HELP CHANGE LIVES

England & Wales · Charity number 1184471

Details

Status	Registered
Legal form	CIO
Registered	2019-07-17
Register	View on the Charity Commission register

Contact

Address	5 The Fairway Northwood HA6 3DZ
Phone	01923827670
Email	info@helpchangelives.org.uk
Website	www.helpchangelives.org.uk

Activities

Objects: THE OBJECTS OF THE CIO ARE THE PREVENTION OR RELIEF OF POVERTY ANYWHERE IN THE WORLD BY PROVIDING GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED, AND/OR CHARITIES, OTHER ORGANISATIONS OR PERSONS WORKING TO PREVENT OR RELIEVE POVERTY FOR THE PUBLIC BENEFIT. THIS INCLUDES IN PARTICULAR BUT NOT EXCLUSIVELY, THE ADVANCEMENT OF EDUCATION WITH THE AIM OF REDUCING POVERTY, PROVISION OF FOOD, WATER, CLOTHING, SHELTER, HEALTH AIDS AND INCOME GENERATING OPPORTUNITIES TO UNDERPRIVILEGED PERSONS, AND CONTRIBUTING TO SOCIAL AND ECONOMIC DEVELOPMENT.

Activities: Helping very vulnerable people around the world in the following ways: through the advancement of education with the aim of reducing poverty, provision of food, water, clothing, shelter, health aids and income generating opportunities to underprivileged persons, and contributing to social and economic development.

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Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** OVERSEAS
- India
- Kenya
- Liberia
- Malawi
- Nepal
- Tanzania
- Uganda
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£600,167	£587,597	£64,489	0
2024-03-31	£389,514	£413,176	-	-
2023-03-31	£365,448	£336,575	-	-
2022-03-31	£196,949	£183,411	-	-
2021-03-31	£81,814	£83,403	-	-

Trustees

Name	Role	Appointed
Pallvee Shah FCA CTA	Chair	2019-07-17
Parus Mahendra Shah BSc, MSc		2019-07-17
Prashant Amatya BSc, FCA		2019-07-17

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HELP CHANGE LIVES

England & Wales - Charity number 1184471

Accounts

Help Change Lives

Trustees' Annual Report and Financial Statements

for the year ended 31 March 2025

UK Registered Charity Number 1184471

Help Change Lives

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Legal and administrative information

Charity name
Help Change Lives

Charity number
1184471 (Registered with the Charity Commission for England and Wales)

Registered and correspondence address
Help Change Lives
5 The Fairway
Northwood
Middlesex
HA6 3DZ

Website address
www.helpchangelives.org.uk

Trustees
Pallvee Shah, LLB, MSc, FCA, CTA
Parus Shah, BSc, MSc
Prashant Amatya, BSc, FCA

Chief executive officer
Pallvee Shah, LLB, MSc, FCA, CTA

Bankers
Barclays Bank Plc

Independent examiner
Red Emerald Ltd
Suite 465, Building 4, North London Business Park
Oakleigh Road South
London
N11 1GN
United Kingdom

Help Change Lives

Structure, governance and management

Help Change Lives (the 'Charity') is constituted as a charitable incorporated organisation ('CIO') and registered as a charity with the Charity Commission for England & Wales effective from 17 July 2019.

Our governing document is a constitution, which is based on the CIO Model Constitution as published by the Charity Commission for England & Wales with no material changes.

Help Change Lives (the 'Charity') is governed by its board of trustees. Trustees are recruited after being identified as having skills, contacts and other attributes that will help the Charity in the furtherance of its object and activities.

There are currently three trustees, one of whom (Prashant Amatya) is an independent trustee with significant experience in internal audit and governance. Pallvee Shah, the chair of trustees, conducts the day to day running of the charity. Future trustees must be appointed by a resolution passed at a properly convened meeting of the trustees.

All trustees give their time voluntarily and received no remuneration or other benefits. The trustees also cover the rent and utilities expenses of the Charity, and do not charge for travel or expenses, so there are no head office costs.

There is a child safeguarding policy in place that all trustees and people working for the charity are aware of and follow. DBS checks are carried out prior to commencement of trusteeship and the checks are carried out again in line with statutory requirements.

Objectives

The objects of the Charity, as set out in our constitution, are:

"… the prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need, and/or charities, other organisations or persons working to prevent or relieve poverty for the public benefit.

This includes in particular, but not exclusively, the advancement of education with the aim of reducing poverty, provision of food, water, clothing, shelter, health aids and income generating opportunities to underprivileged persons, and contributing to social and economic development."

In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings.

100% of all non-trustee donations are spent on our projects, as the trustees cover all the other administrative costs, transfer fees and fundraising costs of the charity, which we keep to a minimum.

Help Change Lives

Key achievements and activities

We supported the following projects and had the following expenses in the year ended 31 March 2025:

Help Change Lives Donations Summaries for the years ended 31 March 2025 and 2024				
	Countries in which help was provided	**Year ended 31 March 2025**	**Countries in which help was provided**	**Year ended 31 March 2024**
- Higher education support (secondary school, university and vocational training)	Kenya	£352,318	Kenya	£212,545
- Kenya family support programme	Kenya	£80,852	Kenya	£54,838
- Medical treatment	Kenya	£49,822	Kenya	£42,190
- Dandora school purchase	Kenya	£24,869		£0
- HCL primary school feeding programmes	Kenya	£22,474	Kenya	£6,363
- Primary school education	Kenya	£18,084	Kenya	£11,958
- Fighting period poverty	Kenya	£13,294	Kenya and Uganda	£19,842
- Special needs children	Kenya	£11,805	Kenya	£5,723
- Small business support	Kenya	£3,771	Kenya	£6,069
- Miscellaneous donations	Kenya	£1,084	Kenya	£2,890
- SALVE International, Uganda street children		£0	Uganda	£25,686
- Mary's Meals, school feeding		£0	Malawi and Zambia	£20,222
- Bank charges and transaction costs		£7,245		£2,755
- Independent examination fees		£1,123		£1,080
- Fundraising costs		£639		£154
- Exchange rate loss on forex balances		£169		£777
- Website, IT and data protection fees		£48		£83
Total funds spent in the year on accruals basis		**587,597**		**£413,176**

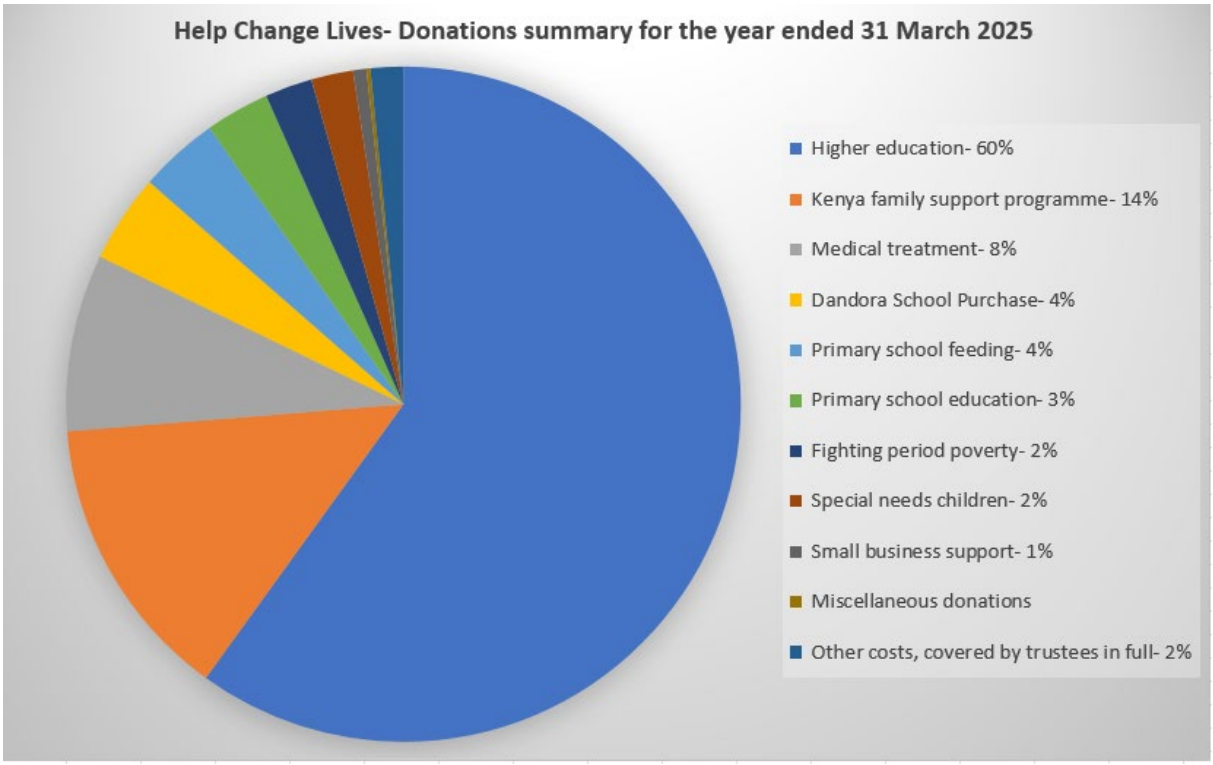
- **100% of all non-trustee donations were spent on our projects, as the trustees covered all the other administrative, transfer fees and fundraising costs of the charity, which we kept to a minimum (2%).**

- All trustees give their time voluntarily and receive no remuneration or benefits. They also cover the rent and utilities expenses of the Charity, so there are no head office costs.

- The independent examination for this year and the prior year has been carried out by a professional firm of chartered accountants and tax advisors called Red Emerald Limited, who received payment for their work.

- During the year, our trustee and CEO, Pallvee Shah, made a field trip to Kenya in February 2025. She covered all the expenses for the trip herself.

Below is a summary of our expenditure by activity for this financial year.



- Our main areas of focus in the year were our higher education programme in Kenya (60%), our Kenya family support programme (14%) and medical treatment (8%).

Financial review

1. Expenditure, staff and volunteers

All expenditure in the year has been on projects to further Help Change Lives' charitable objectives. 100% of all non-trustee donations are spent on our projects, as the trustees cover all the other administrative costs, transfer fees and fundraising costs of the charity, which we keep to a minimum.

There are no head office administrative or UK staff costs as the trustees are working on a voluntary basis from their own premises and do not charge for any travel or expenses.

We have only two paid social workers in Kenya. The rest of the work is done by volunteers, including our trustees and our CEO.

We are very thankful for our growing team of volunteers in Kenya, who enable us to do more good in places where we do not have a presence on the ground and who also carry out due diligence for us, make sure appeals are genuine by doing home and field visits, purchase

items, handle logistics, provide storage and space, informal medical and pharmaceutical support and assist in taking people for medical treatment.

We estimate that more than 20 people volunteered to help us in this financial year, and we are very grateful indeed. We also thank the UK volunteers who helped us in the preparation of these accounts.

2. Income

Our main source of funds this year was donations from trustees and related parties (53%, prior year 70%).

3. Designated and restricted funds

£182,463 (30%, prior year 29%) of the donations received in the period were restricted funds given to support specific appeals.

The trustees have designated £40,000 of unrestricted funds held at year-end for our higher education support programme.

4. Banking and investment policy

Funds held by the Charity are not invested. They are held as cash balances and a small amount in hand / mobile money in Kenya. The Charity has a UK Barclays Bank Community Account (Charity Account) that offers special charity rates.

The Charity also has exclusive use of an I&M bank account in Kenya that was opened during the year.

Bank fees and transaction costs of £7,245 were incurred in the period in the UK and in Kenya, including money transfer costs. These fees are covered by trustee donations.

5. Related party transactions

53% (prior year 70%) of funds were raised from trustees and related parties. The amount includes Gift Aid and corporate matching.

6. Reserves policy

Our reserves policy is to hold at least enough funds to cover legally committed expenditure and forecast expenditure for the next four months.

Our reserves at 31 March 2025 using accruals accounting were £64,489 (£51,919 at 31 March 2024).

There was no legally committed expenditure at the year-end. The trustees have designated £40,000 of unrestricted funds held at year-end for our higher education support programme.

Therefore, our restricted and designated funds at the year-end comprise:

Cause	Restricted or designated funds	Amount (£)
- Higher education support (secondary school, university and vocational training)	Designated and restricted	45,445
- Dandora school purchase	Restricted	5,605
- Other	Restricted	196
Total		**51,246**

The balance of £13,242 in unrestricted funds covers our forecast unrestricted expenditure on the Kenya Families Support Programme and School Feeding Programme for the next few months.

7. Accounts format

We have used the accruals accounting format set out for small charities by the Charity Commission for England and Wales as our donations exceeded £250,000 in this accounting period.

8. Independent examination

Our financial statements are required to be independently examined as the Charity's income for the year exceeded £25,000. We are not required to have a formal audit.

This year, the independent examination has been carried out by a professional firm of chartered accountants and tax advisors called Red Emerald Limited, who received payment for their work.

This report of the trustees was approved by the trustees on 19 January 2026 and signed on their behalf by:

Pallvee Shah, LLB, MSc, FCA, CTA, Chair of Trustees P Shah

Parus Shah, BSc, MSc, Trustee Parshq

Prashant Amatya, BSc, FCA, Trustee

Help Change Lives

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent examiner's report on the accounts

Report to the trustees/ members of	Help Change Lives (a charitable incorporated organisation)		
On accounts for the period ended	31st March 2025	**Charity no.**	1184471
Set out on pages	10 to 23		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants and Chartered Institute of Taxation.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

Signed:		**Date:**	**19 January 2026**
Name:	**Jitesh Patel on behalf of Red Emerald Limited**		
Relevant professional qualification(s) or body (if any):	**ACCA and CTA**		
Address:	**Red Emerald Ltd, Suite 465, Building 4, North London Business Park**		
	Oakleigh Road South, London, N11 1GN, United Kingdom		

Statement of financial activities

CHARITY COMMISSION FOR ENGLAND AND WALES	Help Change Lives			Charity No	1184471	
	Annual accounts for the period					
	Period start date	1 April 2024	To	Period end date	31 March 2025	

Section A	Statement of financial activities						
Recommended categories by activity		Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
			£	£	£	£	£
Incoming resources (Note 3)			F01	F02	F03	F04	F05
Income and endowments from:							
Donations and legacies		S01	417,704	182,463	-	600,167	389,514
Charitable activities		S02	-	-	-	-	-
Other trading activities		S03	-	-	-	-	-
Investments		S04	-	-		-	-
Separate material item of income		S05	-	-	-	-	-
Other		S06		-	-	-	-
Total		S07	417,704	182,463	-	600,167	389,514
Resources expended (Note 6)							
Expenditure on:							
Raising funds		S08	639		-	639	154
Charitable activities		S09	412,153	173,682	-	585,835	411,943
Independent examination fees accrual		S10	1,123		-	1,123	1,080
Other		S11	-	-	-	-	-
Total		S12	413,915	173,682	-	587,597	413,176
Net income/(expenditure) before investment gains/(losses)		S13	3,789	8,781	-	12,571	- 23,662
Net gains/(losses) on investments		S14	-	-	-	-	-
Net income/(expenditure)		S15	3,789	8,781	-	12,571	- 23,662
Extraordinary items		S16		-	-	-	-
Transfers between funds		S17	7,755	- 7,755	-	-	-
Other recognised gains/(losses):							
Gains and losses on revaluation of fixed assets for the charity's own use		S18	-	-	-	-	-
Other gains/(losses)		S19		-	-	-	-
Net movement in funds		S20	11,544	1,025	-	12,571	- 23,662
Reconciliation of funds:							
Total funds brought forward		S21	41,697	10,222	-	51,919	75,581
Total funds carried forward		S22	53,242	11,247	-	64,489	51,919
1							

Help Change Lives

Section B Balance sheet	Guidance	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
Fixed assets		F01	F02	F03	F04	F05
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	-	-	-	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	-	-	-	-	-
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	- 564	6,021	-	5,457	2,040
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	53,805	5,226	-	59,031	49,878
Total current assets	B10	53,242	11,247	-	64,489	51,919
Creditors: amounts falling due within one year (Note 20)	B11	-	-	-	-	-
Net current assets/(liabilities)	B12	53,242	11,247	-	64,489	51,919
Total assets less current liabilities	B13	53,242	11,247	-	64,489	51,919
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	53,242	11,247	-	64,489	51,919
Funds of the Charity						
Endowment funds (Note 27)	B17	-		-	-	-
Restricted income funds (Note 27)	B18		11,247		11,247	10,222
Unrestricted funds	B19	53,242		-	53,242	41,697
Revaluation reserve	B20				-	-
Total funds	B21	53,242	11,247	-	64,489	51,919

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	PShah	Pallvee Shah	19/01/2026
	Parsha	Parus Shah	19/01/2026
		Prashant Amatya	19/01/2026

Section C	Notes to the accounts

Note 1 **Basis of preparation**

***This section should be completed by all charities*.**

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*		the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*	✓	the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	***Not applicable***
Disclosure of any uncertainties that make the going concern assumption doubtful;	***Not applicable***
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	***Not applicable***

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.2.

Yes*		* -Tick as appropriate
No*		

Please disclose:	
(i) the nature of the change in accounting policy;	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*		* -Tick as appropriate
No*	✓	

Please disclose:	
(i) the nature of any changes;	**Not applicable**
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	**Not applicable**
(iii) where practicable, the effect of the change in one or more future periods.	**Not applicable**

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*		* -Tick as appropriate
No*	✓	

Please disclose:	
(i) the nature of the prior period error;	**Not applicable**
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	**Not applicable**
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	**Not applicable**

Section C	Notes to the accounts (cont)			
Note 2	**Accounting policies**			
2.2 INCOME				
This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.				
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when:			
	• the charity becomes entitled to the resources;			
	· it is more likely than not that the trustees will receive the resources; and	Yes ☒	No ✓	N/a ✓
	• the monetary value can be measured with sufficient reliability.			
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes ☒	No ✓	N/a ✓
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes ☒	No ✓	N/a ✓
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).	Yes ✓	No ✓	N/a ☒
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes ✓	No ✓	N/a ☒
Government grants	The charity has received government grants in the reporting period	Yes ✓	No ☒	N/a ✓
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes ☒	No ✓	N/a ✓
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes ✓	No ✓	N/a ☒
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	Yes ☒	No ✓	N/a ✓
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	Yes ☒	No ✓	N/a ✓
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.	Yes ✓	No ✓	N/a ☒
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	Yes ✓	No ✓	N/a ☒
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes ☒	No ✓	N/a ✓
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	Yes ✓	No ✓	N/a ☒
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.	Yes ✓	No ✓	N/a ☒
Support costs	The charity has incurred expenditure on support costs.	Yes ☒	No ✓	N/a ✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes ☒	No ✓	N/a ✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes ✓	No ✓	N/a ☒
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes ✓	No ✓	N/a ☒
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes ✓	No ✓	N/a ☒
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes ✓	No ✓	N/a ☒
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes ✓	No ✓	N/a ☒

2.3 EXPENDITURE AND LIABILITIES				
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes ☑	No ✓	N/a ✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes ✓	No ✓	N/a ☑
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes ✓	No ✓	N/a ☑
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes ✓	No ✓	N/a ☑
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes ✓	No ✓	N/a ☑
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes ☑	No ✓	N/a ✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes ☑	No ✓	N/a ✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes ✓	No ✓	N/a ☑
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes ✓	No ✓	N/a ☑
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes ✓	No ✓	N/a ☑
2.4 ASSETS				
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least			
	They are valued at cost.	Yes ✓	No ✓	N/a ☑
	The depreciation rates and methods used are disclosed in note 9.2.			
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5	Yes ✓	No ✓	N/a ☑
	They are valued at cost.	Yes ✓	No ✓	N/a ☑
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	Yes ✓	No ✓	N/a ☑
	They are valued at cost.	Yes ✓	No ✓	N/a ☑
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes ✓	No ✓	N/a ☑
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes ✓	No ✓	N/a ☑
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes ✓	No ✓	N/a ☑
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes ✓	No ✓	N/a ☑
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes ✓	No ✓	N/a ☑
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes ☑	No ✓	N/a ✓
Current asset investments	The charity has has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes ✓	No ✓	N/a ☑
	They are valued at fair value except where they qualify as basic financial instruments.	Yes ✓	No ✓	N/a ☑
POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE				

Section C	Notes to the accounts					(cont)
Note 3	**Analysis of income**					
	Analysis	**Unrestricted funds**	**Restricted income funds**	**Endowment funds**	**Total funds** £	**Prior year** £
Donations and legacies:	Donations and gifts	355,860	162,804	-	518,665	327,408
	Gift Aid	61,844	19,659	-	81,503	62,107
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	
	Donated goods, facilities and services	-	-	-	-	-
	Total	417,704.26	182,462.86	-	600,167	389,514
Charitable activities:		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Other trading		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		417,704	182,463	-	600,167	389,514

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)	Restricted donations of £113,249 were received in the year ended 31 March 2024 including Gift Aid. See note 27.2 for more details.
Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)	Donations from Parus Shah (related party and trustee of Help Change Lives) amounted to £303,402 (prior year amount £261,593)

Section C	Notes to the accounts				(cont)			
Note 6	**Analysis of expenditure**							
	This year				**Last year**			
Analysis	**Unrestricted funds**	**Restricted income funds**	**Endowment funds**	**Total funds**	**Unrestricted funds**	**Restricted income funds**	**Endowment funds**	**Total funds**
Expenditure on raising funds:				**£**				**£**
Staging fundraising events	639	-	-	639	154			154
Total expenditure on raising funds	639	-	-	639	154	-	-	154
Expenditure on charitable activities:								
- Higher education support (secondary school,	252,987	99,331	-	352,318	135,003	77,542	-	212,545
- Kenya family support programme	77,829	3,023	-	80,852	51,524	3,314	-	54,838
- Medical treatment	33,966	15,856	-	49,822	26,806	15,385	-	42,190
- Dandora School Purchase	-	24,869	-	24,869	-	-	-	-
- HCL primary school feeding programmes in Kenya	2,221	20,253	-	22,474	-	6,363	-	6,363
- Primary school education	16,456	1,629	-	18,084	11,937	21	-	11,958
- Fighting period poverty	10,292	3,001	-	13,294	-	19,842	-	19,842
- Special needs children	6,084	5,721	-	11,805	4,704	1,019	-	5,724
- Small business support	3,771	-	-	3,771	6,015	54	-	6,069
- Miscellaneous donations	1,084	-	-	1,084	250	-	-	250
- SALVE International Uganda street children	-	-	-	-	25,686	-	-	25,686
- Mary's Meals school feeding	-	-	-	-	20,222	-	-	20,222
- Kenya Children Centres feeding programme	-	-	-	-	2,640	-	-	2,640
- Bank charges and transaction costs	7,245	-	-	7,245	2,755	-	-	2,755
- Website, IT and data protection fees	48	-	-	48	83	-	-	83
- Exchange rate loss on forex balances	169	-	-	169	777	-	-	777
Total expenditure on charitable activities	412,153	173,682	-	585,835	288,402	123,541	-	411,943
Separate material item of expense								
Independent examination accrual	1,123	-	-	1,123	1,080	-	-	1,080
	-	-	-	-	-	-	-	-
Total other expenditure	1,123	-	-	1,123	1,080	-	-	1,080
TOTAL EXPENDITURE	413,915	173,682	-	587,597	289,636	123,541	-	413,177

Help Change Lives

Other information:

Note 6 continued: Analysis of expenditure on charitable activities

Activity or programme	This year				Last year			
	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
- Higher education support (secondary school,	352,318			352,318	212,545	-	-	212,545
- Kenya family support programme	80,852			80,852	54,838	-	-	54,838
- Medical treatment	49,822			49,822	42,190	-	-	42,190
- Dandora School Purchase	24,869			24,869	-	-	-	-
- HCL primary school feeding programmes in Kenya	22,474			22,474	6,363	-	-	6,363
- Primary school education	18,084			18,084	11,958	-	-	11,958
- Fighting period poverty	13,294			13,294	19,842	-	-	19,842
- Special needs children	11,805			11,805	5,723	-	-	5,723
- Small business support	3,771			3,771	6,069	-	-	6,069
- Miscellaneous donations		1,084		1,084	-	250	-	250
- SALVE International Uganda street children				-	-	25,686	-	25,686
- Mary's Meals school feeding				-	-	20,222	-	20,222
- Kenya Children Centres feeding programme				-	-	2,640	-	2,640
- Bank charges and transaction costs	7,245			7,245	2,755	-	-	2,755
- Website, IT and data protection fees	48			48	83	-	-	83
- Exchange rate loss on forex balances	169			169	777	-	-	777
Total	584,751	1,084	-	585,835	363,144	48,798	-	411,943

Section C Notes to the accounts

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

	This year	Last year
	£	£
Independent examiner's fees	1,123	1,080
Assurance services other than audit or independent examination	0	0
Tax advisory fees	0	0
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	0	0

All accounting and tax services were provided free of charge by Pallvee Shah, a trustee and the CEO. She is a Chartered Accountant and a Chartered Tax Advisor. The independent examination for the prior year and current year has been undertaken by Red Emerald Ltd at a cost of £1,123 including VAT.

