



# Impact report

March 2024 - March 2026

Registered Charity 1154462

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*Some of our VSLA group members*

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# 1. Increasing impact through synergy



**Goat rearing to improve livelihoods of the most vulnerable families**



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



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



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



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

## **2. Our mission and work:**

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

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

**Since 2011, we have been working in sub-Saharan Africa. We are currently working in Budaka District, Eastern Uganda.**



***The treasurer and secretary of a VSLA group arrive for a meeting***

**Since our last report, our work in Budaka District, Eastern Uganda has expanded in size, depth and scope. This is in response to growing demand from the local population for the skills training our projects provide.**

**Although the Ugandan economy is making progress, the gains are concentrated in urban areas and among the better off. Recent (2024) Government data shows that rural communities are slipping farther behind.**

**Budaka is a rural, partly swampy area of around 140 hectares with a population of around 280,000, half of them children. Most households rely on subsistence farming for survival. With no surplus to sell, most have no income to spend and are unable to meet their daily needs. They live below the international poverty line of \$3/day. Over 70% of households suffer moderate to severe food insecurity. The people of Budaka are falling into even deeper poverty as climate shocks, erratic rainfall patterns and soil erosion threaten their crop yields, reduce food supply and income and increase health risks such as heat stress and spread of disease.**



**With large families, sometimes up to 20 children in polygamous families, poor child nutrition is widespread. Over one in four children under five are stunted, leading to poor health, low disease resistance, long term development problems and far poorer life chances.**



**Through our partners in Uganda, Just Small Change delivers a broad range of interlinked projects which tackle these issues and enable the people of Budaka to make progress in improving their lives and livelihoods.**

**For the most vulnerable, goat breeding improves food security and income. The self-help support network created by our Village Savings and Loans Associations (VSLA) builds community trust and resilience. The VSLA provide financial inclusion, enable saving and borrowing and give members more control over their small resources. Training in regenerative agriculture, which is provided for all communities where VSLA are set up, tackles the challenges of poor soil and climate change, reduces hours spent in the field and also greatly improves crop yields. Meanwhile, recognising that better health underpins improvements in living standards, one of our healthcare projects focuses on maternity care, care of infants, home health and hygiene and prevention or treatment of common illnesses. Our second healthcare project addresses the ever-present issue of child malnutrition.**

**Together, these interlinked projects are creating a powerful impact in Budaka, improving living standards, building participants' confidence and agency, strengthening community bonds through shared experience and knowledge and empowering people to take some control of their lives and futures.**

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

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

**World Bank Uganda Economic Update Dec 2023**

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



## *One of our VSLA groups*



### **Why work with us:**

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



### **3. Meet the people of Budaka:**

**We work directly with over 2600 households in Budaka, and indirectly with many more.**

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

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

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

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

**Average household size is 8 but can be as high as 27. In a typical household there will be two under-fives and three older children at school.**

**One in five households has more than 10 members. In our goat programme, 16% of households include orphans, who may be grandchildren or children of relatives or of neighbours.**

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

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



## 4. Village Savings and Loan Associations (VSLA)



This is a simple but powerful project which gives members more control over their money, enables planning ahead and increases resilience. Members work together, pooling their small savings so that some can borrow and then repay with interest. Many borrowers use their loans to set up a micro business to boost the family income, as most households survive on subsistence farming and very little else. Others borrow to manage schooling costs for their children, or for emergency medical expenses. All members of new associations receive training in money management and basic business skills. Additional training is given to the group's officers. Ongoing supervision and refresher training is also provided.



Associations are self-selecting and choose their own officers; members trust and support each other, vetting would-be borrowers and advising on each other's business ideas. Everyone benefits from earning interest on their savings. Cash is kept in a strong-box with three key holders, chosen by the

group. After twelve months, members' savings are returned to them with a pro-rata share of the interest earned. Then the whole cycle starts again. Some members choose to reinvest their savings, but most use the funds they have accumulated for a large project such as home improvement (often replacing thatch with a tin roof, or replacing mud and wattle walls with brick), buying a plot of land or starting or expanding a business. Testimonies show that being able to plan for and attain such 'big ticket' items is truly life changing for many members and consequently for their families too.



