

Change a Chapter

CHANGE A CHAPTER

A Charitable Incorporated Organization, CIO

Registered Charity Number : 1169249

Annual Report and Accounts

For the Financial Year ending 31st July 2025

**Contents of the Annual Report and financial statements for the year ended 31st
July 2025**

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Trustees' Annual Report for the period

From 1st August 2024 Period start date

To 31st July 2025 Period end date

Charity name: Change A Chapter

Charity registration number: 1169249

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The charity currently works to advance the education of the children in the coastal region of Kenya from Malindi in the North to Mombasa in the South in particular by 1. Providing and assisting in the provision of facilities for education in Junior Schools, Timboni, Watamu. 2. Providing sponsorship for children at primary and secondary schools.
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	During the financial year commencing 1st August 2024 end ending 31st July 2025 a total of £24,175 was raised and received by the charity from a variety of different sources. The expenditure for this financial year was £ 24,194 (see Receipts and payments accounts for the year.) This last year Change a Chapter has received many donations from kind hearted generous individuals and also continued to receive money from two trust funds. The trustees all work on an entirely voluntary basis. We know that the charity continues to receive donations because the people and Trust funds who donate know that every financial gift goes directly to improving the welfare of the children who live in extreme poverty in Kenya.

		<u>Primary school support</u> The charity has continued to support the education for all the children with a named sponsor and the donations received has also meant we have been able to support other children. Due to the change in the education system with the introduction of Junior secondary school we currently support four children in primary school and for the second term of the academic year 2025 we have paid the primary fees for two additional children. During this year's financial period the children have had three academic terms. <u>Junior secondary school</u> Currently we are supporting six children in Junior secondary school. Junior secondary school is the equivalent to the former Class 7 and 8 of primary school and also the former first year of secondary school. <u>Secondary school support</u> We currently have four students at secondary school. Two girls and two boys. Currently we have one girl in Form 4 who is due to sit her final national exams in November 2025. We then have one girl in Form 3, one boy in Form 3 and one boy in Form 2. Three students are at boarding school and one student is at a day secondary school.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm that they have referred to the guidance issued for the Charity Commission on public benefit and have due regard for these in the charities' activities.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	The charity has one volunteer
Other		

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	During the financial year commencing 1st August 2024 and ending 31st July 2025 a total of £ 24,175 was raised and received by the charity from a variety of different sources. The expenditure for the financial year was £24,194 (see Receipts and Payment accounts for the year). We as trustees are very pleased with the achievements of the charity this year especially as the very significant impact on the charity of the vastly increased cost of everything in Kenya. We were shocked at the price increases and the demands of the new costly revised education curriculum known as the C.B.C, Competency based curriculum. The cost of school fees, school meals, stationary, textbooks, uniforms and transport costs have increased significantly again this year. The cost of medical care has also increased but we aim to ensure our children get prompt medical care so that they do not miss out on many days of schooling. Medical care is not free in Kenya. <u>Primary school education</u> We have been able to continue to provide the needs for the children including; school fees, two school meals per day, examination charges, stationary, school uniforms and PE kits and additional

		requirements for mandatory school trips as well as the extra school fee for computer classes. We have also provided transport costs for the children to get to their respective schools safely. The costs for the CBC, Continuous based curriculum continue to increase .The mandatory cost of termly projects and mandatory school trips has impacted us but due to peoples generosity we have managed this financial year to be able to accommodate this. The appreciation from the children for their support from the charity is humbling. They continue to write cards and letters to their sponsors and other donors and the Patron of the charity. Each child puts a lot of effort into these and the personal touch from the child to the sponsors and other people who donate is much appreciated. <i>“ Thank you for supporting me in my education. I really thank you so much as God has used you to change my life. I am now ten years old and I can speak in English not perfectly but much better.”</i> Halima Grade 4 <i>“Thank you for your contributions to my education. I enjoy school and my favourite subjects are Maths, CRE and English. I am very grateful for your kindness and care to me”</i> Brian N Grade 6 <u>Junior secondary school</u> The introduction of Junior secondary school (equivalent to Grade 7 and 8)of the former primary education system and Class 1 of secondary school has come at a great cost. The children require totally new uniforms and require mandatory purchases of new text books each year as well as a significant rise in the cost of their school fees. We had one girl transition from primary school to Junior secondary school in January 2025. We are pleased that due to peoples great generosity we currently have been able to support six children at JSS. We have been able to provide for the needs for these children to attend school which are similar as for our primary school students: school fees, examination charges, stationary, school uniforms and
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		PE kits, mandatory school trips, text books, project costs and the extra school fee for computer classes. We have also provided transport costs to school to ensure the children's safety. The children at Junior secondary school all also write letters of thanks to sponsors and people that have donated generously to Change a Chapter. <i>" Thank you for your great support for my education. I am really enjoying my school and am very happy. Thank you for everything you have bought for me I will never forget your kindness and great support for me" Ephraim Grade 7</i> <i>"Thank you for being so kind and helping me with my education and also buying me food. I am really enjoying my second year of junior secondary. Thank you for being so caring to me. I hope one day I will be so happy to see you and welcome you to Kenya." Brian K Grade 8</i> <i>"Thank you for your continued love and support for me. I am now in my second year of junior secondary. My favourite subjects are science and CRE. I pray for you and really appreciate your support for me." Avril Grade 8</i> <u>Secondary School Education</u> Our secondary school students are working hard. We have one girl who wishes to be a nurse and is in Form 4 and sits her Kenyan Certificate Secondary school national exams in November 2025. We support a Form 3 student at the same school (a national school with a high reputation). This girl is only one of 8 siblings to make it to secondary school and is highly appreciative of the charity's support and she is highly studious. We have one boy who is now in his second year at boarding school and we have one boy in Form 3 at a day secondary school. We had one girl who completed her secondary schooling exams in November 2024 and she passed with a good grade.
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		All these secondary school pupils are on the education system that is being phased out. The pupils are dedicated to their studies and so appreciative of the generosity of their sponsors to enable them to attend secondary school. They know it is a privilege to be supported by the charity. They know of many people their age who simply cannot afford to go to secondary school. The costs to send these students to school is considerable and there has been a large rise in prices this financial year. It is challenging due to the costs but so far as a charity we have been able to meet the demands for this current financial year. All the secondary school students continue to write letters to their sponsors and the children are so grateful for their support. <i>“ Thank you for your support you have been doing everything I need from play group until now and I am in Form 3. You have been a blessing to me and I thank you for your care, support and love. May God bless you greatly for Changing a Chapter in my life” Chris Form 3</i> <i>“I am writing to express my sincere gratitude for your generous support of my education. Your sponsorship has made a significant difference in my life and I am grateful for your belief in me. I am diligently working hard at school and am making good progress in my studies. Thank you again for your invaluable support” Rinah Form 4</i> <i>“I thank you for your great support for paying my school fees and doing my school shopping’s. My favorite subjects are Mathematics, Business studies and English. In school I am going well and am always working hard so as to add value to my previous grade. I really thank you” Emily Form 3</i>
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		<u>Medical</u> There has again been a lot of poor health and sickness in the children we support this year. These tend to be bad stomach and bowel infections (including a case of H pylori), chest infections and this year there have been some injuries with some of the children seeing the Doctor who looks after our children with infected wounds. One child suffered a bad wrist dislocation to his right hand after slipping on wet floor when going to the toilet at school. We again have had a number of cases of pneumonia which have been very concerning. The children continue to receive deworming medication but this does not mean the children do not get bad stomach upsets due to the dirty and squalid environment most of them live in. Medical care is not free in Kenya. The cost of medication has really risen in price but despite the very large medical expenses we have ensured all the children have received good prompt medical care with only a few days out of school. They have been able to continue with their primary, junior secondary and secondary school studies and examinations which otherwise not have been feasible. The children who had pneumonia could have died and so despite the costs we are grateful they are all still alive due to the medical care received.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	£17,073
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	It is the policy of the charity to retain sufficient funds to avoid becoming overdrawn and incurring unnecessary bank charges. The aim of the charity is to hold sufficient reserves for the foreseeable future.
Amount of reserves held	Para 1.22	£17,073
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The financial donations this year have been received from generous individuals and from two different trust funds.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO Registered 19 September 2016
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organization
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	Trustees are appointed by invitation after consideration by the Board of Trustees. No new appointment has been made this financial year.