Section C	Notes to the accounts	(cont)

Note 11 Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	-	-
Social security costs	-	-
Pension costs (defined contribution scheme)		
Other employee benefits		-
Total staff costs	-	-

This year and last year:	
Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	Not applicable

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000	TRUE

Band	Number of employees	
	This year	Last year
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	-	-
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-

	This year £	Last year £
Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity. For specific amounts paid to trustees, see Note 28.	-	-

11.2 Average head count in the year		This year Number	Last year Number
The parts of the charity in which the employees work	Fundraising	-	-
	Charitable Activities	-	-
	Governance	-	-
	Other		
	Total	-	-

The charity's activities in the UK are carried out by its CEO, Pallvee Shah, who works full-time for the charity but is not a paid employee. She does not receive any remuneration and provides her services on a pro bono basis.

The charity's activities in Kenya are carried out by 2 social workers in Kenya, who are contractors, and by volunteers. The social workers are contractors who are paid the market rate for their work in Kenya. This year, they were paid £9,276 (prior year £5,588).

Help Change Lives

Section C	Notes to the accounts	(cont)

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors	This year	Last year
	£	£
Trade debtors	-	-
Prepayments and accrued income	5,457	2,040
Other debtors		
Total	5,457	2,040

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

	This year	Last year
	£	£
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
Total	-	-

Section C	Notes to the accounts	(cont)

Note 24 Cash at bank and in hand

	This year	Last year
	£	£
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	59,031	49,878
Other	-	-
Total	59,031	49,878

Help Change Lives

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
Unrestricted	UR	None	41,697	417,704	- 413,915	7,755		53,242
Fighting Period Poverty	R	Fighting period poverty in Kenya	1,479	1,523	- 3,001	-	-	0
Medical Treatment	R	Providing medical treatment to vulnerable individuals in Kenya	7,276	8,618	- 15,856	-	-	38
Dandora School Purchase	R	Buying a primary school building in Dandora slums in Kenya	-	30,474	- 24,869			5,605
Higher Education	R	Higher education sponsorship at secondary, university and vocational level in Kenya	962	103,814	- 99,331			5,445
Other funds	**R**		506	38,033	- 30,625	- 7,755	-	158
		Total Funds	51,919	600,167	- 587,597	-	-	64,489

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds (cont)**

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
Unrestricted	UR	None	55,068	275,185	- 288,556	-		41,697
Fighting Period Poverty	R	Fighting period poverty in Kenya	6,228	15,093	- 19,842	-	-	1,479
Medical Treatment	R	Providing medical treatment to vulnerable individuals in Kenya	12,285	15,385	- 20,393	-	-	7,276
Other funds	**R**		2,000	82,771	- 83,305	-	-	1,467
		Total Funds	75,581	388,434	- 412,096	-	-	51,919

Section C	Notes to the accounts	(cont)
Note 27	**Charity funds (cont)**	
27.3 Transfers between funds		
This year and last year		
	Reason for transfer and where endowment is converted to income, legal power for its conversion	**Amount**
Between unrestricted and restricted funds	During this year, we fundraised for the SALVE International Tailoring Programme, which we had already donated to in the previous financial year from unrestricted funds. This was in agreement with SALVE International. We therefore transferred the restricted funds we raised into unrestricted funds to make good the amount donated.	**7,755**
Between endowment and restricted funds		
Between endowment and unrestricted funds		
27.4 Designated funds		
This year		
Planned use	**Purpose of the designation**	**Amount**
Higher Education Appeal	Boost the reserves earmarked for our higher educaiton programme	**40,000**
Last year		
Planned use	**Purpose of the designation**	**Amount**
Higher Education Appeal	Boost the reserves earmarked for our higher educaiton programme	**30,000**

Section C	Notes to the accounts	(cont)
Note 28	**Transactions with trustees and related parties**	
If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.		
28.1 Trustee remuneration and benefits		
This year and last year		
None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)		**TRUE**
28.2 Trustees' expenses		
If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".		
No trustee expenses have been incurred (True or False)		**TRUE**
28.3 Transaction(s) with related parties		
Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.		
This year and last year		
There have been no related party transactions in the reporting period (True or False)		**TRUE**

Section C	Notes to the accounts	(cont)
Note 29	**Additional Disclosures**	
The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.		
Not applicable		

Approved by the trustees on 19 January 2026 and signed on behalf of the trustees by:

Pallvee Shah, LLB, MSc, FCA, CTA, Chair of Trustees _____

Parus Shah, BSc, MSc, Trustee _____

Prashant Amatya, BSc, FCA, Trustee _____

Future plans

As of 31 March 2025, our future plans include continuation of the programmes carried out in this financial year, including further support to Rehema Community Centre Comprehensive School in Dandora through refurbishment work and bursaries.

Help Change Lives

More detail on our projects during the year

Set out below are our achievements and activities in the year. One of the highlights was the trustee/CEO trip by Pallvee Shah to Kenya in February 2025 to visit the families we support in Kakamega and surrounding areas, as well as the special needs school we support in Kakamega, a vocational training centre and a boarding secondary school in Vihiga county.

1. Higher education support (secondary school, university and vocational training), Kenya (£352,318, prior year £212,545)

1.1 Secondary school sponsorships

At the end of this financial year, we were supporting 1,338 Kenyan students in secondary school and junior secondary school, and helped another 38 students with shopping or partial fees. They come from all over Kenya, and most are boarding. Some students have literally turned up to school with nothing but a dream and a desperate hope. Our sponsorship is essential to help uplift and empower children and reduce inequality in society.

We sponsor the children's fees and also buy the students boarding and learning items needed for school, including a trunk, mattresses, blankets, buckets, textbooks, exercise books, stationery, reams, uniforms, shoes etc.

We have started many revision book libraries for secondary schools. These children are often the first in their family to go to secondary school, have no light or extra books at home, their parents can't help them study and they often have to help with work at home and to earn money. Despite this, some of them are still scoring A grades, showing how intelligent they are. Revision books can change the future of many of these children and help put them on an equal footing with their classmates.

We also provide revision books to groups of students and facilitate study sessions in the holidays in Kakamega, Luanda and Dandora slums in Nairobi.

We have also tried to extend our help to the wider family where we can take them into our family support programme. One way we identify children especially needing intervention is through a fall in grades or through the teachers who volunteer with us. They are the closest to knowing the most vulnerable in the school. We have a network of around 20 teacher volunteers now and they do so much to uplift and empower these students, literally changing their lives.

We also help with school lunches and dinners during exam time, and provided exam materials to students, many of whom are about to sit important end of junior secondary and end of secondary school examinations without calculators, maths tables, geometrical sets or stationery. At Luora Comprehensive School we also assisted with mattresses and blankets for students who lived too far away or did not have food at home, and so spent the exam nights sleeping at the school and got dinner at the school as well.

We were and are still constantly getting pleas to help students with school fees for secondary school, many of which are boarding schools. Some children are orphans or partial orphans, being brought up by aged grandparents, or have parents or caretakers with medical problems. We are so thankful for our wonderful supporters for sponsoring a good many of them. This is one of the best ways to make a difference and uplift and empower a poor child.

1.1.1 Helping with boarding school items that are unaffordable for the students we support

A student outside her home – the students often live in rural villages with aging grandparents who are unable to support them to go to secondary school

Helping with set books, exercise books, stationery, reams, dictionaries, calculators and so on that are unaffordable for the students we support.

A young girl, eager to learn and part of our family support programme, with some of the books and items we bought for her to go to school

Helping with boarding school requirements through teachers

1.1.2 Helping students join school

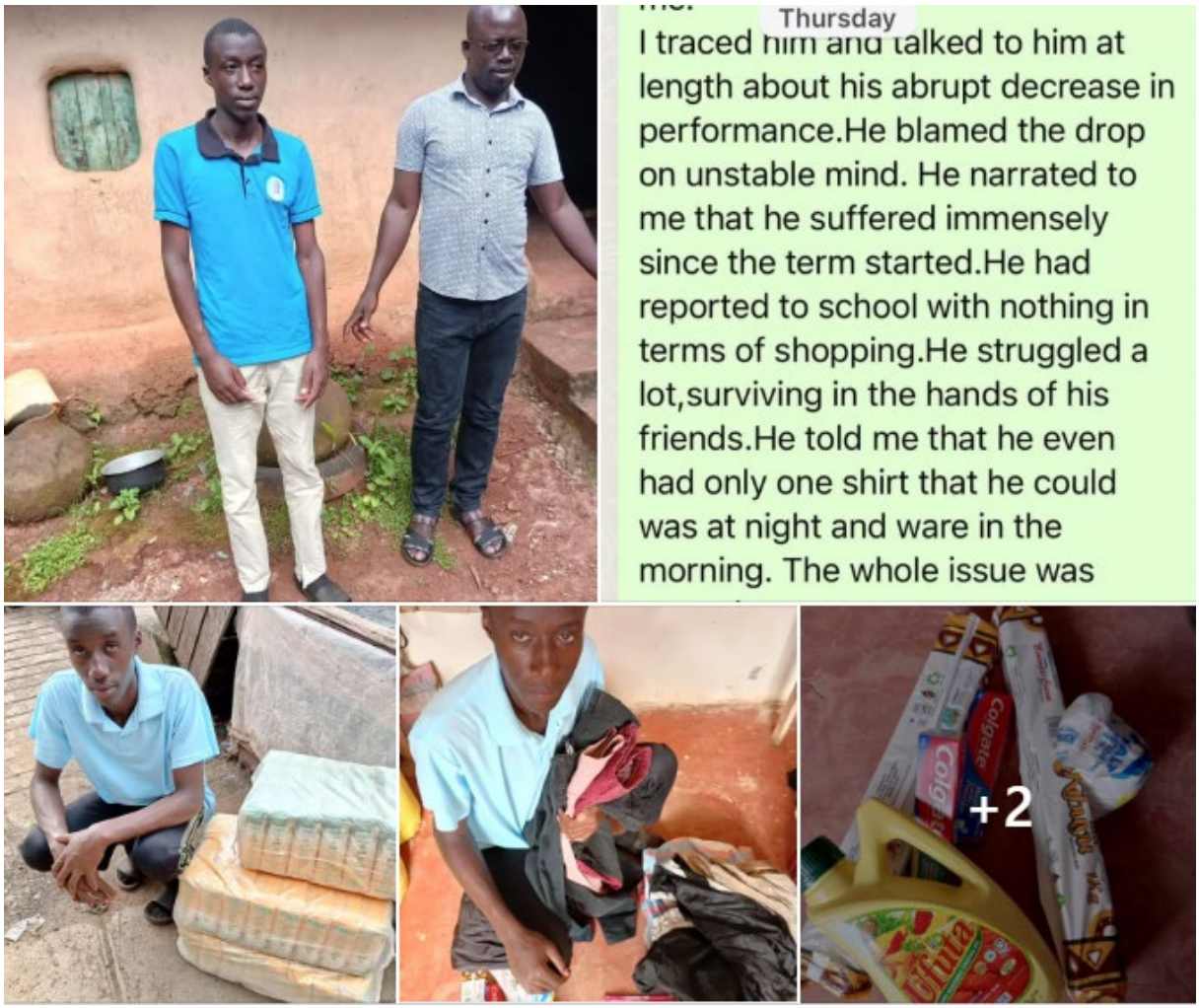
A girl living in dire conditions in Homa Bay County who we helped rejoin school, with the help of a local deputy headmaster. Volunteers are essential to our work.

1.1.3 Investigating the reasons for poor performance and helping the family as part of our Kenya Family Support programme

A student we are supporting dropped a lot in grades. We asked the deputy headmaster to investigate. The story was so sad.

He had been abandoned by the mother, he did not know his father and was living with aged, ailing grandparents. They have no food, he had one shirt he wore at school, washed at night and wore again the next day. He had to keep asking to borrow items and was really not doing well mentally with all the stress and worry.

We bought him clothes, shoes, uniform and the whole family food, with the help of the teacher.



Photos on the next page- The mother of one of our Form 1 students from Nairobi stopped communicating. We were so puzzled as we knew she really valued her daughter's education. We sent someone to the school to find out what was going on. It was heartbreaking.

Her phone had crashed (in the photo it's held together by a shoelace, and you can see the hopelessness and despair on her face). She lost our contacts. She couldn't pay her rent after her husband left her, so all their things were sold by the landlord. Her daughter was in school due to merciful teachers as the school fees hadn't been paid. She had been given a job paying £1.21 a day plus lunch at a 'hotel' out of pity, and a small room with a damp floor, and one thin mattress for her, the Form 1 daughter and a 3-year-old to share. NO BLANKET and NO GLASS IN THE WINDOWS. She was paying 36p a day to get her daughter to school so not much was left over for food or anything else.

As soon as we found her, we paid the fees, and bought her a big warm duvet and a mosquito net. The smile on her face was wonderful. Then we bought her food, a phone and gave her reusable pad kits. We also found her another room to rent, and bought her a bed, mattress, a gas cooker and other household items.

1.1.4 Group study sessions with revision books

Below is a group of students revising together in the holidays. We provide the revision books, and the school provides the premises for free. Group study helps them catch up on areas they might not have understood properly in their different schools.

1.1.5 Revision book libraries in 16 schools / centres

We had a vision to start revision book resource libraries in places where we have groups of sponsored students. In FY25 we helped 3,105 student in 16 schools / centres with 764 revision books. It has made a huge impact (see feedback below). It's a huge step to reducing inequality as these students can't afford the books and really need them. The teachers also use them as teaching aids.

Feedback from a school where 33 students are sharing 29 revision books: "Good afternoon Madam. I would like to report that the books that you that you donated to our school has impacted positively on the individual students' results. The books are being used on a rotational basis where a student borrows for a few days with a maximum period of one week. While the book is still out there with another user, whoever would like to use it next makes a booking and a notice is given to the current user.

The shortage or scarcity of the titles has spurred competition among students. The slow learners are given a little more time with the texts than fast learners. Subject teachers are sometimes involved directly to help the learners during remedial periods.

In last examination marking the end of term two, the students performance improved generally. The average mean was C+. That is a clear indicator that the revision books are being used well and the outcome is positive. We sincerely thank you for this milestone in the lives of these students. Thank you...".

1.1.6 Providing exam materials, exam feeding and mattresses and blankets

Below are 32 students from 2 schools, to whom we gave exam materials for their KCSE end of secondary school exams last week. They got them in the nick of time, including calculators and maths tables.

Can you imagine going into exams hungry, without a calculator, pens and pencils and after walking huge distances? So delighted to have helped 123 very vulnerable students with exam items and to feed 459 students during exams, all from Homa Bay, Kisii and Dandora slums Nairobi.

22 students also got mattresses and blankets so that they didn't have to trek long distances, including across a river, to come to school for exams. They get to take them home afterwards.

1.1.7 Pallvee visiting 2 of the schools where we are supporting pupils in February 2025

Pallvee visited Lwanda Secondary School and St Aloys Reru Girl's Secondary School near Kisumu during her visit to Kenya.

Maxwell also visited a lot of schools in Homa Bay and Kisii counties in early 2024 to check on the students we are supporting there and to supervise the school feeding programmes we have at Luora Comprehensive School and Daraja Mbili Comprehensive School.

1.2 University education

We are so very proud of the 75 children we sponsored at KCSE (end of secondary school exams in Kenya) in December 2023. The results were released in 2024 and 38 of the students scored a C+ or higher, making them eligible to join university.

5 students got straight A's and are doing BSc Medicine and Surgery, which is an incredible achievement that will completely change their lives, and those of their families. 18 got B or higher. This is really impressive given their extremely vulnerable backgrounds, often studying with no electricity or parental help, often out of school as they are sent home to get fees and having to work to get food on the table.

Our students are doing a huge range of degrees at university, including Biotechnology, Software Engineering, Law, Mechanical Engineering, Computer Science, Business Administration with IT, Security Studies and Criminology, IT, Education in a range of subjects including physics etc. The students really need laptops as these are now essential for university education. Where possible, we support them with a laptop or smartphone to access online learning. We also support them with rent and food until they get government loans for this. These students have the best chances of finding good jobs after they graduate, and we look forward to them graduating and contributing to their families and communities.

Altogether we supported 72 students at university in this financial year.

One of our medical students got a scholarship to John Hopkins University in the USA, a very proud moment for us. This is one of the best medical schools in the USA and it's an amazing opportunity for this young man, setting him up to be a top surgeon.

He is a straight A student, absolutely brilliant, who couldn't afford 3 meals a day at times, and couldn't collect his secondary school certificate due to lack of funds to clear school fee arrears. Without it, he couldn't go to university and had no future.

We paid his secondary school arrears, helped him financially to start studying BSc Medicine & Surgery at University of Nairobi in August 2024, and provided him with a good laptop and sponsor letters for scholarships.

We are so happy that he is now studying in the US with a shining, bright future ahead of him. He was assisted by another Kenyan student who has been through the process and is giving back, which is really wonderful.

Photos below of some of our university students. Some of them are holding the laptops we donated to them to enable to do their degrees.

Some of our university students were on attachment for a semester of the year, where they gained practical experience of working in the fields they are studying.

We had a criminology student working at a police station, another student working in the finance department of his university, one as a broadcaster for the government of Machakos, another in food and beverage, and two as teachers.

It's a great initiative. However, they don't get paid and instead have to pay for the experience, which is a slight drawback as none of them could have afforded it. We are glad we could support them.

1.3 Vocational training

We supported more than 20 students in vocational training. We actively encourage the students we sponsor who have gotten low marks in KCPE to choose this route so they can gain valuable skills to earn money and contribute positively to their families. The job market in Kenya is very competitive, and even university graduates find it difficult to find work.

We support them with fees and course requirements, and many are in boarding school and so do not have to worry about food or accommodation.

Photos below of some the course requirements we provided for the students we are supporting in vocational training. They are doing well, and these courses ensure that the students who might find secondary school challenging can learn useful skills and get jobs after graduating.

We supported a young family where the husband had been severely mistreated by various family members to the extent he ran away and worked as a herdsman just for food and shelter for 8 years. He got married to a deaf and dumb lady and had a child with her. They were referred to us for help and we built them a new house, toilet, bathroom and provided clothes, shoes and food.

However, sadly the husband then abandoned his wife and child as the father who mistreated him wanted him back, but not with a disabled wife!! He left her and took everything we had bought for them.

She could stay in the house as the land belonged to her family. We enrolled her in a vocational training institute to refresh her knitting knowledge and bought her boarding items to join. Her family will look after the child for a while. The institute is very happy to have her and one of the instructors knows sign language. We wish her all the very best and a very bright future with our support. Pallvee met her when she visited this vocational training institute in February 2025.

Pallvee visiting the students at Rosterman Vocational Training College during her trip to Kenya in February 2025

2. Kenya family support programme (£80,852, prior year £54,838)

2.1 Introduction

In our Kenya family support programme, we are helping more than 200 families all over Kenya with food, toilets, housing, bedding, education, small business support and farming. Our goal is to make the families become independent of our help and leave our programme.

We provide medium-term support to very vulnerable families. We find the families, and some are also referred to us by schools, other charities, neighbours and our contacts. We assess the families carefully and help the ones in need. We have started supporting families in other parts of Kenya too, besides Kakamega area, where we know that they are in genuine need of help and usually are able to vet them through volunteers, mainly teachers on the ground.

A lot of the families are headed by grandparents, disabled people, sick people or women who have been subject to abuse or abandonment, and consist of broken families or where children are at risk of turning to the streets. We aim to empower the families to become independent, improve their quality of life, and prevent the children ending up on the streets and instead help them to become valuable and independent members of society.

We build homes and toilets, and provide monthly food and hygiene items, medical assistance, help with school enrolment, fees, uniforms and school supplies, reusable sanitary pads, clothes, shoes, beds, mattresses, blankets, mosquito nets, solar lamps, medical treatment, start micro-businesses and provide farming help by buying seeds and fertiliser for the families who have land. We teach them permaculture training programme (helping the families make the best use of their land, further details below). We work hard to make the families independent and self-sufficient, as well as empowering them. We visit the families in Kakamega, Luanda and Vihiga counties often as that is where Maxwell and Maureen, our 2 social workers, are based. We provided family support and counselling sessions, as well as check up on the families to see how they are doing. Many of them don't have phones and we only discover medical problems once we visit them.

The families are also helped with medical treatment for a range of diseases ranging from breast and ovarian cancer, a hysterectomy, malaria cases, kidney diseases, osteomyelitis, high blood pressure, club feet, malnutrition, ADHD, schizophrenia, asthma and many more. Major medical cases are now in their own separate category further along in the report.

Our work in Kakamega, Vihiga and Kisumu counties is mainly delivered directly by our social workers, Maureen Okweya Musungu and Maxwell Masoni, who are our only paid social workers. We are a no-frills charity and do not have offices in Kakamega, as our social workers spend all their time in the field. We keep costs to a minimum by buying food monthly from wholesalers or markets and buying all the clothing for our families from the market or obtaining them through donations.

Pallvee had a wonderful trustee/CEO visit to Kenya in February 2025, and further details about her experiences are below.

2.2 Example of help provided:

2.2.1 Housing, food, furniture, clothes, shoes, toilets & bathrooms and solar lamps

Shockingly poor, this girl was working instead of going to secondary school and got a straight A when we enrolled her late. We did a home visit and were so sad to see the conditions there. The family was in really dire straits.

We built them a new house with a new toilet and bathroom, provided sofas, a table, beds, mattresses, blankets, mosquito nets, as well as cooking, kitchen & eating items, clothes, shoes and food. And we are sponsoring the extremely bright girl in boarding secondary school.

New 3 bulb solar lamp for an epileptic lady who had her arm amputated after it got burnt in a fire during a fit. The whole family was overjoyed.

New houses for this young boy and his father- the boy had been adopted by another family as his father's an alcoholic. He fell out with them and lived with his grandmother (who brews and sells alcohol for a living), so we moved him out of there as soon as possible, constructed a house him and another for his father (local tradition for an older boy to move out).

Also, a new toilet under construction for another family.

Andrew burnt his hands in an accident in a molasses factory. He tries to dig for a living with these hands as the factory fired him. His daughter then got epilepsy after an illness and his wife developed a mental problem. Life was extremely hard.

We started helping them this year after the special needs school his daughter goes to alerted us about the family as they couldn't pay any fees.

We have built the family a new home and kitchen, provided food, farm inputs, and supported the daughter in special needs school and bought them sofas, chairs, beds, mattresses, blankets and nets and a coffee table. They are so absolutely delighted.

These 2 ladies are in a very poor family referred to us by the driver we use in Kakamega when we need to travel far. The mum has epilepsy and had to return to her mum's house with 3 kids when her husband kicked her out. The house and toilet were falling apart. Both ladies work hard but were really struggling.

We have repaired their roof (it was full of holes), built a new toilet & bathroom and 2 rooms for the boys (need to be separate), taken her for scans and medical treatment and paid her son's fees. We also give them food support. We will work hard to empower them as much as possible. Wishing them all the very best.

A new family we started helping this year, where the grandmother is disabled with HIV, and some grandchildren have dropped out of school, one is already a young mum. Others are staying with various relatives due to lack of food and a leaking house that's falling apart. They sleep on the floor and often go hungry. A community well-wisher referred them to us. Luckily 3 of the children are getting school lunch at Luora Comprehensive School, where Help Change Lives has a school feeding program. We helped them with food, a new house and a new toilet & bathroom.

A grandmother outside her new toilet and bathroom in Kakamega. We have been supporting her grandson, Fred, with medical treatment for nephrotic syndrome since 2020. The new toilets have concrete floors, brick walls and a deep pit underneath for waste. These last the families for many years and are safe. There is a bathing room next door.

Solar lamp for this grandmother with an amputation. She looks after the special needs grandchild on the bottom right, who we are supporting in boarding school and with medical treatment.