VSLA members often speak about the importance of the friendship and support they find in their savings group. Homesteads are widely scattered in rural Budaka, so the weekly meetings add an important new social dimension to the lives of many members, increasing their sense of well-being and their self-esteem. Advice and support within the group builds

confidence, enabling some women to start a small business for the first time.

The weekly meetings of the VSLA provide a valuable forum for training delivered by social workers or health professionals. This covers important topics including childcare, home hygiene, family planning, menstrual health and many more. Members enjoy these sessions and often ask for more.



**Our VSLA project has expanded in response to huge demand. As at end March 2026 there will be 74 associations with a total of almost 2600 members. Four are mixed gender and four all male, with the remainder being all-female groups. A further 35 VSLA with around 1200 new members will be set up in the year to March 2027.**





**In 2025 this project was boosted further by the training and employment of five local field workers who each monitor their own area, making sure the VSLA members and their officers have all the support they need. Our field workers also collect monitoring data for our reports.**



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

(Single mother, four children)

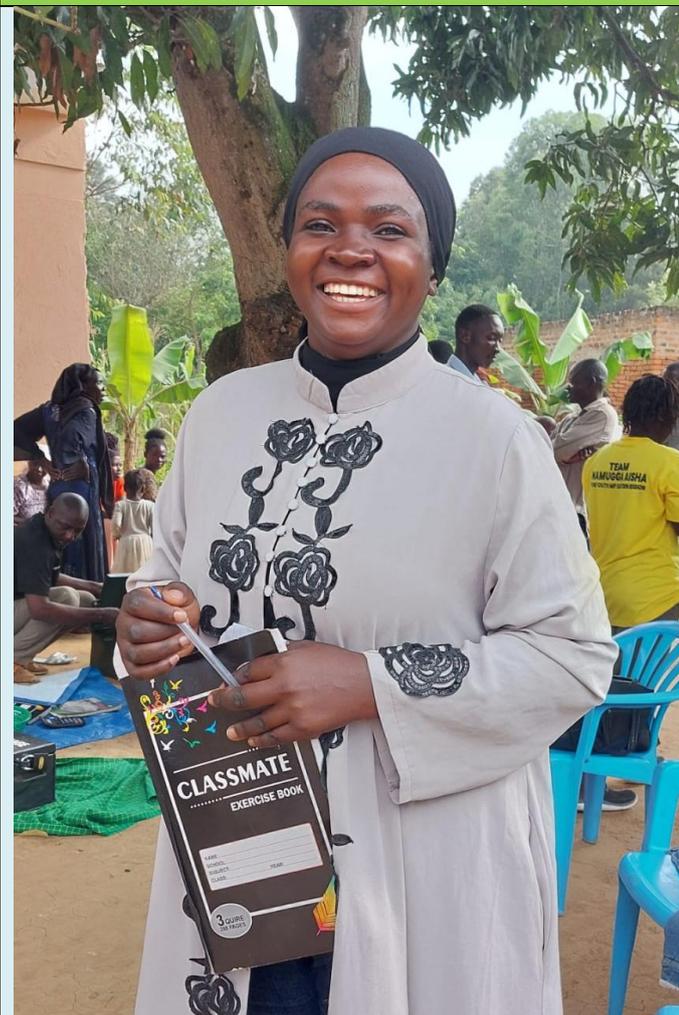
'We are saving, and using our loans to educate our children and improve our homes. We are so proud of what we are achieving, thank you for bringing this project to us'

Chairwoman of Ebenezer group  
(below)

Joining the group woke me up. Before I wasn't doing anything, I didn't realise what was possible if you save.