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	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Change A Chapter
Other name the charity uses	
Registered charity number	1169249
Charity's principal address	Dormers, Dashpers, Brixham, Devon, TQ5 9LJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Diane Evans			
2	David Langley			
3	Timothy Colebrook			
4	Rebecca Langley			

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

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

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)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

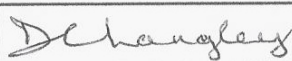
Change a Chapter significantly appreciate all the donations and financial gifts it has received over the last financial year.

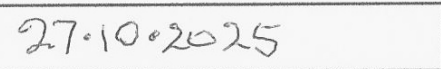
We are grateful for the ongoing support of our Patron, Lady Julia Clayton

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)	David Langley	Diane Evans
Position (eg Secretary, Chair, etc)	Trustee	Trustee

Date 



Receipts and payments accounts

For the period
from

Period start
01/08/2024

To

Period end
31/07/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Sponsorship	-	9,744	-	9,744	9,118
Donations	14,431	-	-	14,431	14,195
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	14,431	9,744	-	24,175	23,313
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	14,431	9,744	-	24,175	23,313
A3 Payments					
Primary School Fees	-	1,820	-	1,820	3,549
Primary School Textbooks	-	263	-	253	874
Salaries	775	-	-	775	788
Junior Secondary Fees	-	2,090	-	2,090	-
Junior Secondary Textbooks	-	559	-	559	-
Secondary School Fees	-	2,345	-	2,345	2,048
Secondary School Textbooks	-	437	-	437	778
Personal Needs	-	1,411	-	1,411	1,118
Medical	2,671	443	-	3,114	2,765
Food and Water	2,026	-	-	2,026	1,676
School Uniforms	-	1,644	-	1,644	1,344
Transport	4,340	-	-	4,340	2,019
Educational Courses	-	476	-	476	259
Administrative and Legal	1,937	-	-	1,937	2,046
Gifts	967	-	-	967	841
	12,716	9,744	-	24,194	20,105
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	12,716	9,744	-	24,194	20,105
Net of receipts/(payments)	1,715	-	-	1,715	3,208
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	17,073	-	-	17,073	3,208

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank	15,470	-	-
	KCB Bank Kenya	1,603	-	-
		-	-	-
	Total cash funds	17,073	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	<i>D. Langley</i>	DAVID LANGLEY	27.10.25	
	<i>Diane Evans</i>	DIANE EVANS	27.10.25	

Notes to financial statements for the year ended 31st July 2025

The introduction of Junior Secondary School has resulted in a significant increase in costs for Change a Chapter. It has incurred additional costs in terms of fees, uniforms, text books and especially travel, as the nearest suitable school providing the Junior Secondary syllabus is some distances from the homes of most of the children involved. Daily travel costs by tuk tuk's (auto rickshaw's) have been necessary and costly. Fuel prices have increased as have food and medical costs. In general, as in the UK there has been a rise in the cost of living which is reflected in the accounts. However, the charity has maintained a reasonable income thanks to the continuing generosity of sponsors and donors and has therefore been able to continue the ongoing costs of the children's education and health.