Food and hygiene items distributions. Every 2 months we give out food for the next 2 months to more than 150 families. We also give out seeds and fertiliser to empower them to grow their own food. We buy wholesale wherever possible to minimise costs.

Clothes and shoes donations- we regularly give out clothes and shoes that have been donated to us and also buy them for the families that we are supporting. Many are dressed in rags and have no shoes when we find them. They also need support with school uniforms, shoes and other items.

They are always so delighted to get these basic items.

2.2.2 Christmas food donation to families in Dandora slums, Nairobi

People were really struggling in Nairobi's third largest slum, where we have been helping families since 2021. We helped 126 families with almost 9 tonnes (8,676kg) of maize flour. They were identified by our volunteer on the ground, working with the area chief. We divided them by family size, also taking into account the ages of the family members. The whole exercise went very smoothly, and we are very grateful.

2.2.3 Medical treatment and medication provided to the families (some is included here, some in our Medical treatment section)

We help the families in our support programme with routine and non-routine medical treatment, tests, medication and support with fare to go for treatment. Many of them have conditions that would never have been treated without our assistance due to complete lack of money, including cancers, hysterectomies, burns, malaria, asthma, infections, wounds, diabetes, high blood pressure, cataracts, and many more conditions.

Another common ailment in poor families is jiggers. These are tiny insects that live in mud floors, burrow into feet, lay eggs that hatch and eat away at the flesh causing intense itching and holes. Pictured below is Maxwell removing jiggers from a family. He had made a home visit to this family the previous day, observed the jiggers and followed up with treatment, medication and also taught the mother how to carry on the treatment.

The mother is quite neglectful, with bad hygiene, and we have to work very closely with this family to ensure the children are okay. The father is always at work as he prefers that to being at home. We are trying to help and counsel this family as much as possible

2.3 Wonderful visit to Kenya

Pallvee, a trustee and our CEO, visited Kenya in February 2025 at her own expense. Her reflections are below:

Thoughts

I had an amazing visit to Kenya in February 2025. I spent 4 days in western Kenya, visiting 37 of the families we are helping in Kakamega, Kisumu and Vihiga Counties, 2 schools, a vocational training college and a special needs school. We also distributed reusable pads kits to 76 girls. I spent a fifth day in Dandora slums, Nairobi, at the school we are helping there (see section 4)

It is always incredibly rewarding and fulfilling to see the impact we are making on the ground with my own eyes, to sit with the people we are helping in their homes and hear their stories, and also to gain insights on what more needs to be done. It was wonderful to catch up with Maureen and Maxwell, our 2 social workers on the ground and to bond as a team over many days driving to see all our families and I think they both like aloo paratha now! We had the obligatory car breakdowns with blown tires and even a blown fuel pump, and ended up changing cars entirely on the fourth day.

It was wonderful to sit in the homes of the people we have helped, hear their stories, meet them personally and see how thankful they were - they truly believed God had sent me and couldn't thank me and bless me enough. Seeing the transformation in their homes and lives was truly incredible and heartwarming. What we are doing is really making a difference and helping change lives - turning around whole families one at a time and giving them hope and a better future.

It was lovely to catch up with Maxwell and Maureen in person and spend 4 days with them.

Below are some of the families I visited:

1. Deceptively happy photo, with a lot going on beneath the surface. This beautiful and resilient woman has suffered domestic abuse for a long time. Recently, the palm of her hand

was cut so badly that her fingers were almost severed. I can't share the photos as they are horrific. She still can't use her left hand properly and we have started physio for her now that the wounds have closed. I was so happy to see her as I had been worried about her condition. She is a strong and resilient lady.

She and her husband have their own sets of children. She cared so much about her stepson that she took him to medical appointments that we paid for when the father wouldn't, even though he wasn't paying. I visited her at home last year and was shocked at first as the husband had a really nice house. Then I saw that her kids were relegated to a shack at the back, and he wouldn't buy them any food. It was really sad. We were the ones providing food and education. She stuck around hoping things would get better, but instead they got a lot worse.

We are now supporting her with rent and food whilst she gets back on her feet after leaving her husband, and we are also supporting 2 of her children in vocational training. She is thankfully still able to work as a tailor and earn some money, although she had to stop for a long time as she recovered from her injuries. Business is still picking up. We wish her all the very best and hope for a bright future for her and the kids.

2. Sadly this little baby's mother died suddenly over the Christmas 2024 holidays, when the baby was just 1.5 months old. The baby might have died without our assistance, as the family can't afford to buy formula milk. We have been supporting them with baby formula, diapers, clothing and food, as well as burial expenses for mum.

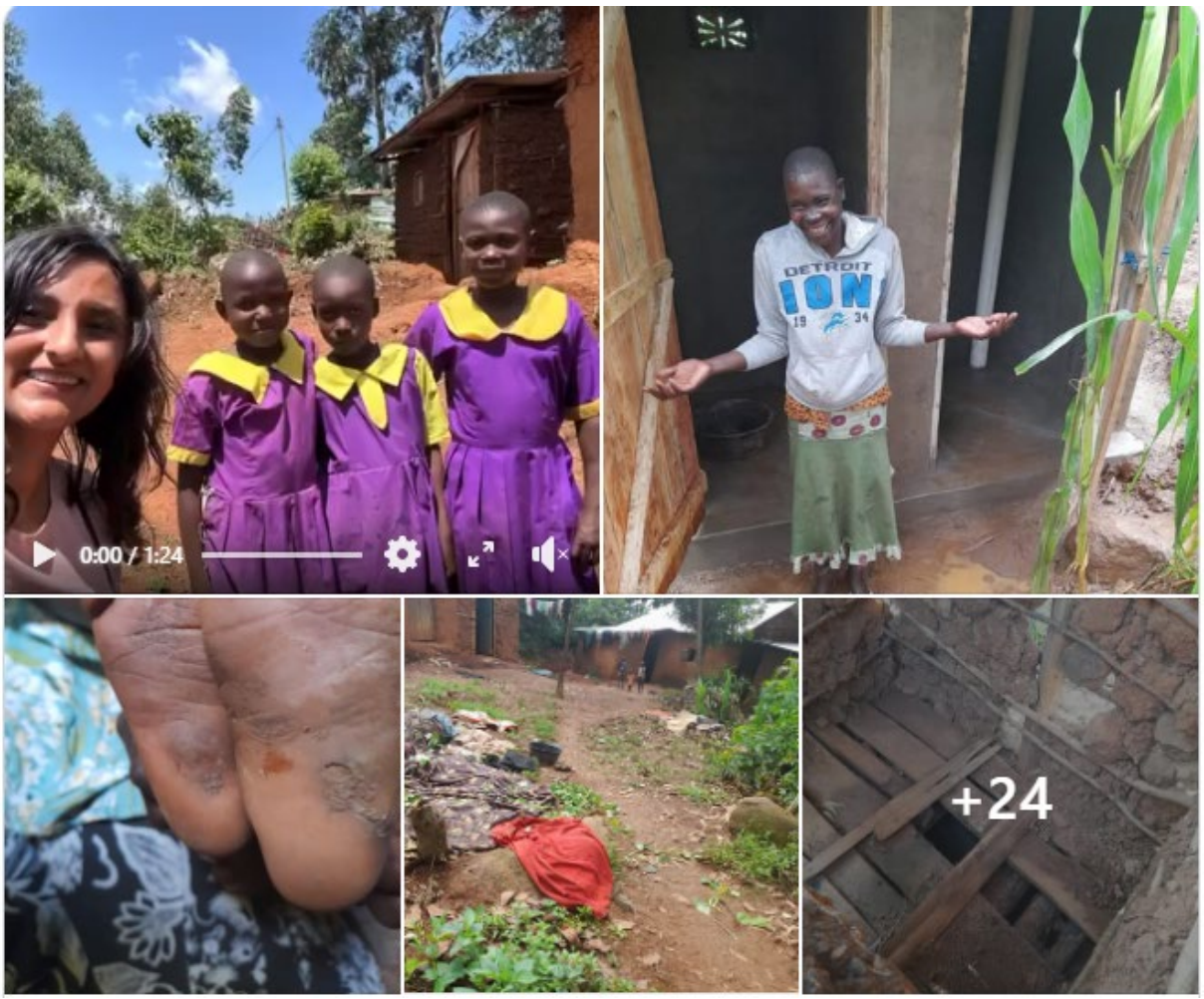
We had supported the eldest sister in secondary school, and she is looking after the baby until she starts university in August 2025, when a relative has offered to help with our support. The sister is trying so hard and is doing really well with the huge responsibility

placed suddenly upon her shoulders. We will also be visiting regularly and offering guidance and support. Maureen and Maxwell are both experienced parents who love children.

3. Visiting Caren's family- this was a shockingly poor family referred to us in October 2023 and it was so wonderful to see the improvement!! The kids had jiggers, were dressed in rags, the house was about to collapse, and the toilet was very dangerous. The kids weren't in school properly and they couldn't farm the land as it was so steep.

We have helped with a new house, new kitchen and extra room for the boys, new building for another old boy we are supporting in vocational training, furniture, clothes, education, uniforms, food, spectacles and eye check-up for the daughter. Maxwell treated the children for jiggers as mentioned above. Their land was steeply sloping and full of trees and very difficult to farm. We have worked very hard and used our network to find an ex-agricultural officer who oversaw the digging of proper terraces to help them make the best out of it. We have also provided farm inputs. The goal is to make the family self-sufficient in food as soon as possible.

The father earns £19 a month working two jobs and is rarely present. One of the older boys is also not contributing at all and in fact they had sold some land to pay for an apprenticeship for him, but he didn't go. We are working on counselling them as a family.



I also visited some of the special needs children we are supporting at home and visited Emusala Special Needs School. More on that in the Special Needs Children section below (see section 7).

Finally, I visited Rosterman Vocational training centre, did a reusable pads distribution at Emukangu Primary school visited 2 other schools where we have pupils- Lwanda Secondary School and St Aloys Reru Girl's Secondary School near Kisumu. More about these visits in the relevant sections.

2.4 Permaculture training

We train our families in permaculture to farm better and become independent of our food support. This year we extended our training to schools, so that they can grow their own food and the pupils can take the learning back home to grow more food.

In March 2025, we trained approximately 2,000 students, teachers and parents on permaculture, 29 of our families, and gave out just under 200 reusable pad kits during an outreach programme covering 3 counties in western Kenya, starting in Kakamega and travelling to Homa Bay and Kisii.

SALVE International's permaculture expert, Joshua Ariho, returned to Kenya for the third year running to teach our families and this time also schools (which was his idea) how to make better use of their land (permaculture).

Joshua taught the families how to plant on seed beds, spacing, how to look after banana trees properly, enrich the soil through cross-planting, make their own fertiliser and to plant twice a year, amongst other things. Those without land were taught sack farming, which is amazing! We also provided seeds for carrots, spinach, tomatoes, onions, cabbage, sukuma wiki, watermelon, pumpkin, collards, nuts, avocados, mango and other greens; watering cans and sacks for those without much land

He joined Maureen and Maxwell for this amazing programme that will enable the participants to farm effectively with lots of teaching and practical demonstrations. Even teachers who taught Agriculture learnt a lot and the students will take this knowledge back home to their parents and families.

At a time when climate change is affecting farming, family sizes are increasing and plot sizes are decreasing, this is one of the most effective ways of helping ensure food security for the next generation. This is a commitment to creating lasting change.

We trained pupils in 6 schools and left them with seed packets to plant and bear the fruits of this learning. We also encouraged all the schools to cultivate gardens for each year-group to practice on and to plant lots of fruit trees.

We sponsor school feeding programmes in 2 of the schools we visited, and it would be wonderful if they could grow their own fruits and vegetables to supplement what we provide. Maureen and Maxwell enjoyed serving lunch to the children in these schools when they visited.

Thousands of people will have a better life because of this collaboration.

Maxwell and Maureen with Joshua and training in action

2.5 Giving out seeds and fertiliser

We also help the families within our Family Support programme with maize and bean seeds and fertiliser. We gave out over 4.5 tonnes of fertiliser (4,541kg) this financial year to approximately 85 families. By November 2024, some families have already harvested enough to sell excess crops to buy things they need. We are so pleased with the impact of this programme.

The families plant mainly maize and beans in the long rains and also do a second planting in the short rains season, this time with other things such as vegetables, groundnuts and greens. We provide permaculture training and also seeds for carrots, spinach, tomatoes, onions, cabbage, sukuma wiki, watermelon, pumpkin, collards, nuts, avocados, mango and other greens; watering cans and sacks for those without much land. This is a huge step on the road to food independence for them.

Some of the wonderful crops our families grew in the year with our assistance. So pleased to see this.

3. Medical treatment (£49,822, prior year £42,190 and more in Kenya Family Support)

We help provide treatment for poor Kenyans, who simply can't pay to access healthcare and often can't even afford the transport fare to go to hospital or food to feed themselves during and after treatment.

We have helped treat a variety of illnesses including cancers, osteomyelitis, spinal injuries, kidney diseases, asthma, malnutrition, hysterectomies, club foot, lumps in the body, lipoma, high blood pressure, spinal and other injuries, prostate and liver issues, endometriosis, physiotherapy, mental illnesses, jiggers (small insects that bury into your feet and hands, lay eggs and eat away at your flesh) and so on, including minor injuries such as dog bites, sight tests with spectacles, and broken bones.

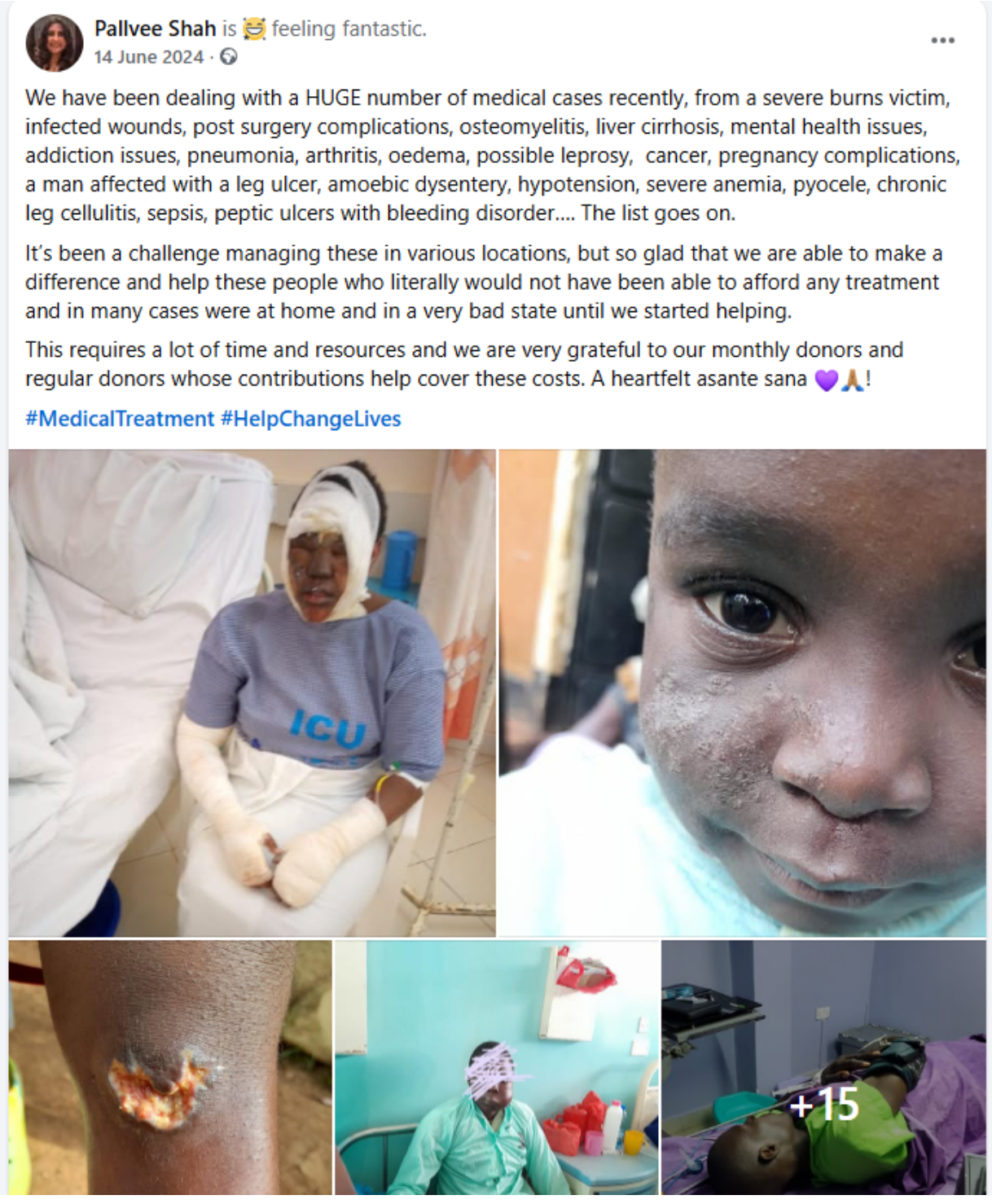
We facilitate medical treatment for at least 10 to 15 people on average on a daily basis, and our help has meant that hundreds of people who couldn't access even basic medical help are now feeling okay and able to live a normal life. We also provide help with tests, medicines and food support as needed, and if possible, we try to start businesses for the people we are helping so they can become independent and stand on their own two feet.

We have also rescued people who are stuck in hospital due to unpaid medical bills, which keep racking up as the hospital refuses to discharge them until they pay. One cause of this is frequent doctors' strikes in Kenya, which makes poor people resort to private hospitals for critical treatment, such as the burns victim pictured below.

His family were forced to relocate after the floods and moved to low quality housing in a dumpsite. His gas canister exploded on him one day when his wife and daughter were out, giving him severe burns and destroying the house and everything in it. This was during the doctors' strike, and he had to be admitted to a private hospital. His mum had to sell all her possessions to raise money for a deposit so that they would admit him. He had been stuck in hospital for three weeks by the time we helped him, and during this time he had been given NO TREATMENT, not even dressing changes, which were vital for his recovery.

We helped him get discharged, paid for his follow-up medical treatment, rent and food for an extended period, and also started a mtumba (used clothing) business for him and his wife. Later when his wife got sick with severe menstrual bleeding, we also paid for her treatment.

Pictured below is another burns victim we rescued in a similar situation, and other patients we helped in 2024.



An amazing success story is that of Henry, who Pallvee caught up with in Kenya in February.

Pictured below is Henry in the condition we had found him in when we first started helping him, starving, malnourished and with a severe leg wound that needed skin grafts and long-term treatment to heal completely, as well as many other complications. We paid for his treatment, medication, food and rent for a long period, and also started a tailoring business for him as he was an experienced tailor. He is now thriving and no longer needs our support.

Pallvee also met Mama Selphar in February, who was so delighted to meet her!

When we first found her, her blood sugar was at 32 and she only had 5% her eyesight remaining due to lack of money for treatment or medicines. This was a new family in Kakamega family referred to us by a primary school teacher. They are extremely poor with six children.

Mama Selphar is diabetic and had no money for medications. Her husband was doing casual jobs in Nairobi. They leased their land to pay for her treatment and couldn't grow any food now. When we found them, there was no food in the house, or bedding. When Maureen took her to hospital, the tests showed that she had extremely high blood sugar, almost complete vision loss and kidney problems.

When we delivered food to the family, Maureen reported that they had slept on an empty stomach the night before and on that day had only eaten some bananas. It's so sad to see extreme poverty like this. We enrolled them into our Family Support Programme and have also paid fees for the children. We helped her with medical treatment and went on to support this family with a new house, toilet, beddings, clothing, fees and food.

Collins was crawling on the floor with severe double club feet when we found him. With our help, he's had surgeries, physiotherapy, counselling medical aids and is now walking, standing tall and able to do casual jobs. He's now an independent young man with a future. We've helped the family with a toilet and bathroom, farming support and training and food. We also built him his own dream home. The family are incredibly grateful. We are currently sponsoring him to do vocational training as a cobbler at a boarding school. Pallvee went to visit him in Kenya and the whole family were so happy to see her.

This is Joshua, who lived in squalor due to an untreated mental illness. Look at the difference! We helped with food, housing, family reconciliation, counselling and medical treatment.

This little boy was severely ill over Christmas 2024 and quite a few times before that. He has sickle cell anaemia and often gets septicaemia, diarrhoea and vomiting. His father is a low paid assistant teacher in Dandora slums and doesn't get paid during holidays. The mum has another small baby and this little boy to look after and does odd jobs. They do not earn much together.

We have helped them with food, medical treatment, medicines and even a juicer so that he can get extra nutrition. His health improved and he was doing really well as can be seen in the photo below, but sadly passed away later.

These 15 students in Dandora slums, Nairobi, were helped with eye tests and glasses. They were struggling to see and wouldn't have done well in secondary school without this essential help. It is unfortunate that simple matters like this can put a halt to educational progress and success in life.

4. Dandora school purchase (£24,869, a new initiative)

Rehema Community Centre Comprehensive School (RCCCS) is a primary and junior secondary school in Dandora slums, Nairobi, with a large rubbish picker community and a very vulnerable student population. It had 246 students at the end of 2024 and had been forced to vacate its rented premises and move out. It urgently needed help to buy and refurbish a new building to use, otherwise the children would most likely have ended up out of school and picking rubbish to get food.

We have been working with the founder of the school since 2022 to help the children and the community. The area is full of rubbish pickers and their children, who often also pick rubbish to survive. It is an extremely poor slum, the third largest in Nairobi, Kenya.

We have been assisting this community in the following ways: sponsoring children at the school, including paying fees and buying uniform, sponsoring alumni in secondary school and university, providing school lunches during exam periods, and supporting the community with food, medical treatment, medicines and wheelchairs, and small business start-ups.

We donated funds to buy and refurbish a school building that was available for sale nearby. The owner was keen to sell as he had tried to run a school there and it did not work as the students find it hard to pay fees given how poor the area is. We are really grateful to all the donors who came together to enable us to do this, including significant donors Bhagwanji Raja Charitable Foundation and the Devchandbhai and Kankuben Shah Foundation.

Our trustee, Pallvee Shah, visited the school in February 2025 and this is her account:

I was given a royal welcome with songs, dances, drama and poetry and it was wonderful to see how talented the students are and how much they appreciated our help. I also got to meet many medical patients we had helped in the slums, including the really cute baby below.

I started by visiting the current building the school was renting. They had been told to vacate it at short notice, making them come to us for emergency help as they were in danger of closing. It was in a very bad state, with no windows, a terrible kitchen, crumbling walls and dirty, broken toilets.

