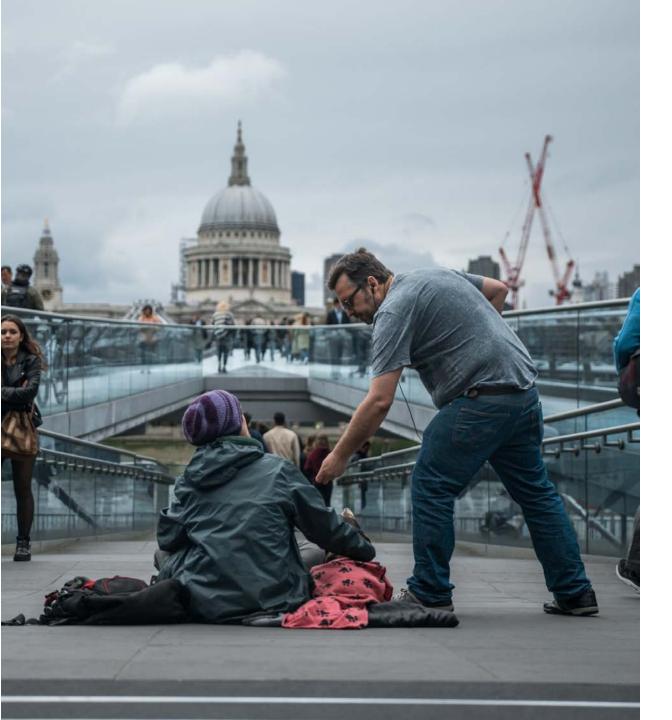
A Spare Change

Give a little, help a lot.



The number of households living in temporary accommodation in Northern Ireland has increased by almost two-thirds this year since January 2019.

Department of Communities, 2021



40% of UK households are just one paycheque from potential homelessness.

The Housing Charity Shelter and YouGov

Vision

Provide people with spare change in a cashless world.

Problem

The homeless are now losing their only source of income.

8000

cash machines closed across the UK in 2020 and 2021 40%

of payments were made in cash in 2018.

17%

of payments are currently being made in cash.



I was getting more in that summer [2014] than I did in the winter just gone. [2018]

I've been homeless since
December, and it's been a lot
worse. It's been a lot, lot worse.

- Sellers need to have bank accounts.
- To get a bank account you need an address and ID.
- Sellers need data connection.



"

Poverty is associated with a lack of technology.

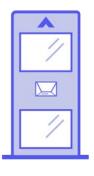
Brett Scott, a campaigner and expert on financial automation

Solution

A system that allows people to make small donations via contactless and chip and pin card payments.

How SpareChange works



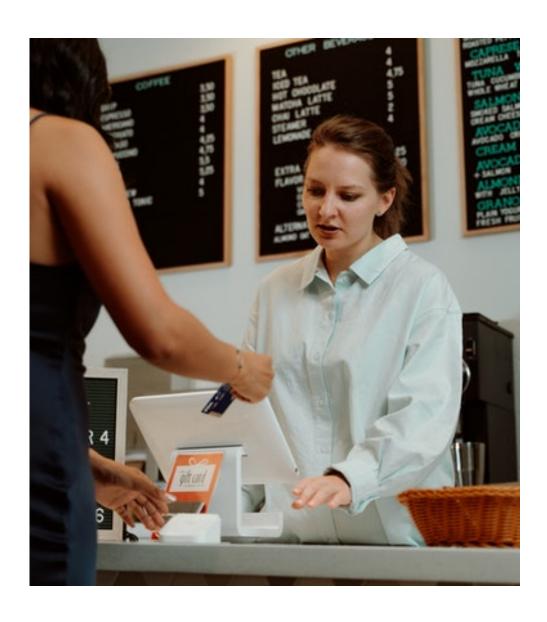




Work with local businesses and charities.

Set up SpareChange donation points.

Issue cards to those in need.



SpareChange round-up option and donation points at tills.

Who SpareChange helps





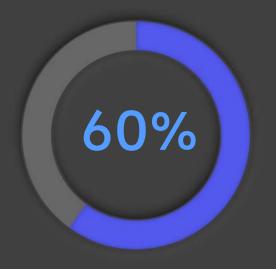


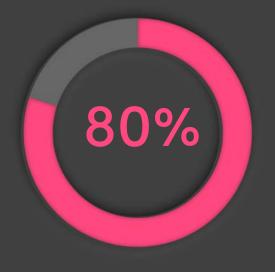
The homeless

Businesses

Society

Market Research









Don't carry spare change.

See lack of spare change as impacting the homeless.

Want to give to the homeless but don't carry spare change.

Would give to the homeless via card payment.







RMHC

£125,000 was raised in just a week of McDonald's launching the 'donate at kiosk' option in the UK.

This money can be a lifeline for many, including families, and can help towards basic necessities like food, clothing and fuel costs.

Nicola McCrudden, Council for the Homeless









The Ask

£10,000

We are looking for £10K to launch the first phase of SpareChange.

0

Move card system into development.

2

Get business signed up to the scheme.

3

Install donation points.



There were 3,402 households in temporary accommodation in Northern Ireland as of August this year.



Within these households, there were 3,596 children living in temporary accommodation.



At first, I felt sad and angry – and then bored because I can't play outside, we don't have anywhere to play outside, and I didn't want to stay here.

Dylan Whelan, 10-years-old

Thank you for listening.