

# **Small Change, Big Changes**

Scottish Charity: SC044258

## *Trustees' Annual Report & Financial Statements*

*1 April 2024 – 31 March 2025*

TRUSTEES' ANNUAL REPORT and FINANCIAL STATEMENTS  
For the year from 1 April 2024 to 31 March 2025

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## TRUSTEES' ANNUAL REPORT

For the year from 1 April 2024 to 31 March 2025

The Trustees present their annual report and financial statements for the year ended 31 March 2025, along with the independent examiner's report.

## Reference and administration details

Charity Name: Small Change, Big Changes  
 Charity Number: SC044258  
 Current contact details Title: Mr  
 Forename:   
 Surname:   
 Position: Chairman  
 Address: c/o CVO (East Ayrshire)  
 Belford Mill  
 16 Brewery Road  
 Kilmarnock  
 Postcode: KA1 3GZ  
 Phone: 07803639989  
 Email: smallchangebigchanges@hotmail.co.uk  
 Alternative email:

Principal Office Address	X		Charity Trustee Address	
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## Trustees

The following served as charity trustees during the year and up to the date of this report:



## Charitable Activity

Please check all that apply:

Provide grants or donations to others	X		Deliver services	
Undertake religious activities			Campaign	
Provide facilities			None of the above	
Other – please provide a brief explanation in the box below				

## TRUSTEES' ANNUAL REPORT

For the year from 1 April 2024 to 31 March 2025

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**Income from Investments**

Does the charity receive income from investments (excluding bank interest but including income from stocks, shares, bonds etc)?

Yes	<input type="checkbox"/>	<input checked="" type="checkbox"/>	No	X
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**Structure, Governance and Management**

Small Change, Big Changes is a Scottish Charitable Incorporated Organisation (SCIO) which has been registered with the Office of the Scottish Charity Regulator (OSCR) since 11<sup>th</sup> September 2013 and is governed by its constitution.

The Board consists of between three and eight trustees, each of whom are elected at the Annual General Meeting, or are appointed at any time by the incumbent Board. All trustees are required to retire at the AGM, but are eligible for re-election.

**Objectives and Activities**

The group's charitable objective is to help relieve those in need by reason of age, ill health, disability, financial hardship or other disadvantage.

These purposes are achieved through the following activities:

- Raising funds through sponsorship, donation, public cash collection and other available methods for the benefit of charities and other groups or individuals as selected by the board
- Organising and administering fundraising events
- Distributing funds raised (subject to deduction of expenses properly incurred during the course of the organisation's activities) to charities and other deserving groups or individuals selected by the board, in amounts and at times as determined by the board

**Achievements and Performance**

Over the course of 2024 / 2025, the Charity lay dormant and had no fundraising activities and made no donations to any groups or individuals.

## TRUSTEES' ANNUAL REPORT

For the year from 1 April 2024 to 31 March 2025

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**Financial Review**

The Trustees raised a total of £0.00 (£170.00 2023/24) through donations by individuals. With payments in the year amounting to £0.00 (£170.00 in 2023/24) the group recorded a surplus of £0.00 for 2024/25 (£170.00 in 2023/24).

Small Change, Big Changes will carry forward unrestricted reserves of £979 into the 2024/2025 financial year, which will be used to fund events and fulfil the group's charitable purposes through donations and purchases of equipment to those people whom they select as beneficiaries.

**Declaration**

*You may be committing an offence if you give an answer that you know is untrue or misleading.*

I certify that the information entered in this form is correct to the best of my knowledge.

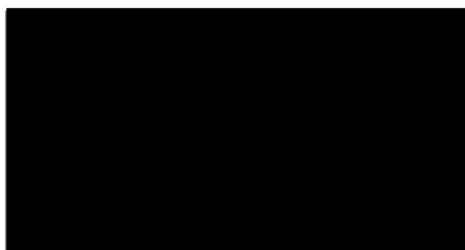
I confirm that the information entered has been approved by the charity trustees and I am authorised to submit this information.

Signed

Print name

Designation

Date



18/12/25

**INDEPENDENT EXAMINER'S REPORT**

For the year from 1 April 2024 to 31 March 2025

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I report on the accounts of Small Change, Big Changes (SC044258) for the year ended 31 March 2025 which are set out on pages 7 – 8.

**Respective responsibilities of trustee and examiner**

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 as amended in 2010. The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44 (1)(c) of the Act and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanation from the trustees concerning any such matters. The procedures undertaken do not provide all of the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention

1. Which gives me reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - To prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:

21/12/25

## STATEMENT OF RECEIPTS &amp; PAYMENTS

For the year from 1 April 2024 to 31 March 2025

	Notes	Unrestricted £	Restricted £	Total £	2023/24 £
<b>Receipts</b>					
Donations		-	-	-	170.00
Fundraising		-	-	-	-
<b>Total Receipts</b>		-	-	-	170.00
<b>Payments</b>					
Donations relating to charitable activities		-	-	-	-
Expenses for fundraising activities		-	-	-	-
Governance costs:					
<b>Total Payments</b>		-	-	-	-
<b>Surplus/(Deficit) for the year</b>		-	-	-	170.00


## STATEMENT OF BALANCES

For the year from 1 April 2024 to 31 March 2025

	Notes	Unrestricted £	Restricted £	Total £	2023/24 £
Bank & cash in hand					
Opening balances		979	-	979	979
Surplus/(Deficit) for year		-	-	-	-
Closing balances		979	-	979	979

These accounts were approved by the Trustees and signed on their behalf by:

Signed



Print name



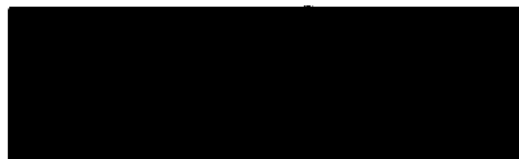
Designation

CHAIRMAN

Date

18/12/25

Signed



Print name

Designation

Treasurer

Date

18/12/2025



NOTES TO THE ACCOUNTS

For the year from 1 April 2024 to 31 March 2025

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**1. Funds**

- a) Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity
- b) Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

**2. Trustee Remuneration and Expenses**

No trustees received any remuneration or expenses in the year.

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