We donated funds for a new school building for them to move into, held by a Kenyan entity acting in our interests, but this building also needed refurbishment. I went to see this building, and it was better, but still in a bad state and needed total refurbishment. Work began on the refurbishment in the next financial year, and we will update you on this building in our next annual report. There is also an update here in our September 2025 newsletter: Help Change Lives - Celebrating Achievements Since Easter 😊

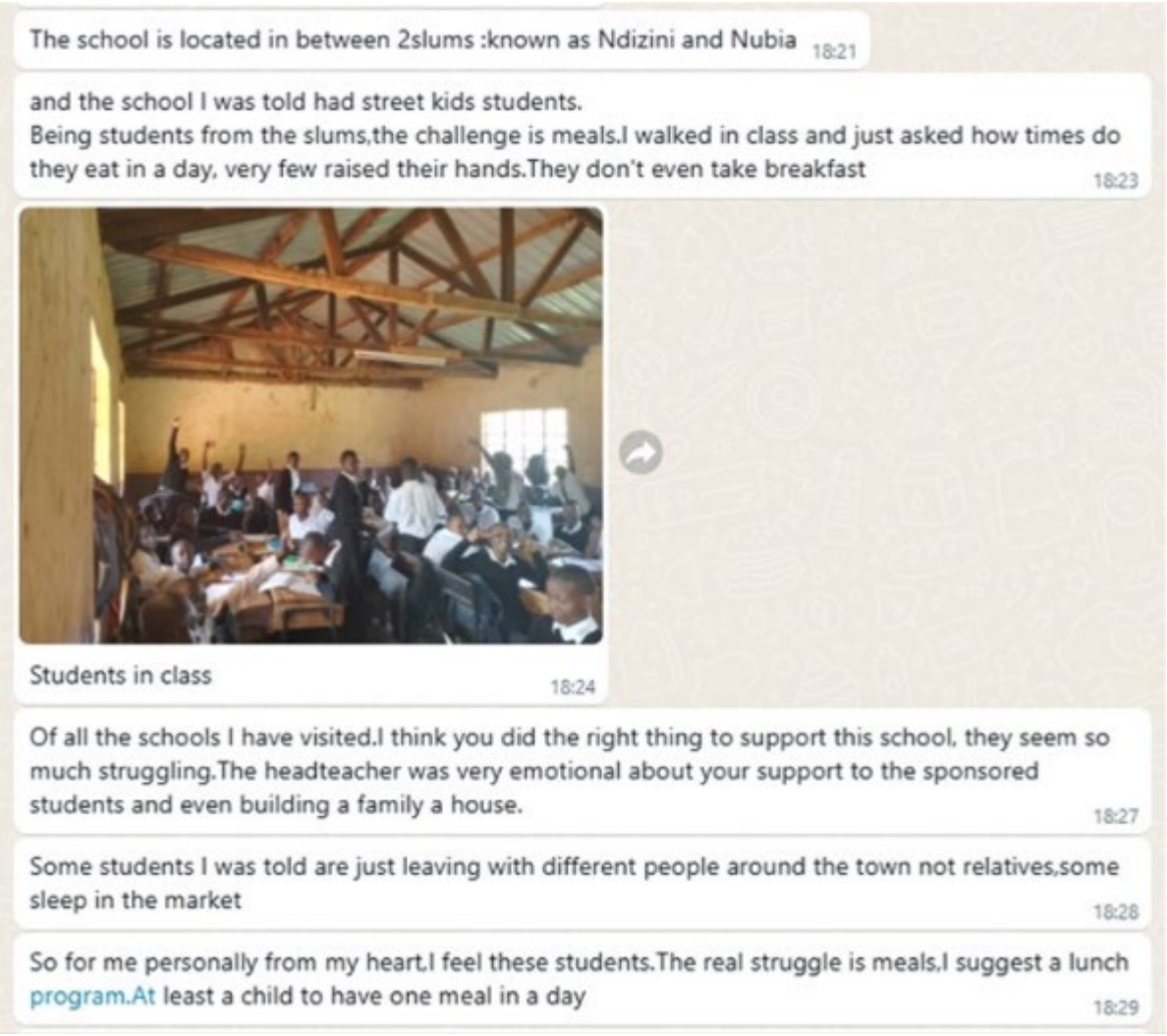
Video below is of the new school building we donated towards prior to refurbishment, taken during my visit there in February 2025

5. Primary School Feeding programmes (£22,474, prior year £6,363)

We continued with our school feeding programme at Luora Comprehensive School in Homa Bay county, feeding 748 students. This is a school with a very vulnerable student population, and we have helped them with reusable sanitary pads, uniforms, feeding during exam periods and bedding, and some school families with extra support.

We also started a second school feeding programme on 30 September 2024 at Daraja Mbili Comprehensive School in Kisii county, feeding 926 students. This is a slum school in Kisii county with a very vulnerable population as shown here in a local news article: Pupils by day, hawkers by night: Where children are forced to play family breadwinners (citizen.digital). The school is struggling with some students begging on the streets and dropping out for lessons, others on HIV medication that isn't working as they are not getting enough food.

We started sponsoring 30 of their vulnerable school-leavers joining secondary school this year. We have also done a reusable pads distribution there. The menstrual hygiene trainer who went to the school to educate the children shared a lot of information about the school and the challenges the students face in getting meals.



The menu for both schools, consists of ugali and green grams or beans twice a week, ugali and greens twice a week and githeri (maize and beans) with porridge once a week. It's a balanced and nutritional wholesome mix, tailored to local tastes. The children love the food and attendance has increased in both schools.

A total of 1,674 pupils are now getting a healthy, nutritious and filling school lunch every single day.

Recently we realised the real impact of this when a very poor family was referred to us by a community well-wisher whose daughter we had supported in secondary school. We visited the family and were shocked at their level of poverty. We learnt that 3 of the children were having school lunch at one of our schools thankfully.

We asked the head about them and he said he had almost cried when he saw the disabled grandmother with HIV come to school walking on all fours for Open Day, but he didn't want to burden us more. We are working with him to help the family as part of our family support programme.

Below is some feedback from the schools at the end of 2024:

LUORA COMPREHENSIVE SCHOOL

- The year 2024 started well and ended well as God used you to change lives and to feed our children, our learners almost lost direction as many could not afford to get food at home hence their lives were affected in various ways, they were not able to attend school regularly which led to school dropout. ie.

1. Some boys dropped out of school to involve in parental duties of moving out to work for people to get food.
2. Some girls were involved in commercial sex to get their basic need and this led to high rate of teenage pregnancy and school dropout.
3. Health wise our learners were affected with malnutrition and diseases.
4. Our leaners felt neglected and not loved.

- When we asked out for your help, you and your team came out strongly to aid us in the situation since then;

➢ There has been no incident of school dropout and learners attend school regularly being that they get food in school.

➢ There was no incident of teenage pregnancy this year being that they get food and reusable sanitary towels in school.

➢ Our learners look healthier and no incident of on and off sickness being that they take vegetables rich in vitamins, green grams and beans which rich in proteins, ugali and porridge which is full of carbohydrates .

➢ They feel loved and cared for being that they get various support from you.

➢ There is a big improvement in terms of their school performance.

- On behalf of the community, teachers and learners, I take this opportunity to thank you. We have witnessed a positive impact and change in lives of these learners.

Maureen serving food at Luora Comprehensive School during a field visit

Long line of students waiting patiently for their lunch

Help Change Lives

DARAJA MBILI COMPREHENSIVE SCHOOL

The year 2024 has been a year of blessings to our school. We have honestly seen the hand of the almighty. Many, many good things have happened just to mention:

1. Abscentism has totally gone down because of the feeding programme. Every child has a menu in their heads and none wants to miss the menu.
2. We had cases of malnutrition and with the balance menu we have seen many health issues gone down. We have learners with HIV/AIDS and are on medication, this has also helped them a lot in their diet.
3. We had several dropouts learners who are returning slowly back to school. Some even come without uniforms. The street boys have also joined school because of lunch programme. They see the school has home. They are ever in school because they are sure they'll get a meal from here we are able to mold them to be better people.
4. There has been no incident of teenage pregnancy this year. They got re-usable sanitary towels. Most girls were being used because they lack sanitary towels, with your support they walk tall today.
5. The learners are proud of help change lives and they talk well about you people. May god bless you.
6. In terms of performance this year end term results posted very high marks, this shows that your support has yielded great harvest.
7. Lastly i wish to appeal to the donors that Daraja mbili is like a slum school. It has very many vulnerable pupils with very poor backgrounds and kindly am appealing to you people to assist us in making uniforms and desks

My greatest, greatest thanks to the donors, thank you for the support you gave 22 learners who joined form one this year. We do appreciate the work you have done for us. Its only god, who will reward you, be blessed. The work you have done is beyond us, the love you've showed is beyond: building houses for parents, paying school fees, treating us, shopping food for parents to support the orphans we have. Surely it's God who can bless the work of your hands, shalom.

School feeding at Daraja Mbili Comprehensive School.

6. Primary school education (£18,084, prior year £11,958)

- During the year, we supported more than 210 children in primary school. They belonged to families that we were supporting, and some were new referrals from head-teachers, where we assessed the families to ensure that they were truly vulnerable.
- The students we support are part of our Kenyan Families Support programme. We usually support the entire family when we find a vulnerable family, to ensure a holistic approach covering shelter, food, education and medical treatment where necessary.
- We support these students with school uniforms, shoes, bags, exercise books, stationery, school lunches and exam kits as needed.

We buy school items, uniforms, books and stationery for the primary school students we are supporting.

Such excitement! We bought new uniform for 145 of the most vulnerable students at Luora Comprehensive School, where we run a school feeding programme. They had been coming to school in really bad and torn clothing and were feeling very low amongst their peers. The headmaster requested us to help.

The children were so excited and happy, and so were the rest of the students in the school, who celebrated with them. Really wonderful and heartwarming 💜.

Some of the uniforms we gave out at Daraja Mbili Comprehensive School, where we run a school feeding programme. Some students are literally on the streets and were coming to school dressed in rags.

7. Fighting period poverty (£13,294, prior year £19,842)

Period poverty is a lack of access to sanitary products, which leads girls to miss up to 6 weeks of school a year. This makes them fall behind and often drop out. After dropping out, many often get pregnant. Their lack of education prevents them from finding well-paid work, and the cycle repeats with their children.

More than 2/3 of females in Kenya are affected by period poverty, and some have to resort to using mattresses, rags or engaging in transactional sex to get pads, which is simply shocking. Without this, they fall behind in school or can't work to get food for their families, and so they have no choice but to resort to unsafe practices that put them in danger. These can also lead to UTIs and worse, that they don't have money to treat.

7.1 Impact in the year

We continued our high impact project to significantly improve and transform the lives of these vulnerable girls in Kenya through the distribution of reusable sanitary pads for the whole menstrual cycle, that last for 3 to 5 years.

During the year, we distributed 2,161 reusable pad kits to vulnerable girls in 14 schools in Kenya, a vocational training centre and some through our Kenya Family Support Programme. We are so grateful to have changed so many lives.

That's approximately 13,000 reusable pads, as each kit has 6 pads and lasts for a full menstrual cycle. We used donations to pay for the reusable pad kits and our trustees covered the transport, education, foreign exchange transfer and logistics costs.

We educated over 4,475 boys, girls and women on menstruation, infections, how to use the pad kits, breaking taboos and being confident. The sessions were delivered by experienced trainers.

The education is really valued and appreciated by both the boys and the girls, and helps girls live in dignity and comfort, as taboos are broken, and they are taught how to look after themselves and their health properly. They also get to ask questions that they would never have been able to in a safe setting and learn things that they are otherwise never taught as these subjects are not discussed openly.

7.2 Impact over the past 4 years

We have helped more than 15,500 girls with reusable pad kits.

We have also educated approximately **26,000** boys and girls on menstruation and menstrual health management in 4 years!

Thank you so much to all the donors who have made this happen over the years. We really appreciate it.

Distributing reusable pad kits to 76 girls and educating 172 boys and girls at Emukangu Primary school during Pallvee's visit to Kenya in February 2025. Photos below with our social workers Maureen (who did the training) and Maxwell (who supported with logistics and distribution).

7.3 Survey of more than 3,000 girls using the pad kits

Last year we surveyed more than 3,000 girls all over the country who had been using the pad kits for more than 3 months. The enormous effort this took was more than worth it as the results were simply mind-blowing.

They show the effectiveness of this simple solution to end the vicious cycle of poverty, where girls drop out of school due to lack of hygiene products, sometimes resorting to sex for pads:

- 95% of the girls used the pad kits every time they had their period
- 99% of the girls have not missed school since receiving the kit
- 100% of the girls have not missed exams since then
- 100% of the girls did not experience any teasing in school after receiving the kits
- 94% of the girls said that the pads were comfortable
- 77% said that they suffered less cramps when using the reusable pads

100% of the girls said that getting the pad kits saved them money. These are very difficult times in Kenya as the cost of living has skyrocketed. This simple act of helping poor girls save money on disposable pads has made a huge difference.

Other major benefits

- Girls can stop having to resort to offering sex for pads, which was happening in at least two of the schools that we helped, given the teachers' comments.
- It helps stop infections - a lot of the girls were using rags, blankets and mattresses that are unhygienic and spread infections.

The teachers' comments also highlight these benefits**:**

- Girls are no longer wearing unhygienic materials to school when they have their periods.
- Increase in academic performance and confidence.
- The environment in the school got better and there is less blockage of the latrines because of disposable pads.
- Teachers are no longer having to use their own money to buy pads for the girls who couldn't afford to buy them.

This shows that providing reusable sanitary pads is a very effective solution to keeping girls in school even when they have their periods, rather than being excluded by missing up to 6 weeks of school a year, dropping out, possibly becoming teen mums and being unable to pursue their dreams and fulfil their potential due to lack of job prospects.

7.4 Environmental impact

Contents of a PadMad reusable pad kit with 5 pads that lasts for up to 5 years.

The pads are made of 100% cotton by a Kenyan social enterprise called PadMad, which employs marginalised women to make them.

The pads are biodegradable, whereas disposable pads take 500 years to decompose.

We estimate that approximately 2.1million disposable pads will be saved from landfill from the distribution of these 2,161 pad kits.

8. Special needs (£11,805, prior year £5,723)

8.1 Introduction

- We helped support 60 special needs children and adults during the year, most of them in boarding school. Their conditions ranged from cerebral palsy, epilepsy, autism, Down's Syndrome, intellectual disability, deaf and dumb, hydrocephalus, polio, osteogenesis imperfecta etc.

- The children in boarding school are also helped with uniform and personal items, including nappies, soap, toothpaste and washing powder.

- 35 of the children go to one boarding school in Kakamega, Kenya, called Emusala Special Needs School. We also supported the school with paying 4 of the staff, including 3 full-time caretakers and a physiotherapist.

- Some of the children needed a lot of medical attention during the year, which we facilitated and paid for, including check-ups, physiotherapy, tests and medicines. Where needed, we also support the entire family with food, housing, toilets and medical attention (e.g. some children have mentally ill parents, a father's hands got totally burnt in a sugar factory, and others live in poverty and some children live with aged grandparents as their parents have abandoned them).

Home visits by our CEO, Pallvee, to the houses of special needs children we support in Kakamega, Kenya, in February 2025

Wonderful to visit Emusala School for Special Needs Children in Kakamega, where we are sponsoring 35 children as boarders. And to visit one of them at home, where he was recovering from a medical condition that required many hospital visits (which we funded) and home-based care.

At the home of a child we started supporting in the year with cerebral palsy. We started helping during the year with education costs, food, medical treatment for her and her mother and we also started a soap-making business for her mother.

The special needs children we are supporting at Emusala Special Needs School in Kakamega. We support them with fees and boarding equipment.

Pictured above are: 1) A little girl with Down's Syndrome (bottom middle) who has swelling in her kidneys. We had tried to get her treated for a long time and were so relieved when she

was finally admitted to hospital over the Christmas holidays. We paid for her treatment, and she is much better. She still has tubes draining fluid from her kidneys attached to her and will need regular checkups.

2) Also pictured is a boy who can't speak and has brain atrophy (bottom left), who we take for clinic checkups to Eldoret. We also pay for his medicine, which he will be taking for some time, possibly all his life.

3) On the bottom right is another boy who is on expensive medication and is not able to go to school, as he is uncontrollable, except by his mother.

Pallvee visiting a child with cerebral palsy in Kakamega with Maureen and Maxwell. He also has GERD, and we spent a lot of time and effort taking him to different hospitals in Kenya for treatment.

We are supporting others in different parts of Kenya too, with physiotherapy, special needs school and medication, including the children below.

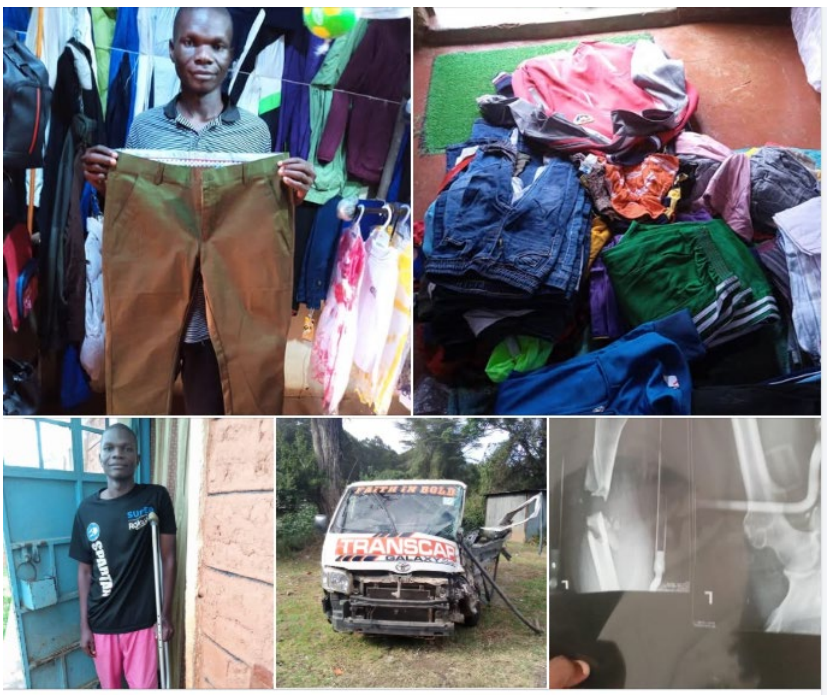
Helping a special needs child with a special cerebral palsy wheelchair when he became too big to carry, and also paying for his education and physiotherapy.

Another special needs child we helped with special aids, a wheelchair, food and physiotherapy.

9. Small business support (£3,771, prior year £6,069)

During the year, we started many new businesses. We are very excited about this new empowerment programme, and hope that it will help many families become independent. The businesses range from tailoring, tutoring, selling mtumba clothes, making samosas, hairdressing, basket weaving, Mpesa and phone accessories shop and many others.

I can't resist a good samosa!! A new small business we have started for a young mum with a young baby in Kisii. She is making lentil samosas.



A new business we've started for this teacher who was involved in a public transport accident that resulted in him losing his job, spending all his savings and becoming destitute, with a young family. We also gave him a laptop so he could start an online tutoring business.

We started a new tailoring business in Kisii for this vulnerable young woman, whose father died. She is responsible for supporting her brother, who just started university; her sister who is sitting end of secondary school exams, and her mother.

She was really struggling and was unable to meet all the demands on her. Her sister was constantly at home due to lack of fees. We paid the sister's fees so she could sit her final exams. Maxwell met the brother, who is at university in Kakamega, and even travelled to Kisii to meet the lady. We have given the brother a laptop to help him with his studies (see photo with Maureen). She knows the trade, so we started this tailoring business for her and wish her lots of success.

So beautiful!! A new basket weaving business we started. It's for the mother of a student we started supporting, who disclosed that his father was very ill. He has developed a mental problem, and the family is struggling to get enough food or money for medicines. We wish them the very best with this new venture.

10. Miscellaneous donations (£1,084, prior year £250)

Help Change Lives gave out 356 warm blankets to the poor people around Sayla town in Gujarat in December 2024, in conjunction with Raj Saubhag Humanitarian's monthly grains distribution to vulnerable families in the neighbouring villages. This included some blankets given to temple construction workers at the ashram itself.

Pallvee and Parus, trustees of Help Change Lives, participated in the blankets and grains distribution, as they were visiting the ashram at the time with their family. We are aiming to do more work with this charity in the next financial year.

HELP CHANGE LIVES

England & Wales - Charity number 1184471

Accounts

Help Change Lives

Trustees' Annual Report and Financial Statements for the year ended 31 March 2024

UK Registered Charity Number 1184471

Help Change Lives

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Legal and administrative information

Charity name
Help Change Lives

Charity number
1184471 (Registered with the Charity Commission for England and Wales)

Registered and correspondence address
Help Change Lives
5 The Fairway
Northwood
Middlesex
HA6 3DZ

Website address
www.helpchangelives.org.uk

Trustees
Pallvee Shah, LLB, MSc, FCA, CTA
Parus Shah, BSc, MSc
Prashant Amatya, BSc, FCA

Chief executive officer
Pallvee Shah, LLB, MSc, FCA, CTA

Bankers
Barclays Bank Plc

Independent examiner
Red Emerald Ltd
Suite 465, Building 4, North London Business Park
Oakleigh Road South
London
N11 1GN
United Kingdom

Help Change Lives

Structure, governance and management

Help Change Lives (the 'Charity') is constituted as a charitable incorporated organisation ('CIO') and registered as a charity with the Charity Commission for England & Wales effective from 17 July 2019.

Our governing document is a constitution, which is based on the CIO Model Constitution as published by the Charity Commission for England & Wales with no material changes.

Help Change Lives (the 'Charity') is governed by its board of trustees. Trustees are recruited after being identified as having skills, contacts and other attributes that will help the Charity in the furtherance of its object and activities.

There are currently three trustees, one of whom (Prashant Amatya) is an independent trustee with significant experience in internal audit and governance. Pallvee Shah, the chair of trustees, conducts the day to day running of the charity. Future trustees must be appointed by a resolution passed at a properly convened meeting of the trustees.

All trustees give their time voluntarily and received no remuneration or other benefits. The trustees also cover the rent and utilities expenses of the Charity, and do not charge for travel or expenses, so there are no head office costs.

There is a child safeguarding policy in place that all trustees and people working for the charity are aware of and follow. DBS checks are carried out prior to commencement of trusteeship and the checks are carried out again in line with statutory requirements.

Objectives

The objects of the Charity, as set out in our constitution, are:

"… the prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need, and/or charities, other organisations or persons working to prevent or relieve poverty for the public benefit.

This includes in particular, but not exclusively, the advancement of education with the aim of reducing poverty, provision of food, water, clothing, shelter, health aids and income generating opportunities to underprivileged persons, and contributing to social and economic development."

In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings.

100% of all non-trustee donations are spent on our projects, as the trustees cover all the other administrative costs, transfer fees and fundraising costs of the charity, which we keep to a minimum.

Help Change Lives

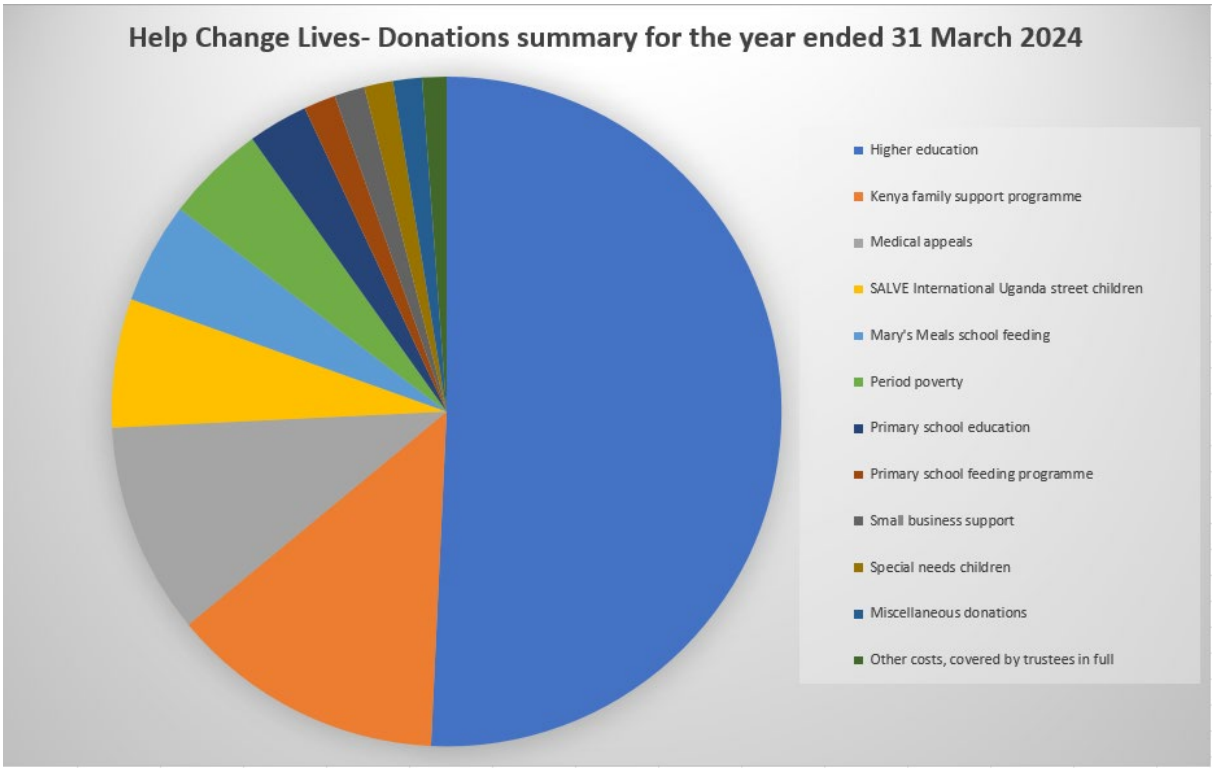
Key achievements and activities

- We supported the following projects in the year ended 31 March 2024:

Help Change Lives Donations Summary for the years ended 31 March 2023 and 2024				
	Countries in which help was provided	Year ended 31 March 2024	Countries in which help was provided	Year ended 31 March 2023
- Higher education support (secondary school and university)	Kenya	£209,664	Kenya	£129,543
- Kenya family support programme	Kenya	£54,838	Kenya	£36,925
- Medical appeals	Kenya	£42,190	Kenya	£24,142
- SALVE International, Uganda street children	Uganda	£25,686	Uganda	£11,190
- Mary's Meals, school feeding	Malawi and Zambia	£20,222	Liberia and Malawi	£16,250
- Fighting period poverty	Kenya and Uganda	£19,842	Kenya	£47,491
- Primary school education	Kenya	£11,958	Kenya	£12,140
- Primary school feeding programme	Kenya	£6,363		£0
- Small business support	Kenya	£6,069		£1,818
- Special needs children	Kenya	£5,723		£7,633
- Vocational training	Kenya	£2,882		£3,060
- Kenya Children Centres feeding programme	Kenya	£2,640	Kenya	£3,640
- Miscellaneous donations	Kenya	£250	Kenya	£2,469
- Kangemi slum school refurbishment project	N/a	£0	Kenya	£15,956
- UK food banks	N/a	£0	UK	£12,000
- Kenya drought relief	N/a	£0	Kenya	£6,915
- Bank charges and transaction costs		£2,755		£2,060
- Independent examination fees		£1,080		£0
- Exchange rate loss on forex balances		£777		£187
- Fundraising costs		£154		£99
- Website, IT and data protection fees		£83		£532
Total funds spent in the year on accruals basis		**£413,176**		**£334,051**

- **100% of all non-trustee donations were spent on our projects, as the trustees covered all the other administrative, transfer fees and fundraising costs of the charity, which we kept to a minimum.**

- During the year, our trustee and CEO, Pallvee Shah, made a field trip to Kenya in February 2024. She covered all the expenses for the trip herself.
- All trustees give their time voluntarily and receive no remuneration or benefits. They also cover the rent and utilities expenses of the Charity, so there are no head office costs.
- We launched a primary school feeding programme at Luora Primary School in Homa Bay during the year, a first for us where we are feeding the children directly, and in Kenya.
- This year, the independent examination has been carried out by a professional firm of chartered accountants and tax advisors called Red Emerald Limited, who received payment for their work. This marks another milestone in the charity's growth, as we have traditionally relied on voluntary independent examiners.