After the training, I saved and I borrowed and now I run a small café. With the profit I have been able to rent some land where I am growing crops to eat and to sell.  
(Young mother of five)

We are starting businesses which enable us to feed our children. I sell chapatti at the trading station. I make 10,000 shillings a day (£2). This feeds my family, buys clothes and pays school fees' Treasurer of the We Work Together group (below)





**74 groups –  
2590  
members in  
total**

**Average  
interest  
earned in  
2025 £2.34**

**Average  
loan size in  
2025 £15**

**Average  
savings per  
member in  
2025 £13**

**In 2025, 850  
members  
took small  
loans**

## **5. Goat rearing to improve livelihoods**

**This project benefits the poorest families, improving income, welfare and diet. Goats are hardy and can thrive even during food and water shortages. They breed twice a year and often produce twins.**

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

**The project provides a buck shed, built on stilts for safety, and a local buck keeper who supports the beneficiaries in their care of their goats. The bucks are rotated between groups every eighteen months to prevent inbreeding. Training is provided for both keepers and beneficiaries.**



***Rose, buck keeper of the Mugiti goat group, has learned a great deal from her training and is happy to be serving her community.***

Each beneficiary is enrolled in a Village Savings and Loan Association so that, when her goat generate income by producing kids, she can save and borrow. The project is designed to grow sustainably. Each beneficiary returns a cross-bred kid to the buck keeper, to be gifted to another needy recipient. This happens after weaning, when the kid is six months old. The ability to gift is a real source of joy and pride to both giver and receiver.



*An upbeat mood as members of a group gift their kids to new beneficiaries*

Currently we have nine goat groups running in Budaka. One new group was set up in the year ending March 2025, and one was closed. Repairs were carried out on all the buck houses.

In total 178 kids have been gifted by the 300 original group members to new beneficiaries. To unlock even more impact from the project's resources, Just Small Change also funded 70 extra local nanny goats, ten for each of seven of the groups, so there are now 548 goat beneficiaries. Each has been chosen because of her acute poverty. Some are very elderly and/or infirm, while many others have been widowed or abandoned and are struggling alone to support children. Their goats and the kids they produce provide a much-

needed buffer against the hardships and unpredictability of their lives. The goats are also a source of self-esteem and means of social inclusion in communities where the most vulnerable women are often disregarded.

*An outreach worker teaching new beneficiaries about care of nanny goats*



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

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

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

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



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

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

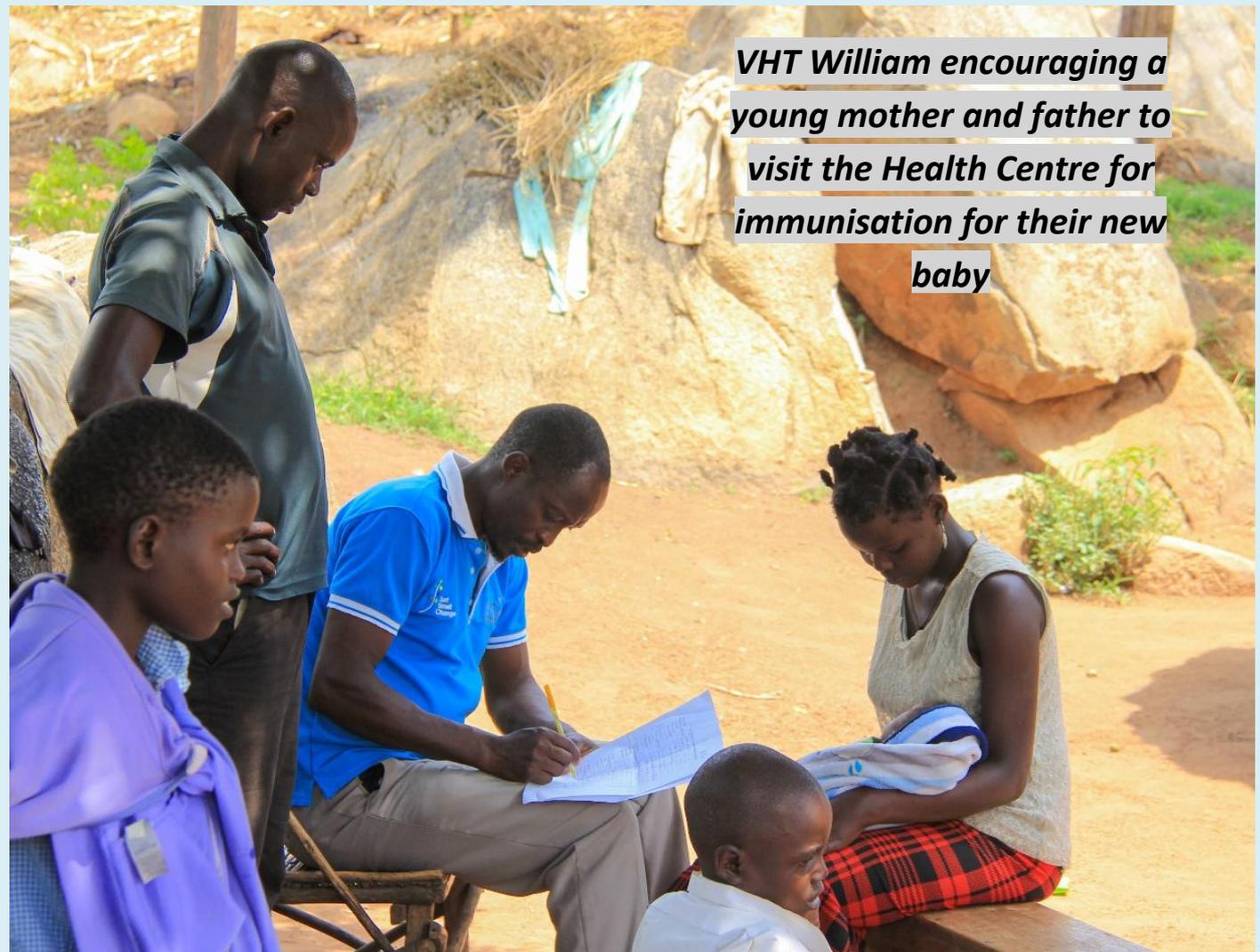
**Widow with 8 dependents:** I have never been able to grow maize before, the soil is so poor. But now with the manure from my goat, the maize is growing well, I am hopeful of a good crop.

