

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

		4. Training in English language teaching and interactive methodologies 5. Agricultural training 6. 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, 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	
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.	Para 1.20	<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>

	<p>1. Microcredit service (small loans)</p> <p>Kanaama Interactive Microcredit Project (KIMC)</p> <p>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.</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 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.</p> <p>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.</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 UK to pay for supervisory staff costs, including the Programme Manager, the Finance and Administration Officer, and office costs.</p> <p>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.</p> <p>Client selection, loan appraisal and disbursement</p> <p>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.</p> <p>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.</p> <p>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>
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	<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> <h2>2. The Primary Education Project (PEP) including the Breakfast Club</h2> <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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		<ul style="list-style-type: none"> • 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. <p>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.</p> <p>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.</p> <p>Breakfast Club</p> <p>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.</p> <p>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.</p> <p>A teacher commented <i>"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"</i>.</p> <p>In 2026, we will improve the kitchens where the porridge is made.</p>
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		<p>3. Women's literacy: Women's Empowerment through Learning Literacy and Livelihoods (WELL2)</p> <p>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).</p> <p>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.</p> <p>Trainings</p> <p>Advanced literacy with business training: Course 3, Kashare (Completed in May 2025)</p> <p>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.</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). 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.</p> <p>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.</p> <p>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.</p> <p>Basic literacy: Cohort 7, Kashare</p> <p>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>
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		<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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		<p>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.</p> <h4>4. Teacher Training</h4> <p>2024-2025: the In-service Teacher Training Project (ITT) (almost complete)</p> <p>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.</p> <p>Specific objectives were to:</p> <ul style="list-style-type: none"> • 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. <p>Activities included:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Monitoring visits: Unannounced monitoring visits were held to observe, and track progress of the champion teachers in delivery of their lessons.</p>
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		<h2>5. Agricultural Training Project</h2> <p>In 2025 we set up a new two-year Agriculture Project in Kashare for 100 women farmers training in four groups.</p> <p>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.</p> <p>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.</p> <h3>Activities</h3> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> ○ Planting techniques ○ Crop management (timely weeding, irrigation, mulching, transplanting)
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		<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

Review of the charity's financial position at the end of the period	Para 1.21	<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><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																					

	<p>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.</p> <p>Expenditure</p> <p>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.</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 Kanaama totalled £18,800, and the KICS Uganda Office cost £4,900 in 2025.</p> <p>These are the amounts transferred to Uganda for the following projects, which include salaries.</p> <table><tr><td>KIMC</td><td>£5,291</td></tr><tr><td>PEP</td><td>£13,705</td></tr><tr><td>Agriculture</td><td>£15,169</td></tr><tr><td>Other Activities (sponsorship)</td><td>£179</td></tr><tr><td>WELL</td><td>£12,014</td></tr><tr><td>In-service Teacher Training</td><td>£13,363</td></tr><tr><td>Partnership</td><td>£631</td></tr><tr><td>Total</td><td>£ 60,351</td></tr></table> <p>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.</p> <p>Closing balances</p> <p>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>	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
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																

		<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:

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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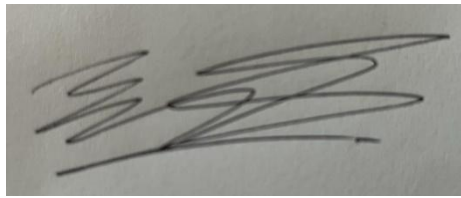

Other optional information

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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
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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:

Date:

05/05/26

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 1-95 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