Financial review

1. Expenditure, staff and volunteers

All expenditure in the year has been on projects to further Help Change Lives' charitable objectives. 100% of all non-trustee donations are spent on our projects, as the trustees cover all the other administrative costs, transfer fees and fundraising costs of the charity, which we keep to a minimum.

There are no head office administrative or UK staff costs as the trustees are working on a voluntary basis from their own premises and do not charge for any travel or expenses.

We have only two paid staff members, who are our social workers in Kenya. The rest of the work is done by volunteers, including our trustees and our CEO.

We are very thankful for our growing team of volunteers in Kenya, who enable us to do more good in places where we do not have a presence on the ground and who also carry out due diligence for us, make sure appeals are genuine by doing home and field visits, purchase items, handle logistics, provide storage and space, informal medical and pharmaceutical support and assist in taking people for medical treatment.

We estimate that more than 20 people volunteered to help us in this financial year, and we are very grateful indeed. We also thank the UK volunteers who helped us in the preparation of these accounts.

2. Income

Our main source of funds this year was donations from trustees and related parties (70%, prior year 55%).

3. Designated and restricted funds

£113,248 (29%, prior year 39%) of the donations received in the period were restricted funds given to support specific appeals.

The trustees have designated £30,000 of unrestricted funds held at year-end for our higher education support programme.

4. Banking and investment policy

Funds held by the Charity are not invested. They are held as cash balances and a small amount in hand / mobile money in Kenya. The Charity has a UK Barclays Bank Community Account (Charity Account) that offers special charity rates.

The Charity also has exclusive use of an I&M bank account in Kenya that was opened during the year.

Bank fees and transaction costs of £2,755 were incurred in the period. These fees are covered by trustee donations.

5. Related party transactions

70% (prior year 55%) of funds were raised from trustees and related parties. The amount includes Gift Aid and corporate matching.

6. Reserves policy

Our reserves policy is to hold at least enough funds to cover legally committed expenditure and forecast expenditure for the next four months.

Our reserves at 31 March 2024 using accruals accounting were £51,919 (£75,581 at 31 March 2023).

There was no legally committed expenditure at the year-end. The trustees have designated £30,000 of unrestricted funds held at year-end for our higher education support programme.

Help Change Lives

Therefore, our restricted and designated funds at the year-end comprise:

Cause	Restricted or designated funds	Amount (£)
- Higher education support (secondary school, university and vocational training)	Designated	30,000
- Medical appeals	Restricted	7,255
- Fighting period poverty	Restricted	1,480
- Other	Restricted	1,487
Total		**40,222**

The balance of £11,697 in unrestricted funds covers our forecast unrestricted expenditure on the Kenya Families Support Programme and School Feeding Programme for the next few months.

7. Accounts format

We have used the accruals accounting format set out for small charities by the Charity Commission for England and Wales as our donations exceeded £250,000 in this accounting period.

8. Independent examination

Our financial statements are required to be independently examined as the Charity's income for the year exceeded £25,000. We are not required to have a formal audit.

This year, the independent examination has been carried out by a professional firm of chartered accountants and tax advisors called Red Emerald Limited, who received payment for their work. This marks another milestone in the charity's growth, as we have traditionally relied on voluntary independent examiners.

This report of the trustees was approved by the trustees on 1 December 2024 and signed on their behalf by:

Pallvee Shah, LLB, MSc, FCA, CTA, Chair of Trustees P Shah

Parus Shah, BSc, MSc, Trustee Parus

Prashant Amatya, BSc, FCA, Trustee

Help Change Lives

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent examiner's report on the accounts

Report to the trustees/ members of	Help Change Lives (a charitable incorporated organisation)		
On accounts for the period ended	31st March 2024	**Charity no.**	1184471
Set out on pages	10 to 23		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2024.

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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants and Chartered Institute of Taxation.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

Signed:		**Date:**	**05 December 2024**
Name:	**Jitesh Patel on behalf of Red Emerald Limited**		
Relevant professional qualification(s) or body (if any):	**ACCA and CTA**		
Address:	**Red Emerald Ltd, Suite 465, Building 4, North London Business Park**		
	Oakleigh Road South, London, N11 1GN, United Kingdom		

Help Change Lives

Statement of financial activities

CHARITY COMMISSION FOR ENGLAND AND WALES	Help Change Lives			Charity No	1184471	
	Annual accounts for the period					
	Period start date	1 April 2023	To	Period end date	31 March 2024	

Section A	Statement of financial activities						
Recommended categories by activity		Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
			£	£	£	£	£
Incoming resources (Note 3)			F01	F02	F03	F04	F05
Income and endowments from:							
Donations and legacies		S01	276,266	113,249	-	389,514	365,448
Charitable activities		S02	-	-	-	-	-
Other trading activities		S03	-	-	-	-	-
Investments		S04	-	-		-	-
Separate material item of income		S05	-	-	-	-	-
Other		S06		-	-	-	-
Total		S07	276,266	113,249	-	389,514	365,448
Resources expended (Note 6)							
Expenditure on:							
Raising funds		S08	154	-	-	154	99
Charitable activities		S09	288,402	123,541	-	411,943	336,476
Independent examination fees accrual		S10	1,080	-	-	1,080	-
Other		S11	-	-	-	-	-
Total		S12	289,636	123,541	-	413,176	336,575
Net income/(expenditure) before investment gains/(losses)		S13	- 13,370	- 10,292	-	- 23,662	28,873
Net gains/(losses) on investments		S14	-	-	-	-	-
Net income/(expenditure)		S15	- 13,370	- 10,292	-	- 23,662	28,873
Extraordinary items		S16		-	-	-	-
Transfers between funds		S17	-	-	-	-	-
Other recognised gains/(losses):							
Gains and losses on revaluation of fixed assets for the charity's own use		S18	-	-	-	-	-
Other gains/(losses)		S19	-	-	-	-	-
Net movement in funds		S20	- 13,370	- 10,292	-	- 23,662	28,873
Reconciliation of funds:							
Total funds brought forward		S21	55,068	20,513	-	75,581	46,708
Total funds carried forward		S22	41,697	10,222	-	51,919	75,581

Help Change Lives

Section B Balance sheet

	Guidance	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
Fixed assets		F01	F02	F03	F04	F05
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	-	-	-	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	-	-	-	-	-
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	1,661	379	-	2,040	27,299
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	40,036	9,842	-	49,878	48,280
Total current assets	B10	41,697	10,222	-	51,919	75,579
Creditors: amounts falling due within one year (Note 20)	B11	-	-	-	-	-
Net current assets/(liabilities)	B12	41,697	10,222	-	51,919	75,579
Total assets less current liabilities	B13	41,697	10,222	-	51,919	75,579
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	41,697	10,222	-	51,919	75,579
Funds of the Charity						
Endowment funds (Note 27)	B17	-		-	-	-
Restricted income funds (Note 27)	B18		10,222		10,222	20,513
Unrestricted funds	B19	41,697		-	41,697	55,068
Revaluation reserve	B20				-	
Total funds	B21	41,697	10,222	-	51,919	75,581

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	PShah	Pallvee Shah	01/12/2024
	Parus	Parus Shah	01/12/2024
		Prashant Amatya	01/12/2024

Section C	Notes to the accounts

Note 1 **Basis of preparation**

***This section should be completed by all charities*.**

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*	☒	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*	✓	the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	☒

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	***Not applicable***
Disclosure of any uncertainties that make the going concern assumption doubtful;	***Not applicable***
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	***Not applicable***

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.2.

Yes*		* -Tick as appropriate
No*	☒	

Please disclose:	
(i) the nature of the change in accounting policy;	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*		

Please disclose:	
(i) the nature of any changes;	Not applicable
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	Not applicable
(iii) where practicable, the effect of the change in one or more future periods.	Not applicable

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	☒	* -Tick as appropriate
No*		

Please disclose:	
(i) the nature of the prior period error;	Not applicable
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	Not applicable
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	Not applicable

Section C	Notes to the accounts	(cont)		
Note 2	**Accounting policies**			
2.2 INCOME				
This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.				
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; · it is more likely than not that the trustees will receive the resources; and • the monetary value can be measured with sufficient reliability.	Yes ☒	No	N/a
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes ☒	No	N/a
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes ☒	No	N/a
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).	Yes	No	N/a ☒
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes	No	N/a ☒
Government grants	The charity has received government grants in the reporting period	Yes	No ☒	N/a
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes ☒	No	N/a
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes	No	N/a ☒
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	Yes ☒	No	N/a
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	Yes ☒	No	N/a
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.	Yes	No	N/a ☒
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	Yes	No	N/a ☒
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes ☒	No	N/a
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	Yes	No	N/a ☒
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.	Yes	No	N/a ☒
Support costs	The charity has incurred expenditure on support costs.	Yes ☒	No	N/a
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes ☒	No	N/a
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes	No	N/a ☒
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes	No	N/a ☒
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes	No	N/a ☒
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes	No	N/a ☒
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes	No	N/a ☒

Section C	Notes to the accounts	(cont)		
Note 2	**Accounting policies**			
2.3 EXPENDITURE AND LIABILITIES				
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes ☒	No	N/a
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes	No	N/a ☒
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes	No	N/a ☒
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes	No	N/a ☒
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes	No	N/a ☒
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes ☒	No	N/a
Deferred income	No material item of deferred income has been included in the accounts.	Yes ☒	No	N/a
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes	No	N/a ☒
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes	No	N/a ☒
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes	No	N/a ☒
2.4 ASSETS				
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least			
	They are valued at cost.	Yes	No	N/a ☒
	The depreciation rates and methods used are disclosed in note 9.2.			
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5	Yes	No	N/a ☒
	They are valued at cost.	Yes	No	N/a ☒
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	Yes	No	N/a ☒
	They are valued at cost.	Yes	No	N/a ☒
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes	No	N/a ☒
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes	No	N/a ☒
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes	No	N/a ☒
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes	No	N/a ☒
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes	No	N/a ☒
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes ☒	No	N/a
Current asset investments	The charity has has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes	No	N/a ☒
	They are valued at fair value except where they qualify as basic financial instruments.	Yes	No	N/a ☒
POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE				

Section C	Notes to the accounts					(cont)
Note 3	**Analysis of income**					
	Analysis	**Unrestricted funds**	**Restricted income funds**	**Endowment funds**	**Total funds**	**Prior year**
					£	**£**
Donations and legacies:	Donations and gifts	222,681	104,727	-	327,408	316,377
	Gift Aid	53,585	8,522	-	62,107	49,071
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	
	Donated goods, facilities and services	-		-	-	-
	Other	-	-	-	-	
	Total	276,266	113,249	-	389,514	365,448
Charitable activities:		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Other trading		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		276,266	113,249	-	389,514	365,448
Other information:						
All income in the prior year was unrestricted except for: (please provide description and amounts)	Restricted donations of £142,536 were received in the year ended 31 March 2023 including Gift Aid. See note 27,2 for more details.					
Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)	Donations from Parus Shah (related party and trustee of Help Change Lives) amounted to £261,593 (prior year amount £196,403)					

Section C	Notes to the accounts				(cont)			
Note 6	Analysis of expenditure							
	This year				Last year			
Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
Expenditure on raising funds:				£				£
Staging fundraising events	154	-	-	154	99			99
Total expenditure on raising funds	154	-	-	154	99	-	-	99
Expenditure on charitable activities:								
- Higher education support (secondary school,	132,121	77,542	-	209,664	71,068	61,536	-	132,603
- Kenya family support programme	51,524	3,314	-	54,838	23,387	13,539	-	36,925
- Medical appeals	26,806	15,385	-	42,190	9,171	14,972	-	24,142
- SALVE International Uganda street children	25,686	-	-	25,686	10,001	1,189	-	11,190
- Mary's Meals school feeding	20,222	-	-	20,222	16,250		-	16,250
- Fighting period poverty	-	19,842	-	19,842	687	46,804	-	47,491
- Primary school education	11,937	21	-	11,958	11,007	1,133		12,140
- HCL primary school feeding programme in Kenya	-	6,363		6,363	-	-	-	-
- Small business support	6,015	54		6,069	-	-	-	-
- Special needs children	4,704	1,019		5,723	2,334	5,299	-	7,633
- Vocational training	2,882	-		2,882	-	-	-	-
- Kenya Children Centres feeding programme	2,640	-	-	2,640	3,640	-	-	3,640
- Miscellaneous donations	250	-	-	250	4,243	44	-	4,287
- Kangemi slum school refurbishment project	-	-	-	-	1,551	14,405	-	15,956
- UK food banks	-	-	-	-	12,000	-	-	12,000
- Kenya Drought Relief	-	-	-	-	6,915	-	-	6,915
- Bank charges and transaction costs	2,755	-	-	2,755	2,060	-	-	2,060
- Website, IT and data protection fees	83	-	-	83	532	-	-	532
- Exchange rate loss on forex balances	777	-	-	777	187	-	-	187
Total expenditure on charitable activities	288,402	123,541	-	411,943	175,032	158,920	-	333,952
Separate material item of expense								
- Internal transfer received post year-end	-	-	-	-	2,524	-	-	2,524
- Independent examination fees accrual	1,080	-	-	1,080	-	-	-	-
Total	1,080	-	-	1,080	2,524	-	-	2,524
Other								
	-	-	-	-	-	-	-	-
Total other expenditure	-	-	-	-	-	-	-	-
TOTAL EXPENDITURE	289,636	123,541	-	413,176	177,655	158,920	-	336,575

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year				Last year			
	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
- Higher education support (secondary school,	209,664	-	-	209,664	132,603	-	-	132,603
- Kenya family support programme	54,838	-	-	54,838	36,925	-	-	36,925
- Medical appeals	42,190	-	-	42,190	24,142	-	-	24,142
- SALVE International Uganda street children	-	25,686	-	25,686	-	11,190	-	11,190
- Mary's Meals school feeding	-	20,222	-	20,222	-	16,250	-	16,250
- Fighting period poverty	19,842	-	-	19,842	47,491	-	-	47,491
- Primary school education	11,958	-	-	11,958	12,140	-	-	12,140
- HCL primary school feeding programme in Kenya	6,363	-	-	6,363	-	-	-	-
- Small business support	6,069	-	-	6,069	-	-	-	-
- Special needs children	5,723	-	-	5,723	7,633	-	-	7,633
- Vocational training	2,882	-	-	2,882	-	-	-	-
- Kangemi slum school refurbishment project	-	-	-	-	15,956	-	-	15,956
- UK food banks	-	-	-	-	-	12,000	-	12,000
- Kenya Drought Relief	-	-	-	-	-	6,915	-	6,915
- Miscellaneous donations	-	250	-	250	2,267	2,020	-	4,287
- Kenya Children Centres feeding programme	-	2,640	-	2,640	-	3,640	-	3,640
- Bank charges and transaction costs	2,755	-	-	2,755	2,060	-	-	2,060
- Website, IT and data protection fees	83	-	-	83	532	-	-	532
- Exchange rate loss on forex balances	777	-	-	777	187	-	-	187
Total	363,144	48,798	-	411,943	281,937	52,015	-	333,952

Section C Notes to the accounts

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

	This year £	Last year £
Independent examiner's fees	1,080	0
Assurance services other than audit or independent examination	0	0
Tax advisory fees	0	0
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	0	0

All accounting and tax services were provided free of charge by Pallvee Shah, a trustee and the CEO. She is a Chartered Accountant and a Chartered Tax Advisor. The independent examination for last year was very kindly undertaken on a probono basis by Marietta Boutros, ACCA. The independent examination for the current year has been undertaken by Red Emerald Ltd at a cost of £1,080 including VAT.

Section C	Notes to the accounts	(cont)

Note 11 Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year	Last year
	£	£
Salaries and wages	5,588	3,618
Social security costs	-	-
Pension costs (defined contribution scheme)		
Other employee benefits	-	-
Total staff costs	5,588	3,618

This year and last year:	
Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	Not applicable

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000	TRUE

Band	Number of employees	
	This year	Last year
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	-	-
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-

	This year	Last year
	£	£
Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity. For specific amounts paid to trustees, see Note 28.	-	-

11.2 Average head count in the year		This year	Last year
		Number	Number
The parts of the charity in which the employees work	Fundraising	-	-
	Charitable Activities	2	2
	Governance	-	-
	Other	-	-
	Total	2	2

The charity's activities in the UK are carried out by it's CEO, Pallvee Shah, who works full-time for the charity but is not a paid employee. She does not receive any remuneration and provides her services on a pro bono basis.

The charity's activities in Kenya are carried out by 2 social workers and volunteers. The social workers are paid the market rate for their work in Kenya.

Section C	Notes to the accounts	(cont)

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors	This year	Last year
	£	£
Trade debtors	-	-
Prepayments and accrued income	2,040	20,014
Other debtors		7,285
Total	2,040	27,299

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

	This year	Last year
	£	£
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
Total	-	-

Section C	Notes to the accounts	(cont)

Note 24 Cash at bank and in hand

	This year	Last year
	£	£
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	49,878	48,280
Other	-	-
Total	49,878	48,280

Help Change Lives

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
Unrestricted	UR	None	55,068	275,185	- 288,556	-		41,697
Fighting Period Poverty	R	Fighting period poverty in Kenya	6,228	15,093	- 19,842	-	-	1,479
Medical Appeals	R	Providing medical treatment to vulnerable individuals in Kenya	12,285	15,385	- 20,393	-	-	7,276
Other funds	**R**		2,000	82,771	- 83,305	-	-	1,467
		Total Funds	75,581	388,434	- 412,096	-	-	51,919

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds (cont)**

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the blanace sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
Unrestricted	UR	None	9,811	222,912	- 177,655	-		55,068
Higher Education	R	Higher education in Kenya	4,051	59,485	- 61,536	-	-	2,000
Fighting Period Poverty	R	Fighting period poverty in Kenya	16,286	36,746	- 46,804	-	-	6,228
Kenya Family Support Programme	R	Supporting poor families in Kenya	6,219	12,619	- 18,838	-	-	-
Kangemi slum school refurbishment project	R	Refurbishing a very run-down primary school in Nairobi slums, Kenya	6,715	7,690	- 14,405	-	-	-
Medical Appeals	R	Providing medical treatment to vulnerable individuals in Kenya	3,627	23,630	- 14,972	-	-	12,285
Other funds	**N/a**	**N/a**	-	2,366	- 2,366	-	-	-
		Total Funds	46,708	365,448	- 336,575	-	-	75,581

Help Change Lives

Section C	Notes to the accounts	(cont)
Note 27	**Charity funds (cont)**	
27.3 Transfers between funds		
This year and last year		
	Reason for transfer and where endowment is converted to income, legal power for its conversion	**Amount**
Between unrestricted and restricted funds		
Between endowment and restricted funds		
Between endowment and unrestricted funds		
27.4 Designated funds		
This year		
Planned use	**Purpose of the designation**	**Amount**
Higher Education Appeal	Boost the reserves earmarked for our higher educaiton programme	30,000
Last year		
Planned use	**Purpose of the designation**	**Amount**
Higher Education Appeal	Boost the reserves earmarked for our higher educaiton programme	35,000

Section C	Notes to the accounts	(cont)
Note 28	**Transactions with trustees and related parties**	
If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.		
28.1 Trustee remuneration and benefits		
This year and last year		
None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)		TRUE
28.2 Trustees' expenses		
If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".		
No trustee expenses have been incurred (True or False)		TRUE
28.3 Transaction(s) with related parties		
Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.		
This year and last year		
There have been no related party transactions in the reporting period (True or False)		TRUE

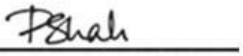
Section C	Notes to the accounts	(cont)

Note 29	Additional Disclosures

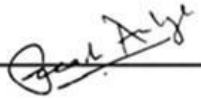
The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Not applicable

Approved by the trustees on 1 December 2024 and signed on behalf of the trustees by:

Pallvee Shah, LLB, MSc, FCA, CTA, Chair of Trustees 

Parus Shah, BSc, MSc, Trustee

Prashant Amatya, BSc, FCA, Trustee 

Help Change Lives

More detail on our projects during the year

Set out below are our achievements and activities in the year. One of the highlights was the trustee/CEO trip by Pallvee Shah to Kenya in February 2024 to visit the families we support in Kakamega and surrounding areas, as well as the special needs school we support in Kakamega, a vocational training centre and a boarding secondary school in Vihiga county.

Maureen and Maxwell, our staff members in Kenya, also made it on local TV for our higher education sponsorship programme (see just below).

1. Higher education support (secondary school and university), Kenya (£209,664, prior year £129,543)

1.1 Secondary school sponsorships

Towards the end of this financial year, we were supporting a total of 714 very vulnerable Kenyan students in secondary school and another 80 in junior secondary, which is 794 children altogether. They come from all over Kenya, and many are referred to us by their teachers, who are closest to knowing the most vulnerable in the school. We have a network of around 20 teacher volunteers now and they do so much to uplift and empower these students, literally changing their lives.

We sponsor the children's fees and also buy the students boarding and learning items needed for school, including a trunk, mattresses, blankets, buckets, textbooks, exercise books, stationery, reams, uniforms, shoes and so on.

We ended the financial year busy getting very poor Kenyan children back to school for term 2, some are now joining for the first time having missed the whole of term 1 due to lack of fees. One child missed the whole of last year as well. This is their last chance as the Kenyan education system is changing and there will be no more Forms 1 -4. The new system is already running in parallel, called junior secondary, the old Grades 7 and 8.

We were and are still constantly getting pleas to help students with school fees for secondary school, many of which are boarding schools. Times are very hard in Kenya right now and a lot of families are really struggling. Even those who were doing okay are now out of work and unable to carry on, with children dropping out of school. Some children are orphans or have parents or caretakers with medical problems.

We are so thankful for our wonderful supporters for sponsoring a good many of them. This is one of the best ways to make a difference and uplift and empower a poor child.

Press coverage

There was huge happiness in Kakamega, and we made it on local TV as we helped 20 stranded poor students from Kakamega Primary School finally achieve their goal of attending secondary school, almost 3 weeks after their peers joined at the beginning of term 1.

We were responding to an appeal by The Standard newspaper, and they did a follow-up featuring us in the National Newspaper too.

It was astounding that almost all the kids were incredibly bright and yet had not been able to receive any government support. We supported with their fees, uniforms, textbooks, shoes and boarding items.

Original article here: [Poor students yet to join Form One due to lack of fees, bursaries - The Standard.]