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

## 6. Community Healthcare

Improvements in health awareness and healthcare make a huge contribution to reducing illness and improving families' wellbeing and living standards. In Budaka, as elsewhere in rural Uganda, the greatest threats to life and health are pregnancy and birth complications and communicable illnesses such as malaria, TB, HIV/AIDS, respiratory diseases and diarrhoea. There is often little knowledge of basic hygiene and of how to avoid transmission of disease. Uptake of maternity services is low.

Rural healthcare provision in Uganda relies on Village Health Teams (VHT) who provide a crucial link between their communities and local Health Centres. VHT members are volunteers who complete a one-year Government healthcare training programme. They work within their villages, teaching their neighbours about hygiene and sanitation, the benefits of pre- and post-natal care and immunisation and care of infants. They help with Government health programmes in the community and make referrals to Health Centres.



*VHT William encouraging a young mother and father to visit the Health Centre for immunisation for their new baby*

JSC has trained 66 VHTs in Lyama sub-county, where previously there were none, and provides monthly Continuing Professional Development (CPD) delivered by health professionals. The impact of the VHTs work is clear. Household visits by VHTs have increased fourfold, from around 2,500 per year in 2023 to over 10,500 per year in 2024 and 2025. Their work has contributed to a significant reduction in malaria cases (down from over 13,500 in 2022 to an estimated 4050 in 2024), to greater uptake of Health Centre maternity services and to a larger proportion of households with refuse pits, handwashing facilities and access to pit latrines. Cases of diarrhoea in children under five have fallen. Cases of measles have also fallen, from 700 in 2022 to 246 in 2025 as more children are immunised against this killer disease.

Jacob, one of the Lyama VHTs told us:

*A neighbour who was four months pregnant had not attended antenatal care but was experiencing pain. I persuaded her to go to Lyama Health Centre, where she was referred for a scan. Her husband initially hesitated, but I explained to him that pregnancy is not something to take lightly and encouraged him to support his wife in going for the scan. She eventually went and is now receiving treatment.*

The young mother told us:

*The support made a significant difference in my life. Previously, I did not attend antenatal visits regularly because the hospital was far from my home. The nurses explained that missing these visits may have contributed to the miscarriages I experienced in three previous pregnancies, at three, four and five months. This has helped me understand the importance of regular antenatal care and has motivated me to attend the clinic.*

Through helping with the Nutrition project, 28 VHTs have been trained in the basics of child nutrition and in how to identify cases of malnutrition so these can be referred for treatment. They have gained valuable experience of how to spot and tackle the issue, which is widespread in this area, and are sharing this in their villages.



