.11	54,132.29	39,235.99
BALANCE SHEET	Unrestricted	Restricted	Balance at 31/12/2023	Balance at 31/12/2022
Bank balances:				
Current	25,479.12	21,564.11	47,043.23	32,187.94
Savings	7,089.06	-	7,089.06	7,048.05
Total	32,568.18	21,564.11	54,132.29	39,235.99
Funds summary at 31 Dec 2023	Unrestricted	Restricted	Balance at 31/12/2023	Balance at 31/12/2022
Microcredit - operations		-	-	-
RONCO		947.74	947.74	438.80
RONCO for 2022 & 2023		-	-	2,000.00
Agriculture		696.15	696.15	597.20
Agriculture for 2023		-	-	6,000.00
Other Activities		-	-	165.05
WELL		3,457.39	3,457.39	-
English Language Scheme		2,505.67	2,505.67	-
ELS - TWF		9,334.10	9,334.10	-
Financial Training Fund		-	-	-
Water Projects		3,119.35	3,119.35	46.37
Menstrual Hygiene		1,503.71	1,503.71	174.26
Partnership		-	-	-
Strategic Review		-	-	-
UK Administration		-	-	-
Kashare visit		-	-	-
Legal costs		-	-	-
Bank Charges		-	-	-
Covid Fund		-	-	-
Unrestricted (incl. reserve)	32,568.18	-	32,568.18	29,814.31
Total	32,568.18	21,564.11	54,132.29	39,235.99