The students outside their primary school, the Standard article, Maureen and Maxwell on TV!! Maureen and Maxwell shopping for boarding school items, textbooks and stationery for the students.

Similarly, in Kisii, we responded to an appeal from a teacher there and helped 22 students from Daraja Mbili Primary School join secondary school by sponsoring fees and buying all their joining requirements. Here is a news article highlighting the poverty in the school: Pupils by day, hawkers by night: Where children are forced to play family breadwinners

We also did the same in other areas too.

Students in Kisii, helped by their primary school teacher

Students we are supporting in Luanda, which is between Kisumu and Kakamega

These students had no shopping and their teacher volunteered to help them with our financial support

Before and after photos of an orphan boy we supported from Kisumu, who was found living all by himself after his grandmother also passed away

We are in the process of starting libraries of revision books with groups of children and in schools where we have a lot of children we support. They are proving very popular and very helpful for the students to improve their grades.

We supported approximately 140 students from the Dandora dump-site slum area in Nairobi.

Students outside their homes – living in rural villages and often with aging grandparents who are unable to support them to go to secondary school

Help Change Lives

1.2 University education

During the year, we supported 33 underprivileged people for university / diploma courses. They studied a range of subjects including Law, Computer Science, Business Administration with IT, Security Studies and Criminology, IT, Information Science, Food Science and Nutrition, Actuarial Science with IT, Education focusing on special needs, etc.

Where possible, we support them with an iPad, laptop or smartphone to access online learning. We also support them with rent and food until they get government loans for this. These students have the best chances of finding good jobs after they graduate, and we look forward to them graduating and contributing to their families and communities.

2. Kenya families support programme (£54,838, prior year £36,925- special needs children removed from this figure as it is now a separate programme)

2.1 Introduction

Help Change Lives continued a programme to support vulnerable families in Kakamega, Kenya during the year and expanded it to include families from all over Kenya, including Nairobi slums and other counties. We have therefore changed the name of this programme from the Kakamega Family Support programme to the Kenya Families Support Programme.

We provide medium-term support to very vulnerable families. We find the families, and some are also referred to us by schools, other charities, neighbours and our contacts. We assess the families carefully and help the ones in need. As noted, we have started supporting families in other parts of Kenya too, where we know that they are in genuine need of help and usually are able to vet them through volunteers, mainly teachers on the ground.

A lot of the families are headed by grandparents, disabled people, sick people or women who have been subject to abuse or abandoned, and consist of broken families or where children are at risk of turning to the streets. We aim to empower the families to become independent, improve their quality of life, and prevent the children ending up on the streets and instead help them to become valuable and independent members of society.

We build homes and toilets, and provide monthly food and hygiene items, medical assistance, help with school enrolment, fees, uniforms and school supplies, reusable sanitary pads, clothes, shoes, beds, mattresses, blankets, mosquito nets, solar lamps, medical treatment, start micro-businesses and provide farming help by buying seeds and fertiliser for the families who have land. We have also started a permaculture training programme (helping the families make the best use of their land, further details below). We work hard to make the families independent and self-sufficient, as well as empowering them.

The families are also helped with medical treatment for a range of diseases ranging from breast and ovarian cancer, a hysterectomy, malaria cases, kidney diseases, osteomyelitis, high blood pressure, club feet, malnutrition, ADHD, schizophrenia, asthma and many more. Major medical cases are now in their own separate category further along in the report.

Our work in Kakamega, Vihiga and Kisumu counties is mainly delivered directly by our social workers, Maureen Okweya Musungu and Maxwell Masoni, who are our only paid staff members. We are a no-frills charity and do not have offices in Kakamega, as our social workers spend all their time in the field. We keep costs to a minimum by buying food monthly from wholesalers or markets and buying all the clothing for our families from the market or obtaining them through donations.

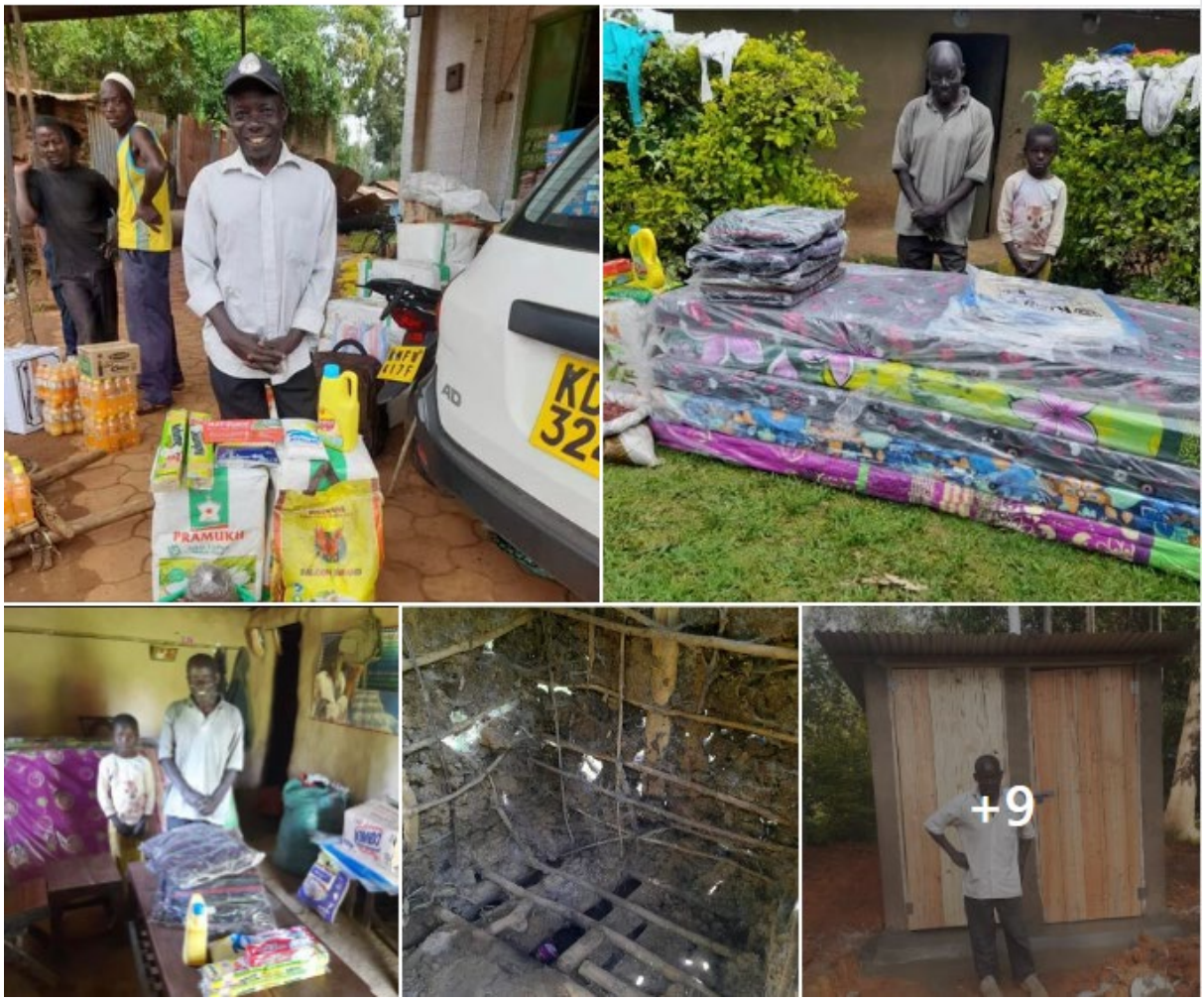
Pallvee Shah had a wonderful trustee/CEO visit to Kenya in February 2024, and further details about her experiences are below.

2.2 Example of help provided:

Very happy to have helped this family with a differently abled single father- different to the usual families we support. He is looking after 5 children and doing menial jobs even though he can't walk properly. The school asked us to help with school fees and lunch for the children.

We have helped the family with monthly food support, mattresses, blankets, mosquito nets, school fees, school lunch, seeds, fertiliser and now a new toilet that got finished this week. Their old one was in a very bad state. So happy to see their lives improve.

#NewToilet #VulnerableFamily #DifferentlyAbled #SingleParent #Food #Education #Bedding #Empowerment #HelpChangeLives



Example of help provided to a vulnerable family

Food, mattress and blanket distributions. Every 2 months we give out food for the next 2 months to approximately 100 families. We also give out seeds and fertiliser to empower them to grow their own food. We buy wholesale wherever possible to minimise costs.

Buying wholesale and in bulk to reduce costs and some happy families

One of the new houses, some new furniture, and a new kitchen and additional bedroom... and you can see what the furniture looked like before we helped.

Old toilets that were falling apart and blocked, full and smelling badly, many were unusable and unsafe

New toilets with concrete floors, brick walls and a deep pit underneath for waste. These last the families for many years and are safe. There is a bathing room next door.

Food and hygiene items, mattresses, blankets, mosquito nets, kitchen cooking items, mugs, plates, kettle etc being provided to this family in need

2.3 Wonderful visit to Kenya

Pallvee Shah, a trustee and our CEO, visited Kenya in February 2024 and paid for the entire trip herself. Her reflections are below:

Thoughts

I had an incredible 4 days with Maureen and Maxwell in Kenya in February. It was wonderful to sit in the homes of the people we have helped, hear their stories, meet them personally and see how thankful they were - they truly believed God had sent me and couldn't thank me and bless me enough. Seeing the transformation in their homes and lives was truly incredible and heartwarming. What we are doing is really making a difference and helping change lives - turning around whole families one at a time and giving them home and a better future. We are reaching the ones that are the most desperately in need in different communities, and I visited families in Kakamega, Kisumu and Vihiga Counties during my time there.

Families blog

I visited 47 families in total and posted blogs / video posts about my experience with each family on social media, many more to go. Do find us and have a read so you can see the impact that we are having and the people that we are helping. You will find it fascinating. You can see more here on Facebook, LinkedIn or Instagram. I've put a couple of the videos below so you can get a flavour.

During my visit we found a 5 year old boy locked up in his house (see Special Needs section) and go there just in time, and also many other cases too- And it happened with many people, including a girl with a broken hand, an old lady with malaria, another with high bp, another with a severely swollen stomach due to fluid buildup as a result of liver damage, another with swollen legs and another who needs an urgent uterine operation. This is on top of those we help and visit regularly, as some families are much further out than others and don't have any phone access.

Dickson's family April 2024

Grandma Josephine

Chilling with some primary school children from a very vulnerable family we are supporting, we built the houses in the background, as well as a toilet and bathroom for them.

Enjoying Mahindi Choma made by a lady we supported with this business, with the team and a volunteer

Visiting some secondary school girls in Vihiga County

At the end of a very busy 4 days at Kisumu airport, with Maureen, Maxwell and our driver and honorary team member, Evans

I also visited a special needs boarding school that is doing incredible work. More on that in section 10 below.

2.4 Permaculture training in Kenya

We really wanted to empower the families we support in western Kenya to grow their own food, and even sell any excess. A lot of them have land but we realised that they needed training to use it more effectively. We love collaborating with other charities and when we learnt that SALVE International, who rescue and rehabilitate street children across the border in Uganda, had a permaculture expert, we got working straight away on a plan to bring him to Kenya to share his valuable knowledge and expertise. He came for a week in 2023 and again in 2024, and the benefit and impact were huge!

In July 2023, Joshua directly trained 63 families and helped 348 family members (and others will benefit from wider community spread). Maureen Okweya and Maxwell Mason then went on to train another 9 families with 53 people on Monday. So, 72 families and 401 people benefitted and we will keep training others too. Joshua wrote a blog about his time with us and you can read it here: Helping to Change Lives Through Permaculture | SALVE International.

In July 2024, Joshua, Maureen and Maxwell trained 188 families in western Kenya - 95 from our support programme and 93 from the community, over 6 days. These families who can now farm better and get much more from their land. Literally hundreds of people will have a better life because of this collaboration. We can see the pride and joy our families have in their shambas. We also provided seeds for carrots, spinach, tomatoes, onions, cabbage, sukuma wiki, watermelon, pumpkin, collards, nuts, avocados, mango and other greens; watering cans and sacks for those without much land, and have done follow-up visits to see how the families are getting on. Joshua taught the families how to plant on seed beds, spacing, how to look after banana trees properly, enrich the soil through cross-planting,

make their own fertiliser and to plant twice a year, amongst other things. Those without land were taught sack farming, which is amazing!

We also help the families within our Family Support programme with maize and bean seeds and fertiliser. By November 2024, some families have already harvested enough to sell excess crops to buy things they need. We are so pleased with the impact of this programme.

Maxwell and Maureen with Joshua and training in action

Sack farming, demonstrating how to look after banana trees and one of the groups showing off their seeds with Maureen and Maxwell

Distributing seeds, and some of the crops the families have grown

3. Medical Appeals (£42,190, prior year £24,142 and more in Kenya Family Support)

During the year we spent more than £12,000 treating patients within our Kenyan Families Support programme for a variety of ailments ranging from cancers, osteomyelitis, spinal injuries, kidney diseases, asthma, malnutrition, hysterectomies, club foot, lumps in the body, lipoma, high blood pressure, spinal and other injuries, prostate and liver issues, endometriosis, physiotherapy, mental illnesses, treating jiggers (small insects that bury into your feet and hands, lay eggs and eat away at your flesh) and so on, including minor (in the West) injuries such as dog bites. We also continued to help Fred, a young boy with kidney disease, who is doing really well but needs regular expensive medicines and check-ups at a private hospital in a nearby town.

We facilitate medical treatment on a daily basis and our help has meant that hundreds of people who couldn't access even basic medical help are now feeling okay and able to live a normal life. We also provide medicines as needed.

Some photos of the medical cases we supported in the year, there is a huge range

We also raised funds for Lydia, a lady from Kisumu with an enormous breast tumour and 2 young children. We found her very late, and sadly despite our best efforts in providing chemotherapy and tumour removal surgery, she passed away. However, she died with hope and dignity, and knowing that we had tried our best for her and her family, We also provided them with food and other support. She was pain free for a while and able to enjoy some time with her children.

We also helped Mash again this year. Last year we helped Mash by fixing a botched operation that resulted in a bulging hernia and agonising stomach spasms. But he was still living in agony as he needed a complicated hip surgery. He couldn't walk or sit like a normal person and was always in a lot of pain. He recovered well and also put in a lot of effort with physio, walking and getting back to work. We also got his shoes modified to fit the difference in length between his legs, so that he is comfortable walking. He now has a bright future as a talented carpenter.

Mash, doing better and with his raised shoes

We tried to help Brenda, who had a brain tumour, but sadly she passed away after her operation.

We supported Brian with medical treatment and at school. He's having operations to straighten and strengthen his bent legs and arms, which break very easily. Some costs for this will be in Medical Appeals.

We helped a lady who had swallowed pesticide accidentally and urgently needed medical care, and whose husband abandoned her with her children whilst she was in hospital. She was left unable to eat or drink properly or work, until we helped her get back on her feet with good private care.

We also helped special needs patient in the year, ranging from the very young to adults. Each of them has a special story. And we helped two families who were stuck in hospital with huge medical bills and couldn't go home (one with a very small baby) until these were paid. They were literally held hostage by the hospitals until they found the funds somehow. It is crazy.

We are so happy to have transformed all these lives, people who would never have been able to get back to good health or live a normal life without our assistance.
Example of Kenya Family Support, Medical Help and Small Business Support provided in combination:

Help Change Lives is 😇 feeling fantastic at **Kakamega County**.

Published by **Pallvee Shah**

· 18 December 2023 · Kakamega, Kenya ·

Look at how far she's come!! This young mum has a mental illness and used to wander the streets feeding rubbish to her baby. We had to rescue him and put him in a home for a year while we treated her with the help of a qualified doctor who does home visits.

Once she was better we put her in apprentice training to be a tailor (she had prior experience) and we reunited her with the baby too. We have now gotten her a sewing machine and some materials to get her started with a small business so she can be independent - wishing her the best of luck!!

Her baby starts school in January with our support and we are helping the rest of the family too, as 3 other siblings also have a mental illness, the mum is depressed and the father has prostate problems. We are looking forward to a bright future for this family.

#MentalIllness #SmallBaby #Rescue #SmallBusinessSupport #MedicalTreatment #Apprenticeship #Tailoring #empowerment #upliftment #HelpChangeLives

4. SALVE International Uganda street children, Uganda (£25,686, prior year £11,190)

4.1 Background

SALVE International (SALVE) is a UK registered charity that helps street children in Jinja, Uganda.

They rescue, rehabilitate and reintegrate the street children and have been running for over15 years.

They do amazing work on the ground with a brilliant team, and we have been supporting them since May 2021.

4.2 Assistance provided and impact

4.2.1 Street outreach programme expansion - £10,000

Help Change Lives funded a major expansion of SALVE International's street outreach programme in August 2023 as they had identified many new areas where street children in Uganda needed help.

Our funds enabled them to help 1,076 children in total (numbers received post year-end). They were able to:

- hire 2 new outreach workers.
- increase the number of street walks carried out by 36%.
- as a result, there was a 44% increase in the number of children accessing their Street Outreach services vs the previous 12 months.
- 514 of the 1,000+ children were newly registered, a 40% increase vs the previous year. This was made possible by our support enabling them to expand their work into new areas of the city.
- SALVE were able to double the number of one-to-one counselling sessions provided for children accessing services, which in turn enabled them to support more children to leave the streets - either by referring them for further support at their residential care centres or resettling them home directly from the streets.

We are so incredibly happy at the wonderful impact our grant has made. Well done everyone to the entire team at SALVE for all their hard work.

Some photos from the Ugandan street outreach expansion programme to try to reach and rescue children that were not covered before.

Today we met many children on the streets in one of the expansion spots but like I shared its a bit sensitive to take the photos due to community distrust of strangers. These 2 boys (aged 12 and 14) we were able to get off the streets today so they were OK with the photo – one has been on the streets 5 years and the other since December. They are now safe and with us for rehabilitation at our land thanks to your support ❤️❤️ 12:32

4.2.2 Tailoring training initiative - £14,000

SALVE International realised that a lot of the children they rescued from the streets could not return to school and also needed to start earning money straight away. A key cause of turning to the streets is lack of money. Their families simply could not support them or pay for their food or education.

SALVE approached Help Change Lives for support, and we are so excited to report that we funded their Tailoring Training Initiative at the end of February 2024. The aim is for 40 Ugandan street-children a year to be trained as tailors & given their own start-up sewing machines and kits to become independent, valued members of their families and to stay off the streets. This is literally life-changing for the children and their families.

Impact since the start of the programme

The funds cover initial one-off set-up costs to launch the programme, and also the first year's running costs, which includes providing starter sewing machine kits and materials to the students once they graduate (these cost £111 per person). The machines will be given to them once they are rehabilitated back home. Business training is also provided to make sure they are able to run their own business.

As at the time of writing this report, 18 students have already graduated, and the results are so encouraging. SALVE International say that this is one of the most impactful programmes they have ever launched, and it has a very positive vibe and feel, and they are so excited about potentially expanding it even further to include other vocational training areas.

You can see the pride and joy in the faces of the graduates and the families, and more students are already learning. Here are some of the stories of the impact on the ground:

"One of the tailoring graduates went home last week and her mother organised a surprise graduation party. The whole village turned out to celebrate her achievements!"

"Another boy has already made and sold all of his material and has used the income to reinvest and make more! He told the team he cannot keep up with the demand! He is already paying for his sister to attend school."

Feedback from SALVE International:

"The programme is having a huge impact. Thanks again for your support to help us achieve this. Education and the opportunities it offers have always been a cornerstone of SALVE. We believe that by giving young people who were once on the street the chance to learn skills and gain qualifications, they will have brighter futures ahead of them.

In 2024, thanks to support from Help Change Lives, we introduced a vocational training programme at our residential site, teaching tailoring skills. It has been a phenomenal success: the young people have not only gained the necessary expertise to work in the industry, but importantly we have seen their self-confidence skyrocket. Young people who were previously given up on by their community are now integral members, children who once couldn't afford one meal a day are now providing for their families, and the positive view of learning has been transferred to other children staying at our residential site.

Offering more vocational training opportunities is something we are looking to develop, as we recognise that formal schooling isn't always the right approach for some street connected children. How our programming adapts in the future will depend on the needs of the young people we work with, but the positives of education will always underpin our work."

A young girl rescued from the streets, who was in the first cohort of the tailoring training program. She has now been resettled back home and has been given her sewing machine and her starter pack, which will enable her to contribute financially to the family's well-being. We are so happy to see how delighted she is and how proud her guardian is of her! Wishing her the very best for the future.

Graduates from the first cohort of the tailoring training program

Tailoring training workshop in progress.

4.2.3 Other miscellaneous donations – £1,686

This includes emergency costs to cover emergency provisions and bedding for 16 rescued street-children who had been imprisoned in a Ugandan jail without food or water for 3 days and were in a desperate state and very sick; and a donation to their Christmas Big Give campaign to enable them to unlock matched funding.

This also covers the cost of SALVE International's permaculture expert, Joshua Ariho, coming to Kenya to teach our families how to make better use of their land. Joshua directly trained 63 families and helped 348 family members (and others will benefit from wider community spread).

Maureen Okweya and Maxwell Mason then went on to train another 9 families with 53 people on Monday. Therefore, 72 families and 401 people benefitted and we will keep training others too.

Literally hundreds of people will have a better life because of this collaboration. You can see more details and photos in our Kenya Families Support programme section. We are so pleased with our partnership with this wonderful charity. See section 2.4 above for more details and photos.

We also donated 30 reusable sanitary pad kits to the charity in July 2023 and this is covered in the Period Poverty section.

5. Mary's Meals school feeding programmes, Malawi and Liberia (£20,222, prior year £16,250)

We sponsored school lunch for 1,056 children in 2 schools for the year ending 31 December 2024 through Mary's Meals, a UK registered charity that feeds over 2 million children in school in 19 countries around the world.

This is the impact we had:

- 643 students at Nthongole Primary School in Liberia will get 128,600 meals this year.
- 413 students at Phandadzinja School in Malawi will get 82,600 meals this year.
- Our funds were doubled, and another 1,056 children were fed by Mary's Meals. This means that we provided 422,400 meals to children through our donation!

We are delighted that these children will now be able to have at least one meal a day in a place of education - which will be their route out of poverty.

6. Fighting period poverty, Kenya (£19,842, prior year £47,491)

6.1 Impact in the year

We continued our high impact project to significantly improve and transform the lives of vulnerable girls in Kenya through the distribution of reusable sanitary pads that last for 5 years and for the whole menstrual cycle.

During the year, we distributed 3,334 reusable pad kits to vulnerable girls in 42 schools in Kenya, a vocational training centre, a Young Mother's Village, three charities and 50 families we support. We are so grateful to have changed so many lives.

That's over 20,000 reusable pads, as each kit has 6 pads and lasts for a full menstrual cycle. We used donations to pay for the reusable pad kits and our trustees covered the transport, education, foreign exchange transfer and logistics costs.

We educated over 4,650 boys, girls and women on menstruation, infections, how to use the pad kits, breaking taboos and being confident. The sessions were delivered by experienced and qualified trainers.

The education is really valued and appreciated by both the boys and the girls, and helps girls live in dignity and comfort, as taboos are broken, and they are taught how to look after themselves and their health properly. They also get to ask questions that they would never have been able to, in a safe setting and learn things that they are otherwise never taught as these subjects are not discussed openly.

Many thanks in particular to Sujita Patel, Jaspar Foundation and Paren Shah for their significant donations.

Geographically, 2,255 girls were helped in 24 schools and a Young Mother's Village in Lamu, Kenya, coastal places so remote they needed boat access amidst pouring rains at times.

407 girls were helped in 6 schools and through a charity in Kibera slums Nairobi, 371 girls were helped in 9 schools in Samburu and 135 girls were helped in Homa Bay in a school and a charity distribution.

67 girls were helped at a primary school in Kisii, 30 rescued street-girls were helped in Uganda through SALVE International and 79 women and girls were helped in Kakamega through a school, a vocational training centre and through our family support programme.

Lamu, Kenya- The girls were incredibly happy to be given this basic necessity of life. You can see how poor these schools are- the first photo shows the state of the classrooms in one of the schools - a lot of pupils don't come in the rainy season as the rain pours through, along with the cold. Thank you very much to Jennifer Waridi, Lamu Yoga Festival and PadMad for doing the Lamu distributions.