**Eighteen of the VHTs were selected as Operational Health Level Workers (senior VHTs) in 2025 and completed an intensive five-week full time training course in the first half of the year. They are able now to offer more advanced and much needed services within their communities, such as first aid, antenatal care, at-home immunisations for mother**

**and child, family planning advice and supplies and early diagnosis and treatment of illnesses. Meanwhile, as well as continuing their own work as VHTs, each supervises and supports the other VHTs in their local areas, improving performance and motivation.**

**We look forward to seeing even greater improvements in the health of communities in Lyama in the years to come, as a result of this strengthening of the VHT team.**



***A nutritionist teaches VHTs about child nutrition.***



***On his daily round, VHT William found a mother who had given birth to her fifth child at home just the day before. He asked about the mother's wellbeing and checked the baby. He arranged for one of the senior VHTs to visit the next day to vaccinate the baby at home, as local tradition requires the baby to stay indoors for the first month***



***VHT William walks from homestead to homestead in his community.***

## 7. Child nutrition



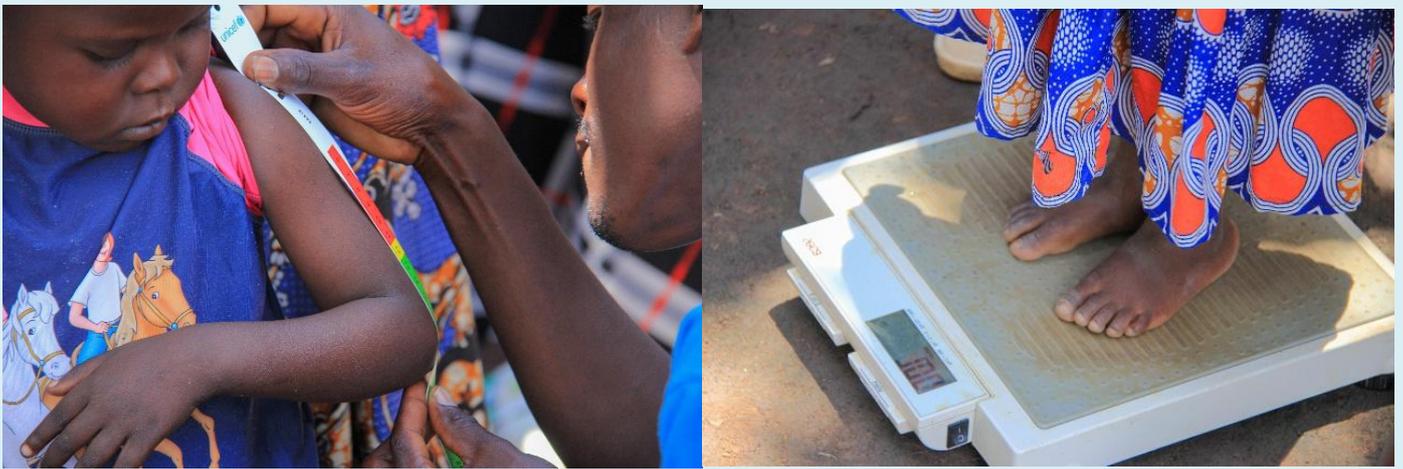
Child malnutrition and stunting is widespread in Uganda affecting a quarter of children under five, severely impacting their immune system, long term health, brain development and life chances. In Budaka, deep rural poverty, failing harvests, large family size and poor child feeding practices combine to intensify the problem. In response, the nutrition programme was introduced in Spring 2024, since when it has been run in eight parishes. This project aims sustainably to reduce malnutrition among the under 5s by changing mindsets, teaching

caregivers about the importance of a balanced diet and teaching them how to cook nutritious meals from foods they can grow themselves.



*A mother waits to have her children checked*

At a community day, all families are invited to have their children's growth checked. Caregivers with malnourished children are invited to join the year-



long programme which is run by trained local nutritionists and supported by the local JSC Volunteer Health Teams. The local VHTs all receive five days training in child nutrition and how to identify malnourishment.

Over a twelve-day period the nutritionists, VHTs and caregivers cook together to feed the children a wide variety of foods including vegetables and protein, all cooked by steaming. Local traditional practice is to feed small children only on maize porridge as it is believed other foods will be harmful. This fear is overcome as caregivers see their children respond to their improved diet, gaining appetite, energy and weight. As well as daily demonstrations of how to provide and cook balanced meals, each day talks are given by a social worker on a family-related topic. Areas covered include good parenting, birth control and menstrual health, the importance of hygiene and sanitation and how to provide clean water for drinking and home use.



***Traditional cooking method***



***Steaming method used in the project***



***The caregivers learn to make a variety of nutritious steamed meals using billycans***



For a further twelve months, the local VHTs support the caregivers in following the new feeding practices and improving home hygiene. They also monitor the children's growth.

The seriousness of the problem within this area was clearly visible from the numbers arriving for the Community days. 499 under-fives were assessed of whom almost half (235, or 47%) were found to be malnourished. Eight acutely wasted children were immediately referred to the malnutrition ward of the hospital in Mbale, but four very sadly were beyond help and did not survive.

Overall, there has been a great improvement in the health and well-being of most of the children with weight gain, energy and growth as they enjoy a better diet. The caregivers value what they have learned and are telling others in their villages. One has even run her own twelve-day cooking class! 27 VHTs have received valuable training and learned the cooking skills too. By using this new knowledge in their everyday community visits they will extend more widely the much-needed impact of the nutrition programmes. More programmes are planned for 2026-27

*Children tasting new foods and waiting for millet porridge to cool down*



Listening to a talk on child nutrition



## 8. Training in regenerative agriculture

The people of Budaka survive by subsistence farming, which has become even more difficult in recent years. Unpredictable weather patterns due to climate change, soil degradation caused by poor cultivation methods and soil erosion following tree clearing and floods have all combined to reduce harvests and food supplies. This project is vital in helping them overcome these challenges.

Since early 2024, all VSLA members have been offered training in regenerative agriculture. This has led to great improvements in crop quality and yield, improving their food security, diets and livelihoods (as many now have surplus crops to sell). Workload is also greatly reduced; a much smaller area of land is needed than is traditionally used to produce food for the family and the no



dig-method is used. This is a huge bonus in two ways. Firstly, the women save time and energy which they spend elsewhere, regaining some control over their lives. Secondly, should they wish to, many are now able to grow cash crops for the first time on the land they own or rent, since less land is needed to feed the family. This is another empowering step forward for many women, who find they have a source of income for the first time.

### *Learning to plan crop spacing to increase yields*

In response to huge demand from the communities we serve, we have expanded this project. Over 1900 women have now been trained in these techniques.

Regenerative agriculture aims to restore soil integrity, reduce pests, increase crop yields and widen the variety of crops grown. This leads to better biodiversity, better nutrition, improved food security and income from crop sales. Training includes crop planning and seed selection, the no-plough