30 street girls who have been rescued by SALVE also got reusable pad kits and also pictured here permaculture training in Kenya by a SALVE International expert

Excitement and joy at a girl's school in Kisii

6.2 Impact over the past 3 years

More than 13,250 girls have been helped so far with reusable pad kits through Help Change Lives donations. We have also educated more than **21,000** boys and girls on menstruation and menstrual health management in 3 years! How incredible is that! Thank you so much to all the donors who have made this happen over the year. We really appreciate it.

Below is a thank you video by PadMad showing some wonderful pictures over the years:

https://youtu.be/QfYWfubtprw?si=TLVTLHHBBe-ljAHr

6.3 Survey of more than 3,000 girls using the pad kits

This year we surveyed more than 3,000 girls all over the country who had been using the pad kits for more than 3 months. The enormous effort this took was more than worth it as the results were simply mind-blowing.

They show the effectiveness of this simple solution to end the vicious cycle of poverty, where girls drop out of school due to lack of hygiene products, sometimes resorting to sex for pads:

- 95% of the girls used the pad kits every time they had their period
- 99% of the girls have not missed school since receiving the kit
- 100% of the girls have not missed exams since then
- 100% of the girls did not experience any teasing in school after receiving the kits.
- 94% of the girls said that the pads were comfortable
- 77% said that they suffered less cramps when using the reusable pads

100% of the girls said that getting the pad kits saved them money. These are very difficult times in Kenya, with the economy taking a nose-dive and lots of protests and demonstrations by the public as the cost of living has skyrocketed. This simple act of helping poor girls save money on disposable pads makes a huge difference.

Other major benefits

- Girls can stop having to resort to offering sex for pads, which was happening in at least two of the schools that we helped, given the teachers' comments.
- It also helps stop infections - a lot of the girls were using rags, blankets and mattresses that are unhygienic and spread infections.

The teachers' comments also highlight these benefits**:**

- Girls are no longer wearing unhygienic materials to school when they have their periods.
- Increase in academic performance and confidence.
- The environment in the school got better and there is less blockage of the latrines because of the disposable pads (they take 500 years to decompose).
- Teachers are no longer having to use their own money to buy pads for the girls who can't afford them.

This shows that this is a very effective solution to ensure girls can keep going to school even when they have their period. Rather than being excluded by missing up to 6 weeks of school a year and dropping out, likely becoming teen mums, and unable to pursue their dreams due to lack of job prospects.

6.4 Environmental impact

Contents of a PadMad reusable pad kit with 5 pads that lasts for up to 5 years.

The pads are made of 100% cotton by a Kenyan social enterprise called PadMad, which employs marginalised women to make them.

The pads are biodegradable, whereas disposable pads take 500 years to decompose.

We estimate that over 3.3million disposable pads will be saved from landfill from the distribution of these 3,334 pad kits.

7. Primary School Education (£11,958, prior year £12,140)

- During the year, we supported more than 180 children in primary school. They belonged to families that we were supporting, and some were new referrals from head-teachers, where we assessed the families to ensure that they were truly vulnerable.
- The students are part of our Kenyan Families Support programme and we usually support the entire family as well to ensure a holistic approach and that they are well looked after.
- We support the students with school uniforms, shoes, bags, exercise books, stationery, school lunches and exam kits as needed.
- During the year, we also distributed 135 footballs donated by Visa Oshwal Community Nairobi to 15 poor schools we know in Kakamega area, including Emusala Special Needs Boarding School. The children were so delighted!!

Help Change Lives

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8. Primary School Feeding programme (£6,363, a new initiative)

In September 2023, we started a new school feeding programme in a very poor area of western Kenya, called Homa Bay. We are now feeding just under 700 children at Luora Primary School (the numbers kept steadily increasing). The children are given ugali and beans twice a week, ugali and greens twice a week and porridge with githeri (maize and beans stew) once a week. The food is freshly cooked on site.

Our social worker, Maxwell, visited the programme to verify everything and meet the suppliers in October 2023. He was delighted with his findings. We are so happy to share the excitement with you.

The head-teacher shared the amazing impact, and it is truly heart-warming- attendance is now 100%, performance has improved, and happiness has multiplied. We also used the opportunity to donate 20 mattresses and blankets to poor students living far away who needed to sleep at the school during exam time.

We had already helped the primary school with reusable pad kits, returned with underwear due to the dire need, and helped sponsor some children into high school. The school was also delighted to share that this year there are no pregnancies due to transactional sex (sex in return for getting pads) due to our reusable pads distribution at this school earlier this year- how absolutely fantastic!

Feedback from the headmaster below:

This has created a positive impact to the learners and community at large.

- There is 100% school attendance.
- There are no cases of absenteeism and dropouts as compared to previous years.
- Learners are feeling loved and cared for.
- Learners have shown a sign of good health being that they take beans which is full of proteins and vegetables for vitamins
- Parents have developed a sign of relief being that they don't prepare lunch for the children.
- The teachers have made proper use of the saved times being that learner's take lunch in time and go back to class for teaching /learning activities.
- The school performance has increased, where the CBC classes most learners are Above Expectation
- The School population has increased from 558 to 594. This is a great achievement being that the learners who were at home due to distance and could not afford going for lunch during lunch break, reported back to school and are now regular in school. Thank you for this noble activity.

Help Change Lives

9. Small business support (£6,069, prior year £1,818 in Other small donations)

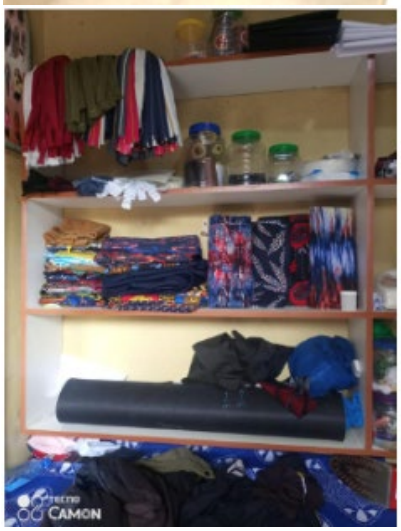
During the year, we started 37 new businesses, up from 8 the previous year. We are very excited about this new empowerment programme, and hope that it will help many families become independent.

The business ranged from tailoring, selling mtumba clothes, shoes, diapers, baby items, jeans, t-shirts and children's dresses, opening an Mpesa shop with phone accessories, grocery shops, supplying an irrigation machine to a lady who is doing tomato farming, hairdressing, cooking food and cereals.

We helped a boda driver (motorcycle taxi) repair his bike and he has now become a trusted helper in a town that's a distance from Kakamega. Tailoring in particular does well.

We started a tailoring business for this mother in a Nairobi slum and also provided some support for her daughter in tertiary education

Net curtains made by a tailor we supported, and a clothing shop



An Mpesa and phone accessories shop, a maize roasting business, another tailoring shop and selling Mtumba (bale) clothes in an open market

Rose, with her irrigation machine

A new business we started for this special young lady, who is doing her very best to help her brother, who is severely disabled.

10. Special needs (£5,723, prior year £7,633 in Kenya Families Support. The prior year number is higher as some costs are in Medical Appeals this year)

10.1 Introduction

- We helped support 43 special needs children during the year, most of them in boarding school. Their conditions ranged from cerebral palsy, epilepsy, autism, Down's Syndrome, intellectual disability, deaf and dumb, hydrocephalus, polio, osteogenesis imperfecta etc.

- The children in boarding school are also helped with uniform and personal items, including nappies, soap, toothpaste and washing powder.

- 35 of the children went to one boarding school in Kakamega, Kenya, called Emusala Special Needs School, and we also supported the school with paying 4 of the staff, including 3 full-time caretakers and a physiotherapist.

- Some of the children needed a lot of medical attention during the year, which we also facilitated and paid for, including check-ups, physiotherapy, tests and medicines. Where needed, we also support the entire family with food, housing, toilets and medical attention (e.g. some children have mentally ill parents, one's father's hands got totally burnt in a sugar factory, and others live in a high level of poverty and some children live with aged grandparents as their parents have abandoned them).

- We also have one special needs adult we are helping (see previous page).

10.2 Pallvee Shah's visit to Emusala Special Needs school and meeting Livingstone

Pallvee Shah, a trustee and our CEO, visited Kenya in February 2024 and paid for the entire trip herself. She visited Emusala Special Needs School during the trip, and her reflections are below:

Thoughts

In February 2024, I visited a special needs boarding school that is doing absolutely incredible work in helping children with a wide range of issues from cerebral palsy, autism, deaf/dumb children, Down's Syndrome and so on. We sponsored 32 children in boarding there in this financial year, and 3 as day students.

The staff were so dedicated and caring. Some had not been paid by the government for 8 months. In addition to the fees, we are paying 4 caretakers to look after the children as well as topping up the pay for an occupational therapist there. The school has now been given standalone status and desperately needs to expand, and we look forward to working with them on this when the time comes.

The children are very happy and well looked after and we really want to do more with this school. We have already donated some CP and normal wheelchairs, standing and sitting aids and learning toys. The children come from extremely poor backgrounds, and you can follow the story of one of them, Livingstone, in our social media platforms (and further below).

Video blog of my visit to Emusala Special Needs Boarding School

Emusala Special Needs Boarding School – link to video

Photo at the school with the children, staff, Maureen and Maxwell

5 new special needs students we started supporting at Emusala Special Needs Boarding School this year, along with some of the shopping we did for them and the other students.

Some of the differently abled children we supported in the year, with three of the cerebral palsy wheelchairs we donated

A special needs child we are helping who is totally helpless, lies on her stomach all day. We bought her clothes and also buy her food regularly.

11. Vocational training (£2,882, prior year £3,060 in Higher education support)

We were supporting 21 students in vocational training by the end of February 2024. We actively encourage the students we sponsor who have gotten low marks in KCPE to choose this route so they can gain valuable skills to earn money and contribute positively to their families. The job market in Kenya is very competitive indeed and even university graduates find it difficult to find work.

During my visit to Kenya in February 2024, I visited Rosterman Vocational Training Centre in Kakamega, where we are currently supporting 8 students, most as boarders. 4 are studying hairdressing, 2 special needs students (cerebral palsy and one also has also had corrective surgery for club foot) are studying knitting on machines, and 2 are studying welding- one of these is a girl we have been supporting since 2017 and she is in the best in class. It was wonderful to see them, and Maureen looks so good in the knitted items!

On the day we visited, a poor mum and daughter had been waiting outside for 3 hours in the hope of sponsorship. It was their lucky day and they literally cried when we said we would support with fees, uniform and course requirements. Maureen later did a home visit and found they were in a very bad state. We provided food support and will also enrol a sibling into training too. So glad to be in the right place at the right time.

With some of our hairdressing and beauty students

The vocational training institute I visited in Kakamega

The only girl in welding class, but she is the best of them all. How wonderful to see this. Our beauty and therapy students with some items we bought for them for their exams.

A special needs student learning weaving, and Maureen proudly showing off the hat and scarf made by the student. We have been supporting her and her family for many years.

12. Kenya Children Centres feeding programme in Kenya (£2,640, prior year £3,640)

Kenya Children Centres is a UK charity with a local partner in Kenya. We supported their feeding programme at Umoja Primary School in Thika, Kenya during the year. In total we supported the feeding of 18 children with school breakfast and 77 children with school lunch for the year through their programme.

13. Thank you to our fundraisers!

We are really thankful to all our supporters and donors, some of whom are anonymous. 100% of all donations are spent on the ground, making a huge impact. Thank you especially to Sujita Patel, who did a triathlon and raised just under £21,500; couple Sarika and Rishi Shah, who climbed Mt Kilimanjaro in Kenya and raised £4,230; Khush Shah, who did a work fundraiser at Microsoft that raised £4,246 and Prakash Nardani, who led a team to climb Mt Kilimanjaro and donated £2,000 of the amount raised to us.

Sujita's funds helped donate reusable PadMad pad kits to 2,285 vulnerable girls in Kenya, educate 3,228 boys and girls on menstruation, menstrual management and sexual and reproductive rights and also sponsor 36 vulnerable children in secondary school for the year.

Sarika and Rishi's funds sponsored 22 children and Khush's funds sponsored another 16 children in Kenyan secondary schools. Prakash's funds were also used to support secondary school children. None of these children would have been able to afford school without our assistance.

Sujita Patel, after her triathlon

Reusable pads distributions funded by Sujita

Future plans

As of 31 March 2024, our future plans included:

- Continuation of the higher education support programme in Kenya.
- Continuation of the Kenya Families Support programme.
- Continuation of our period poverty project in Kenya through the distribution of reusable pad kits and educating boys and girls there.
- Continuation of our primary school feeding programme.
- Continuation of the small business support programme.
- Continued collaboration with like-minded charities as opportunities arise.

HELP CHANGE LIVES

England & Wales - Charity number 1184471

Accounts

Help Change Lives

Trustees' Annual Report and Financial Statements for the year ended 31 March 2023

UK Registered Charity Number 1184471

Help Change Lives

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Legal and administrative information

Charity name
Help Change Lives

Charity number
1184471 (Registered with the Charity Commission for England and Wales)

Registered and correspondence address
Help Change Lives
5 The Fairway
Northwood
Middlesex
HA6 3DZ

Website address
www.helpchangelives.org.uk

Trustees
Pallvee Shah, LLB, MSc, FCA, CTA
Parus Shah, Bsc, MSc
Prashant Amatya, Bsc, FCA

Chief executive officer
Pallvee Shah, LLB, MSc, FCA, CTA

Bankers
Barclays Bank Plc

Independent examiner
Marietta Boutros FCCA
12 Lynton Road
New Malden
KT3 5EE

Help Change Lives

Structure, governance and management

Help Change Lives (the 'Charity') is constituted as a charitable incorporated organisation ('CIO') and registered as a charity with the Charity Commission for England & Wales effective from 17 July 2019.

Our governing document is a constitution, which is based on the CIO Model Constitution as published by the Charity Commission for England & Wales with no material changes.

Help Change Lives (the 'Charity') is governed by its board of trustees. Trustees are recruited after being identified as having skills, contacts and other attributes that will help the Charity in the furtherance of its object and activities.

There are currently three trustees, one of whom (Prashant Amatya) is an independent trustee with significant experience in internal audit and governance. Pallvee Shah, the chair of trustees, conducts the day to day running of the charity. Future trustees must be appointed by a resolution passed at a properly convened meeting of the trustees.

All trustees give their time voluntarily and received no remuneration or other benefits. The trustees also cover the rent and utilities expenses of the Charity, and do not charge for travel or expenses, so there are no head office costs.

There is a child safeguarding policy in place that all trustees and people working for the charity are aware of and follow. DBS checks are carried out prior to commencement of trusteeship and the checks are carried out again in line with statutory requirements.

Objectives

The objects of the Charity, as set out in our constitution, are:

"… the prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need, and/or charities, other organisations or persons working to prevent or relieve poverty for the public benefit.

This includes in particular, but not exclusively, the advancement of education with the aim of reducing poverty, provision of food, water, clothing, shelter, health aids and income generating opportunities to underprivileged persons, and contributing to social and economic development."

In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings.

100% of all non-trustee donations are spent on our projects, as the trustees cover all the other administrative costs, transfer fees and fundraising costs of the charity, which we keep to a minimum.

Help Change Lives

Key achievements and activities

- This year the charity achieved a significant milestone of exceeding £250,000 in donations, less than 5 years after we started. This also meant that we had to change to accruals accounting as required by FRS 102.

- We supported the following projects in the year ended 31 March 2023:

		Country helped in FY23	Year ended 31 March 2023	Year ended 31 March 2022
1	- Higher education support (secondary school, university and vocational training)	Kenya	132,603	24,944
2	- Fighting period poverty	Kenya	47,491	19,594
3	- Kenya family support programme	Kenya	44,558	32,293
4	- Medical appeals	Kenya	24,142	3,581
5	- Mary's Meals school feeding	Liberia and Malawi	16,250	14,405
6	- Kangemi slum school refurbishment project	Kenya	15,956	14,305
7	- Primary school education	Kenya	12,140	Included in Kenya Family Support
8	- UK food banks	UK	12,000	-
9	- SALVE International Uganda street children	Uganda	11,190	15,150
10	- Kenya Drought Relief	Kenya	6,915	-
11	- Miscellaneous donations	Kenya	4,287	1,751
12	- Kenya Children Centres feeding programme	Kenya	3,640	2,640
	- RajSaubhag Humanitarian's charitable activities		-	23,000
	- Covid food relief		-	18,268
	- Railway Children Tanzania street children		-	5,061
	- Covid oxygen relief		-	4,473
	- Shishukunj educational books		-	1,500
	- Hope4Smile - feeding Indian street families		-	1,500
	- Bank charges and transaction costs		2,060	Included within project costs
	- Website, IT and data protection fees		532	423
	- Exchange rate loss on forex balances		187	52
	- Internal transfer received post year-end		2,524	-
	- Fundraising costs		99	472
	Total funds spent in the year		**336,575**	**183,411**

- **100% of all non-trustee donations were spent on our projects, as the trustees covered all the other admin, transfer fees and fundraising costs of the charity, which we kept to a minimum.** During the year, the trustees made a field trip to Kenya and covered all the expenses for the trip privately.

- All trustees give their time voluntarily and receive no remuneration or benefits. They also cover the rent and utilities expenses of the Charity, so there are no head office costs.

Help Change Lives

Financial review

1. Expenditure, staff and volunteers

All expenditure in the year has been on projects to further Help Change Lives' charitable objectives. 100% of all non-trustee donations are spent on our projects, as the trustees cover all the other administrative costs, transfer fees and fundraising costs of the charity, which we keep to a minimum.

There are no head office admin or UK staff costs as the trustees are working on a voluntary basis from their own premises and do not charge for any travel or expenses.

We have only two paid staff members, who are our social workers in Kenya. The rest of the work is done by volunteers, including our trustees and our CEO. We are very thankful for our growing team of volunteers in Kenya, who enable us to do more good in places where we don't have a presence on the ground and who also carry out due diligence for us, make sure appeals are genuine by doing home and field visits, shop for us, handle logistics, provide storage and space, informal medical and pharmaceutical advice and take people for medical treatment. We estimate that around 20 people volunteered to help us in this financial year, and we are very grateful indeed.

2. Income

Our main source of funds this year was donations from trustees and related parties (55%, prior year 46%).

3. Designated and restricted funds

£142,536 (39%, prior year 49%) of the donations received in the period were restricted funds given to support specific appeals.

The trustees have designated £35,000 of unrestricted funds held at year-end for our higher education support programme.

4. Banking and investment policy

Funds held by the Charity are not invested. They are held as cash balances and a small amount in hand / mobile money in Kenya. The Charity has a UK Barclays Bank Community Account (Charity Account) that offers special charity rates.

Bank fees and transaction costs of £2,060 were incurred in the period. These fees are covered by trustee donations.

5. Related party transactions

54% (prior year 46%) of funds were raised from trustees and related parties. The amount includes Gift Aid and corporate matching.

Help Change Lives

6. Reserves policy

Our reserves policy is to hold at least enough funds to cover legally committed expenditure and forecast expenditure for the next four months.

Our reserves at 31 March 2023 using accruals accounting were £75,581 (£46,707 at 31 March 2022). There was no legally committed expenditure at the year-end. The trustees have designated £35,000 of unrestricted funds held at year-end for our higher education support programme.

Therefore, our restricted and designated funds at the year-end comprise:

Cause	Amount (£)
- Higher education support (secondary school, university and vocational training)	37,000
- Medical appeals	12,284
- Fighting period poverty	6,228
Total	**55,512**

The balance of £20,068 in unrestricted funds covered our forecast unrestricted expenditure on the Kakamega Families Programme for the next four months.

7. Accounts format

We have used the accruals accounting format set out for small charities by the Charity Commission for England and Wales as our donations exceeded £250,000 in this accounting period. A reconciliation to prior years, which were prepared on a cash basis, is presented in the accounts.

8. Independent examination

Our financial statements are required to be independently examined as the Charity's income for the year exceeded £25,000. We are not required to have a formal audit.

The trustees are pleased that Marietta Boutros FCCA, an experienced certified accountant, has agreed to carry out the independent examination.

This report of the trustees was approved by the trustees on 22 January 2024 and signed on their behalf by:

Pallvee Shah, LLB, MSc, FCA, CTA, Chair of Trustees P Shah

Parus Shah, BSc, MSc, Trustee Parus

Prashant Amatya, BSc, FCA, Trustee

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent examiner's report on the accounts

Report to the trustees/ members of	Help Change Lives (a charitable incorporated organisation)		
On accounts for the period ended	31st March 2023	**Charity no.**	1184471
Set out on pages	9 to 23		

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the CIO") for the period ended 31st March 2023.

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 CIO'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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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 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.

Signed: **Date:** 21/01/2024

Name: Marietta Boutros

Professional qualification: ACCA

Address: 12 Lynton Road
New Malden
KT3 5EE

Help Change Lives

Statement of financial activities

CHARITY COMMISSION FOR ENGLAND AND WALES	Help Change Lives		Charity No	1184471	
	Annual accounts for the period				
	Period start date	1 April 2022	To	Period end date	31 March 2023

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£	£	£	£	£
Incoming resources (Note 3)		F01	F02	F03	F04	F05
Income and endowments from:						
Donations and legacies	S01	222,912	142,536	-	365,448	203,811
Charitable activities	S02	-	-	-	-	-
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-		-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	222,912	142,536	-	365,448	203,811
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	99	-	-	99	472
Charitable activities	S09	177,556	158,920	-	336,476	182,939
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	177,655	158,920	-	336,575	183,411
Net income/(expenditure) before investment gains/(losses)	S13	45,257	- 16,384	-	28,873	20,400
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	45,257	- 16,384	-	28,873	20,400
Extraordinary items	S16		-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	45,257	- 16,384	-	28,873	20,400
Reconciliation of funds:						
Total funds brought forward	S21	9,811	36,897	-	46,708	26,308
Total funds carried forward	S22	55,068	20,513	-	75,581	46,708

Help Change Lives

Section B Balance sheet

	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
Fixed assets		F01	F02	F03	F04	F05
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	-	-	-	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	-	-	-	-	-
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	20,671	6,628	-	27,299	6,862
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	34,396	13,886	-	48,282	39,846
Total current assets	B10	55,067	20,514	-	75,581	46,708
Creditors: amounts falling due within one year (Note 20)	B11	-	-	-	-	-
Net current assets/(liabilities)	B12	55,067	20,514	-	75,581	46,708
Total assets less current liabilities	B13	55,067	20,514	-	75,581	46,708
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	55,067	20,514	-	75,581	46,708
Funds of the Charity						
Endowment funds (Note 27)	B17	-		-	-	-
Restricted income funds (Note 27)	B18		20,513		20,513	32,229
Unrestricted funds	B19	55,068		-	55,068	4,806
Revaluation reserve	B20				-	
Total funds	B21	55,068	20,513	-	75,581	37,035

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	PShah	Pallvee Shah	22/01/2024
	Parus	Parus Shah	22/01/2024
		Prashant Amatya	22/01/2024

Section C	Notes to the accounts

Note 1 Basis of preparation

***This section should be completed by all charities*.**

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*	✓	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*		the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	✓

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	***Not applicable***
Disclosure of any uncertainties that make the going concern assumption doubtful;	***Not applicable***
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	***Not applicable***

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.2.