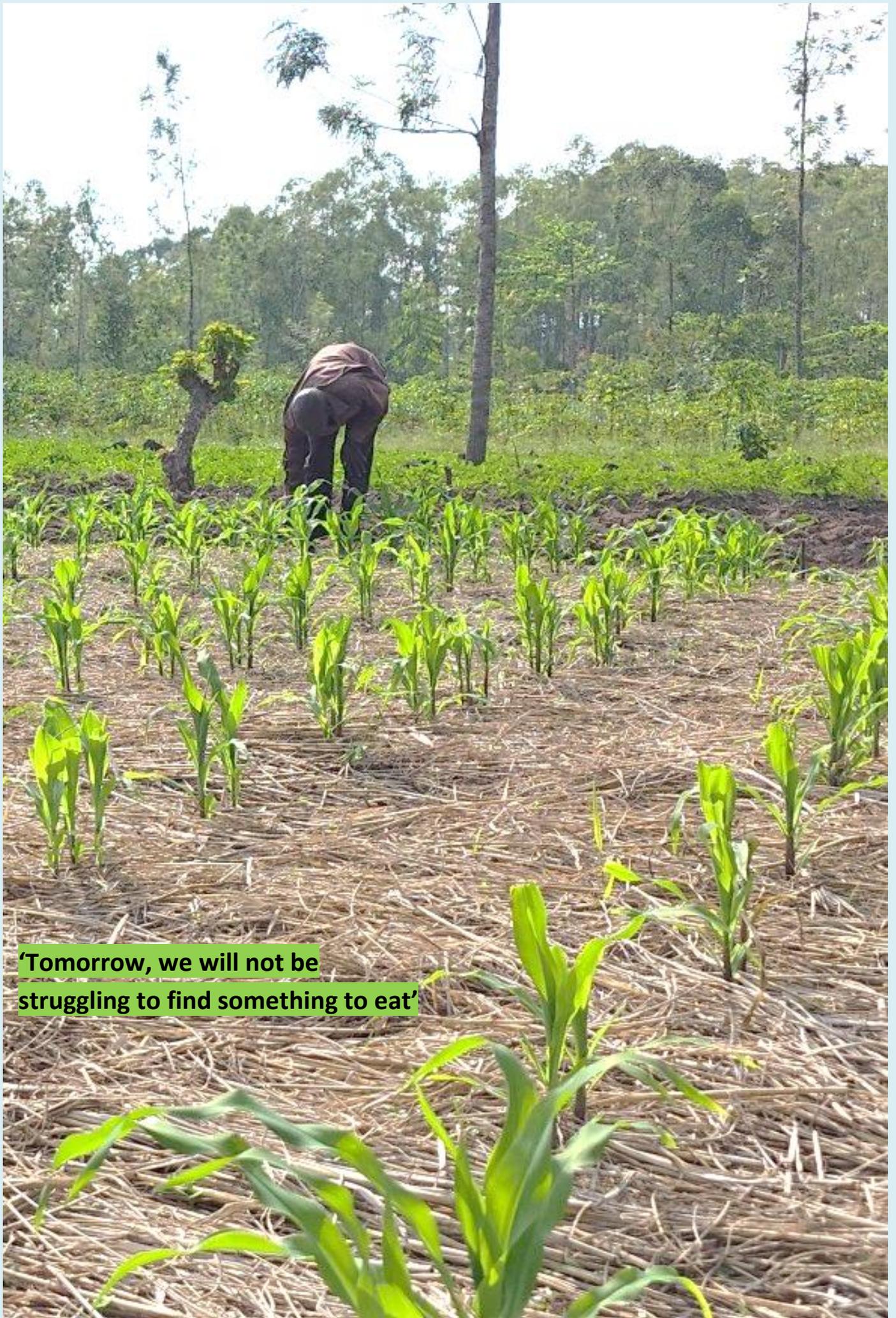
method of planting, mulching, irrigation management and composting. A demonstration garden is planted by participants, who see the results of these methods within the half year growing season and go on to apply them in their own gardens. Many teach the techniques to neighbours who have not been able to attend a course, but who see the quick improvements in yields and want to learn.

This is a really effective programme which is renewing the fertility of Budaka to the great benefit of its population. All participants belong to a VSLA, and many are also beneficiaries of the goat project. The three programmes together create a powerful synergy, with waste material from crops providing goat fodder, goats providing essential manure, and the VSLA providing a safe place to save income, build capital or borrow to rent land or buy seeds.

*Planting maize in rows, using natural fertilisers such as wood ash and compost*



*These ladies are delighted with their plentiful maize harvests*



**'Tomorrow, we will not be  
struggling to find something to eat'**



**After the training, I planted one kilo of tomato seeds in my salad bed. When I transplanted them to the garden, I used compost and manure to feed them and treated them with a home-made natural pesticide which Peter had taught us to make, it's much safer and cheaper than using artificial pesticides. I have sold so many tomatoes! So far, I have earned 800,000 shillings (£178) and the customers are still coming!**



**My maize crops have been very good since I started using the new skills I learned. After the first harvest I was able to sell a lot of the maize, as well as feeding my family. I earned so much that I was able to buy a plot of land in the trading centre. Now I am selling some of my second maize harvest. I have bought bricks and with my husband, we are building this shop on the plot. There is still much to do, and I am excited about the future now.**



**Peter, our teacher, taught us new modern farming methods, how to plan in rows, how to mulch and feed the plants. Then I planted four types of beans, using six and a half kilos of bean seeds. I have harvested 163 kilos of beans! I am so delighted. As well as feeding my family, I can sell these beans to earn income (one kilo of beans sells for about 4000 shillings, which is 90p in sterling) Thank you for bringing this knowledge to us.**



# Just Small Change

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Charity number 1154462

38, Orchard Way, Stratford upon Avon CV37 9QE

Can you help? With your support, we can do more.

We have no costs in the UK.

Your full donation, plus any gift aid, will be spent on one of our programmes. Whatever you can spare will make a difference to the lives of the very poor.

£500 sets up and supports a Village Savings and Loan group for 35 women

£50 will provide a nanny goat to a very poor family

£25 will provide a reference book and bag for a Village Health Team volunteer

£10 will provide a goat keeper with gumboots and a t-shirt

£2.10 will provide a VHT volunteer with a pair of heavy-duty gloves

Every penny helps....it's Just Small Change!

You can write to us at the address above, or give online :

We have accounts with Give As You Live, CAF (Charities Aid Foundation) and Stewardship.org. It's possible to donate online through any of these organisations, via the links on our website "Support us" page.



Online banking with HSBC:

Account name: Just Small Change

Account no. 32134314

Sort Code 40-43-19

HSBC Bank, Chapel St,  
Stratford upon Avon.

If you wish to gift aid your donation, please email us at the address above so we can send you a gift aid form, or download one from the "Support us" page of our website.

## **9. Outputs April 2024 to March 2026**

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

### **Goat project**

- **Repairs to the buck houses of nine goat rearing groups**
- **One new goat rearing and livestock improvement project set up with 30 beneficiaries**
- **One additional buck keeper recruited and trained**
- **30 nanny goats and one exotic buck purchased for new group**
- **70 additional nanny goats provided to existing groups**

### **Village Savings and Loan Associations**

- **54 more VSLA established in Budaka District, bringing the total to 74 groups with over 2600 members in total**
- **All members trained in basic financial skills**
- **665 VSLA officers trained in book-keeping and leadership skills**

### **Healthcare**

- **66 Volunteer Health Team (VHTs) members continued to provide basic healthcare support and advice to their communities**
- **Quarterly training sessions on specialist topics were provided for all VHTs throughout the period**
- **27 VHTs also received a full five-day training in child nutrition, identification and treatment of malnourishment**
- **18 VHTs attained senior VHT status by completing a five-week intensive full-time programme in more advanced healthcare skills and knowledge. They now supervise their VHT colleagues and offer an extended range of healthcare services, strengthening provision of front-line healthcare in the communities of Budaka**

### **Child nutrition**

- **Eight extended cooking workshops trained the caregivers of 376 malnourished children in how to provide a balanced diet from foods they can grow themselves.**

- **Follow-ups to all participating families is continuing for twelve months**

### **Regenerative farming**

- **Two full days basic training in small scale regenerative agriculture techniques was provided to over 1600 subsistence farmers who were members of our VSLA**
- **Maize and bean seeds were gifted to all attendees**
- **Two days training was given to attendees at one of the Child Nutrition courses and a wider range of seeds gifted to the caregivers.**  
**Monitoring and evaluation of this pilot is taking place over 2026**
- **Follow up visits to all groups have been made by the trainer**

### **Monitoring programme activities**

- **Baseline assessments have been carried out for all participants in VSLA, Sustainable Agriculture and the Goat project. This information is used to determine which projects to introduce and where to introduce or expand them**
- **The work of the healthcare team has been monitored through data collected by the local Health Centre and reviewed by us on an annual basis**
- **The progress of children who attended Child Nutrition courses has been monitored for twelve months by our VHTs and the results reviewed by the nutritionist and her team.**
- **Data on the achievements of the VSLA have been collected at the annual sharing of each group and at the half year point.**
- **Data on the progress of goat groups has been collected through half-yearly visits to the buck keeper of each group**

### **Capacity building**

- **To strengthen support and monitoring of our VSLA and goat groups, five local field workers have been recruited and trained.**
- **To improve the range of services offered in our Community Healthcare project and to support the Volunteer Health Teams, eighteen of the 66 Volunteers have been trained and have qualified at the next level of healthcare operative (Operational Performance Level)**

**This report is based on data available up to end March 2026.**

*Beneficiaries of a goat project with some of their children*



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