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the change in accounting policy;	Change from receipts and payments accounting to accruals accounting as charity turnover exceeded £250,000 in this accounting period.
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	Income and expenses are now classified according to the accruals method as it shows the accounting position when income and expenses occur rather than when cash is paid.
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	***See Note 2***

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:	
(i) the nature of any changes;	**Not applicable**
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	**Not applicable**
(iii) where practicable, the effect of the change in one or more future periods.	**Not applicable**

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:	
(i) the nature of the prior period error;	**Not applicable**
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	**Not applicable**
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	**Not applicable**

Section C	Notes to the accounts	(cont)

Note 2 Accounting policies

Please complete this note when first reporting under FRS2102. Section 35 of FRS102, requires 3 reconciliations to be presented, if all are applicable.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy	**Change from receipts and payments accounting to accruals accounting as charity turnover exceeded £250,000 in this accounting period.**

Reconcilation of funds per previous GAAP to funds determined under FRS 102

	Start of period 1 April 2021	End of period 31 March 2022
	£	£
Fund balances as previously stated	*26,307*	*39,846*
Adjustments:		
Gift Aid relating to this accounting year but not yet claimed		*5,482*
Donations relating to this accounting period but not yet received		*1,291*
Other miscellaneous		*89*
Fund balance as restated	*26,307*	*46,708*

Reconcilation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

		Year ending 31 March 2022
		£
Net income/(expenditure) as previously stated		*13,538*
Adjustments:		
Gift Aid relating to this accounting year but not yet claimed		*5,482*
Donations relating to this accounting period but not yet received		*1,291*
Other miscellaneous		*89*
Previous period net income/(expenditure) as restated		*20,400*

Section C	Notes to the accounts (cont)			
Note 2	**Accounting policies**			
2.2 INCOME				
This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.				
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; · it is more likely than not that the trustees will receive the resources; and • the monetary value can be measured with sufficient reliability.	Yes ✓	No	N/a
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes ✓	No	N/a
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes ✓	No	N/a
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).	Yes	No	N/a ✓
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes	No	N/a ✓
Government grants	The charity has received government grants in the reporting period	Yes	No ✓	N/a
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes ✓	No	N/a
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes	No	N/a ✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	Yes ✓	No	N/a
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	Yes ✓	No	N/a
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.	Yes	No	N/a ✓
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	Yes	No	N/a ✓
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes ✓	No	N/a
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	Yes	No	N/a ✓
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.	Yes	No	N/a ✓
Support costs	The charity has incurred expenditure on support costs.	Yes ✓	No	N/a
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes ✓	No	N/a
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes	No	N/a ✓
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes	No	N/a ✓
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes	No	N/a ✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes	No	N/a ✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes	No	N/a ✓

Section C	Notes to the accounts (cont)			
Note 2	**Accounting policies**			
2.3 EXPENDITURE AND LIABILITIES				
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes ✓	No	N/a
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes	No	N/a ✓
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes	No	N/a ✓
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes	No	N/a ✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes	No	N/a ✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes ✓	No	N/a
Deferred income	No material item of deferred income has been included in the accounts.	Yes ✓	No	N/a
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes	No	N/a ✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes	No	N/a ✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes	No	N/a ✓
2.4 ASSETS				
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least			
	They are valued at cost.	Yes	No	N/a ✓
	The depreciation rates and methods used are disclosed in note 9.2.			
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5	Yes	No	N/a ✓
	They are valued at cost.	Yes	No	N/a ✓
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	Yes	No	N/a ✓
	They are valued at cost.	Yes	No	N/a ✓
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes	No	N/a ✓
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes	No	N/a ✓
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes	No	N/a ✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes	No	N/a ✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes	No	N/a ✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes ✓	No	N/a
Current asset investments	The charity has has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes	No	N/a ✓
	They are valued at fair value except where they qualify as basic financial instruments.	Yes	No	N/a ✓
POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE				

Section C	Notes to the accounts				(cont)	

Note 3 Analysis of income

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Donations and legacies:	Donations and gifts	181,427	134,950	-	316,377	171,772
	Gift Aid	41,485	7,586	-	49,071	32,039
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	
	Donated goods, facilities and services	-		-	-	-
	Other	-	-	-	-	
	Total	222,912	142,536	-	365,448	203,811
Charitable activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		222,912	142,536	-	365,448	203,811

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)	Restricted donations of £84,803 were received in the year ended 31 March 2022. See note 27,2 for more details.
Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.	
Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.	
Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)	Donations from Parus Shah (related party and trustee of Help Change Lives) amounted to £196,403 (prior year amount £80,753)

Section C	Notes to the accounts				(cont)			
Note 6	**Analysis of expenditure**							
	This year				**Last year**			
Analysis	**Unrestricted funds**	**Restricted income funds**	**Endowment funds**	**Total funds**	**Unrestricted funds**	**Restricted income funds**	**Endowment funds**	**Total funds**
Expenditure on raising funds:				**£**				**£**
Staging fundraising events	99	-	-	99	472			472
Total expenditure on raising funds	99	-	-	99	472	-	-	472
Expenditure on charitable activities:								
- Higher education support (secondary school,	71,068	61,536	-	132,603	24,944	-	-	24,944
- Fighting period poverty	687	46,804	-	47,491	19,594	-	-	19,594
- Kenya family support programme	25,721	18,838	-	44,558	32,293	-	-	32,293
- Medical appeals	9,171	14,972	-	24,142	3,581	-	-	3,581
- Mary's Meals school feeding	16,250		-	16,250	14,405	-	-	14,405
- Kangemi slum school refurbishment project	1,551	14,405	-	15,956	14,305	-	-	14,305
- Primary school education	11,007	1,133	-	12,140	Included in Kenya Family Support			
- UK food banks	12,000		-	12,000	-	-	-	-
- SALVE International Uganda street children	10,001	1,189	-	11,190	15,150	-	-	15,150
- Kenya Drought Relief	6,915		-	6,915	-	-	-	-
- Miscellaneous donations	4,243	44	-	4,287	1,751	-	-	1,751
- Kenya Children Centres feeding programme	3,640		-	3,640	2,640	-	-	2,640
- Bank charges and transaction costs	2,060		-	2,060	Included within project costs			
- Website, IT and data protection fees	532		-	532	423	-	-	423
- Exchange rate loss on forex balances	187		-	187	52	-	-	52
- Internal transfer received post year-end	2,524	-	-	2,524	-	-	-	-
- RajSaubhag Humanitarian's charitable activitie	-	-	-	-	23,000	-	-	23,000
- Covid food relief	-	-	-	-	18,268	-	-	18,268
- Railway Children Tanzania street children	-	-	-	-	5,061	-	-	5,061
- Covid oxygen relief	-	-	-	-	4,473	-	-	4,473
- Shishukunj educational books	-	-	-	-	1,500	-	-	1,500
- Hope4Smile - feeding Indian street families	-	-	-	-	1,500	-	-	1,500
Total expenditure on charitable activities	177,556	158,920	-	336,476	182,939	-	-	182,939
Separate material item of expense								
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Other								
	-	-	-	-	-	-	-	-
Total other expenditure	-	-	-	-	-	-	-	-
TOTAL EXPENDITURE	177,655	158,920	-	336,575	183,411	-	-	183,411

Help Change Lives

Section C Notes to the accounts (cont)

Note 6 Analysis of expenditure

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year				Last year			
	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
- Higher education support (secondary school,	132,603	-	-	132,603	24,944	-	-	24,944
- Fighting period poverty	47,491	-	-	47,491	19,594	-	-	19,594
- Kenya family support programme	44,558	-	-	44,558	32,293	-	-	32,293
- Medical appeals	24,142	-	-	24,142	3,581	-	-	3,581
- Mary's Meals school feeding	-	16,250	-	16,250		14,405	-	14,405
- Kangemi slum school refurbishment project	15,956	-	-	15,956	14,305	-	-	14,305
- Primary school education	12,140	-	-	12,140	Included in Kenya Family Support			
- UK food banks	-	12,000	-	12,000	-	-	-	-
- SALVE International Uganda street children	-	11,190	-	11,190	-	15,150	-	15,150
- Kenya Drought Relief	-	6,915	-	6,915	-	-	-	-
- Miscellaneous donations	2,267	2,020	-	4,287	-	1,751	-	1,751
- Kenya Children Centres feeding programme	-	3,640	-	3,640	-	2,640	-	2,640
- Bank charges and transaction costs	2,060	-	-	2,060	Included within project costs			
- Website, IT and data protection fees	532	-	-	532	423	-	-	423
- Exchange rate loss on forex balances	187	-	-	187	52	-	-	52
- RajSaubhag Humanitarian's charitable activitie	-	-	-	-	-	23,000	-	23,000
- Covid food relief	-	-	-	-	16,268	2,000	-	18,268
- Railway Children Tanzania street children	-	-	-	-	-	5,061	-	5,061
- Covid oxygen relief	-	-	-	-	-	4,473	-	4,473
- Shishukunj educational books	-	-	-	-	-	1,500	-	1,500
- Hope4Smile - feeding Indian street families	-	-	-	-	-	1,500	-	1,500
Total	281,937	52,015	-	333,952	111,459	71,480	-	182,939

Section C Notes to the accounts

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

	This year	Last year
	£	£
Independent examiner's fees	0	0
Assurance services other than audit or independent examination	0	0
Tax advisory fees	0	0
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	0	0

All accounting and tax services were provided free of charge by Pallvee Shah, a trustee and the CEO. She is a Chartered Accountant and a Chartered Tax Advisor. The independent examination was very kindly undertaken on a probono basis by Marietta Boutros, ACCA.

Section C	Notes to the accounts	(cont)

Note 11 Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	3,618	2,122
Social security costs	-	-
Pension costs (defined contribution scheme)		
Other employee benefits	-	-
Total staff costs	3,618	2,122

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	Not applicable

Last year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	Not applicable

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000	TRUE

Band	Number of employees	
	This year	Last year
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	-	-
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-

	This year £	Last year £
Please provide the total amount paid to key management personnel (includes trustees and senior management) for	-	-

11.2 Average head count in the year		This year Number	Last year Number
The parts of the charity in which the employees work	Fundraising	-	-
	Charitable Activities	2	2
	Governance	-	-
	Other	-	-
	Total	2	2

The charity's activities in the UK are carried out by it's CEO, Pallvee Shah, who works full-time for the charity but is not a paid employee. She does not receive any remuneration and provides her services on a pro bono basis.

The charity's activities in Kenya are carried out by 2 social workers and volunteers. The social workers are paid the market rate for their work in Kenya. In 2022/3, one of them was on maternity leave on reduced pay for part of the year, and the other worked for a few months of the year only as maternity cover before being taken on full-time in the following financial year.

Section C	Notes to the accounts	(cont)

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors	This year	Last year
	£	£
Trade debtors	-	-
Prepayments and accrued income	20,014.0	6,862.0
Other debtors	7,285.0	-
Total	27,299.0	6,862.0

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

	This year	Last year
	£	£
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
Total	-	-

Section C	Notes to the accounts	(cont)

Note 24 Cash at bank and in hand

	This year	Last year
	£	£
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	48,282	39,846
Other	-	-
Total	48,282	39,846

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
Unrestricted	UR	None	9,811	222,912	- 177,655	-		55,068
Higher Education	R	Higher education in Kenya	4,051	59,485	- 61,536	-	-	2,000
Fighting Period Poverty	R	Fighting period poverty in Kenya	16,286	36,746	- 46,804	-	-	6,228
Kenya Family Support Programme	R	Supporting poor families in Kenya	6,219	12,619	- 18,838	-	-	- 0
Kangemi slum school refurbishment project	R	Refurbishing a very run-down primary school in Nairobi slums, Kenya	6,715	7,690	- 14,405	-	-	- 0
Medical Appeals	R	Providing medical treatment to vulnerable individuals in Kenya	3,627	23,630	- 14,972	-	-	12,285
SALVE International	R	Supporting SALVE International with rescuing street children in Uganda	-	1,189	- 1,189	-	-	-
Education	R	Primary school education in Kenya	-	1,133	- 1,133	-	-	-
Small Business Support	R	Helping set up micro-businesses in Kenya	-	44	- 44	-	-	-
Other funds	**N/a**	**N/a**	-	-	-	-	-	-
		Total Funds	46,708	365,448	- 336,575	-	-	75,581

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds (cont)**

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the blanace sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
Unrestricted	UR	None	5,838	104,335	- 100,362	-	-	9,811
Higher Education	R	Higher education in Kenya	-	20,750	- 16,699	-	-	4,051
Fighting Period Poverty	R	Fighting period poverty in Kenya	20,194	14,996	- 18,904	-	-	16,286
Kenya Family Support Programme	R	Supporting poor families in Kenya	276	23,282	- 17,340			6,219
Kangemi slum school refurbishment project	R	Refurbishing a very run-down primary school in Nairobi slums, Kenya	-	21,020	- 14,305	-	-	6,715
Medical Appeals	R	Providing medical treatment to vulnerable individuals in Kenya	-	5,857	- 2,231	-	-	3,627
SALVE International	R	Supporting SALVE International with rescuing street children in Uganda	-	9,949	- 9,949	-	-	-
Covid food and oxygen relief	R	Helping vulnerable families worldwide with Covid food and oxygen relief	-	3,557	- 3,557	-	-	-
Mary's Meals School Feeding	R	Funding school feeding in Malawi and Liberia through Mary's Meals	-	64	- 64	-	-	-
Other funds	**N/a**	**N/a**	-	-	-	-	-	-
		Total Funds	26,308	203,811	- 183,411	-	-	46,708

Section C	Notes to the accounts	(cont)

Note 27 Charity funds (cont)

27.3 Transfers between funds

This year and last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds		
Between endowment and restricted funds		
Between endowment and unrestricted funds		

27.4 Designated funds

This year

Planned use	Purpose of the designation	Amount
Higher Education Appeal	Boost the reserves earmarked for our higher educaiton programme	35,000

Last year

Planned use	Purpose of the designation	Amount
	Not applicable	N/a

Section C	Notes to the accounts	(cont)

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

This year and last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	**TRUE**

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)	**TRUE**

28.3 Transaction(s) with related parties

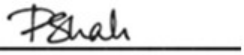
Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year and last year

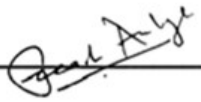
There have been no related party transactions in the reporting period (True or False)	**TRUE**

Section C	Notes to the accounts	(cont)
Note 29	**Additional Disclosures**	
The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.		
Not applicable		

Approved by the trustees on 22 January 2024 and signed on behalf of the trustees by:

Pallvee Shah, LLB, MSc, FCA, CTA, Chair of Trustees 

Parus Shah, BSc, MSc, Trustee

Prashant Amatya, BSc, FCA, Trustee 

Help Change Lives

More detail on our projects during the year

Set out below are our achievements and activities in the year. One of the highlights was the trustee trip to Kenya in in April 2022 to visit our Kakamega Family Support Programme and the Kangemi School Refurbishment Project.

1. Higher education support (secondary school, university and vocational training), Kenya (£132,603, prior year £24,944)

We started our higher education support programme in August 2021 and by December 2022 we were supporting 246 very vulnerable Kenyan students in high school (usually boarding in Kenya), 18 in university and 6 in technical training. A total of 270!

1.1 Secondary and junior secondary school sponsorships (£118,024)

The students we supported in secondary school increased to 322 in January 2023 with the new school year, including 8 going to junior secondary, a new initiative by the Kenyan government. This was net of students who left or found other sponsors, which we actively encourage.

Supporting these students makes a huge difference to them by helping very poor but bright children stay in school, where they have an opportunity to change their future. Many are orphans or live in slums / mud houses and don't even have enough to eat. This is the easiest way to empower a new generation.

We are so grateful to all the sponsors who supported these students and enabled us to do this. All fees are paid directly to the schools to ensure that funds were not misused.

We are looking for sponsors to support these children so please do contact us if you can support. The children go to a mix of day and boarding schools, and we can find a child to fit your budget, even if it is for a term and you would like to spread the cost monthly.

The Dandora slum and rubbish area, where some of the children we are helping come from

Where necessary, we also buy the students uniforms and boarding school personal items such as mattresses, blankets, trunks, uniforms, textbooks and bedsheets.

Help Change Lives

1.2 University education (£9,423)

During the year, we supported 18 underprivileged people at university (1 did a diploma). They studied a range of subjects including Bachelor of Business Administration with IT; Bachelor of Arts in Security Studies and Criminology; BSc in Information Science, BSc Food Science and Nutrition, BSc Actuarial Science with IT and BSc Education.

Where possible, we support them with an iPad, laptop or smartphone to access online learning. We also support them with rent and food until they get government loans for this.

1.3 Vocational training (£3,060)

We also supported14 underprivileged students in vocational training, learning tailoring, electrical installation, hairdressing, cosmetology, masonry, welding and social work & community development amongst others.

2. Fighting period poverty, Kenya (£47,491, prior year £19,594)

2.1 Impact in the year

We continued our high impact project to significantly improve and transform the lives of vulnerable girls in Kenya through the distribution of reusable sanitary pads that last for 5 years and for the whole menstrual cycle.

During the year, we distributed 6,064 reusable pad kits to vulnerable girls in 30 schools in Kenya as well as to families we support. That's over 36,000 reusable pads, as each kit has 6 pads and lasts for a full menstrual cycle. We used restricted donations to pay for the reusable pad kits and our trustees covered the transport, education, foreign exchange transfer and logistics costs.

We educated over almost 8,000 boys, girls and women on menstruation, infections, how to use the pad kits, breaking taboos and being confident. The sessions were delivered by an experienced and qualified trainer. The education is really valued and appreciated by both the boys and the girls, and helps girls live in dignity and comfort, as taboos are broken and they are taught how to look after themselves and their health properly. They also get to ask questions that they would never have been able to, in a safe setting and learn things that they are otherwise never taught as these subjects are not discussed openly.

Contents of a PadMad reusable pad kit with 5 pads that lasts for up to 5 years.

The pads are made of 100% cotton by a Kenyan social enterprise called PadMad, which employs marginalised women to make them. The pads are biodegradable, whereas disposable pads take 500 years to decompose. We estimate that over 6million disposable pads will be saved from landfill from the distribution of these 6,064 pad kits.

2.2 Key fundraising

Our trustee, Pallvee Shah, talked to Jaspar Foundation about the work Help Change Lives does. They asked if they could fundraise for us during the celebration dinner on 5 December 2021 for their founder Raj Pankhania's British Empire Medal Award. We are so happy to say that the dinner raised £34,000 for our period poverty campaign, which was received in this

accounting period We shall report on the tremendous impact of it once all the funds are utilised, which is in the next accounting period.

During the evening, Pallvee gave a short 2-minute talk on Help Change Lives and period poverty. Here is a link to the talk - https://youtu.be/pOnhGj7hz2s.

2.3 Highlights, press article and videos

2,000 reusable sanitary pad kits (12,000 pads) were distributed in October 2022 to very vulnerable girls in seven schools in extremely remote communities along Kenya's coast, all sponsored by Jaspar Foundation. Some areas took 3 hours to reach by boat. In celebration of International Day of the Girl 2022, the teachers, girls and communities were overjoyed. The pad kits were made by PadMad Kenya and will last for 5 years.

This distribution was given prominent press coverage in The Nation newspaper, Kenya's equivalent of The Times- you can read the article here. It highlights that sex for pads is an issue, and the huge impact the pads will make in changing the girls' lives and in reducing in pollution- some of the schools were surrounded by heaps of stinking plastic rubbish and used disposable pads that take 500 years to decompose. The reusable kits are 100% cotton and biodegradable.

PadMad and Lamu Yoga Festival handled the logistics and gave education sessions to the children on menstruation, breaking taboos, infections and how to use the pad kits hygienically. We are so happy at this amazing impact. Short highlights videos below.

Touching short talks by a girl, boy and teacher from one of the Kakamega schools on what this means to them.

Thank you video from students at a reusable pads distribution in Kakamega on 29/03/2023, Help Change Lives - YouTube

2.4 Why this is important

- Lack of access to sanitary products is a major problem in Kenya. 65% of females in Kenya cannot afford sanitary pads, leading to loss of work, school time and shaming in school.

- The UN estimates that 20 million girls drop out of schools across the world every year due to issues relating to menstruation. After dropping out, they get married early and have children early, often as teenagers. Their lack of education means they can't earn a decent income to support their families, and the cycle repeats.

- Sadly, to stop themselves from being excluded, approximately 10% of fifteen-year-old girls in Kenya resort to prostitution to access sanitary products- a practice known as 'sex for pads'. This also leads to teen pregnancies.

- The reusable pads are biodegradable, whereas disposable pads take 500 years to decompose. We estimate that approximately 1,000 disposable pads will be saved from landfill from the distribution of one reusable pad kit (if the girl using it had been able to afford disposable pads).

- As the pads are easily washed with minimal cold water, they are also suitable for use in areas where water is scarce or not easily available.

- Cloth pads are also much better for women's health and the environment as disposable pads contain chemicals leading to infections, cramps and skin irritations and they are a single use product. This project will therefore have a tremendous impact on the health of the people in these communities, as well as on the environment.

3. Kakamega family support programme (£44,558, prior year £32,293)

Help Change Lives continued a programme to support vulnerable families in Kakamega, Kenya during the year. We provide medium-term support to very vulnerable families in this region and neighbouring counties. We find the families and some are also referred to us by schools, other charities and our contacts. We assess the families carefully and help the ones in need.

During the year, we stated supporting families in other parts of Kenya too, where we knew that they were in genuine need of help and usually were able to vet them through volunteers.

We also support special needs children in Kakamega.

3.1 Family Support Programme

A lot of the families are headed by grandparents, disabled people, women who have been subject to abuse or abandoned, or where children are at risk of turning to the streets. We aim to empower the families to become independent, improve their quality of life, and prevent the children ending up on the streets and instead help them to become valuable and independent members of society.

We build homes and toilets, provide monthly food and hygiene items, medical assistance, help with school enrolment, fees, uniforms and school supplies, reusable sanitary pads, clothes, shoes, solar lamps, vocational training, medical treatment, start micro-businesses and provide farming help by buying seeds and fertiliser for the families who have land. By the end of this financial year we were supporting approximately 45 families with 350 family members along with others for whom we provided ad hoc assistance. We work hard to make the families independent and self-sufficient, as well as empowering them.

Our work in Kakamega is delivered directly by us through our social workers, Maureen Okweya Musungu and Maxwell Masoni, who are our only paid staff members. Maureen went on maternity leave for 7 months in January 2022 and Maxwell was hired to cover for her. He did very well and so joined our team permanently from September 2023.

We are a no-frills charity and do not have offices in Kakamega, as our social workers spend all their time in the field. We keep costs to a minimum by buying food monthly from wholesalers or markets and buying all the clothing for our families from the market or obtaining them through donations.

Support provided during the year included:

1. Food and hygiene item support to approximately 45 families £14,000
2. Building 11 toilets and bathing rooms £4,000
3. Providing bedding and kitchen items/ utensils to 16 families £1,700
4. Farm inputs £1,225
5. Building 3 kitchens £1,075

6. Building and repairing the roofs of 3 houses £1,850
7. Making 3 cement floors to prevent jiggers £925
8. Providing clothing and shoes to 3 families £400
9. Providing furniture to 2 families £350

3.2 Trustee trip to Kenya (all expenses covered privately by the trustees)

Pallvee Shah and Parus Shah, two of our trustees, went to Kenya in April 2022 to visit our two social workers, Maureen Okweya and Maxwell Mason, and 24 of the families we are supporting. It was the first time they had managed to go since Covid- and they had a wonderful time seeing all the good work that had been done on the ground.

It was a fabulous trip, intense and busy with lots packed in. It was fantastic to visit the families and to see first-hand the difference we have made to their lives. The families were so delighted to see them too 😊. It was also simply wonderful to connect with Maureen and Maxwell and see Maureen's new baby!

Some memorable moments from our trip include:

- Distributing exercise books and stationery to the children we are supporting in primary

- Meeting Fred, a little boy we are helping with kidney treatment

- Seeing the new toilets and houses we built, the furniture we provided and the crops we helped the families grow, and their obvious pride in their homes and farms.

- Meeting some new children including Edna and Ormond, both so small for their age and with horrible jiggers on their feet, and Ed - born deaf and dumb and who had never been to school aged 14. We are already helping them and many other new families.

Maxwell, Maureen and our trustees, Parus and Pallvee Shah, in Kakamega, Kenya in April 2022

Maxwell, Maureen and our trustee, Pallvee Shah, in Kakamega, Kenya in April 2022

One of the toilets we have built in Kakamega, and photos of family visits including one where the son has just had an operation to correct club foot

3.3 Supporting special needs children in Kakamega area (£7,633)

- We helped support 33 differently-abled children during the year. 29 of them went to special boarding schools for differently-abled children in Kakamega, 3 of them were helped from home and with physiotherapy and 1 of them was helped to go to a local primary school as he couldn't be in boarding.

- The children in boarding school are also helped with uniform and personal items, including nappies, soap, toothpaste and washing powder.

- 27 of the children went to one boarding school, and we also supported the school with paying 4 of the staff, including 3 full-time caretakers and a physiotherapist, as well as giving the children toys (we gave them lots of physiotherapy aids last year).

- Some of the children needed a lot of medical attention during the year, which we also facilitated and paid for, including check-ups, physiotherapy, tests and medicines.

Some of the differently abled children we supported in the year, with three of the cerebral palsy wheelchairs we donated

The children with nappies, toilet rolls, toothpaste, soap and other items we provide

Children playing with toys we provided and the physiotherapist using the therapeutic aids we provided

Three other special needs children we are supporting in other schools

4. Medical Appeals (£24,142, prior year £3,581 and more in Kenya Family Support)

4.1 Major appeals

We supported 4 major appeals in the year, and many smaller ones:

1. John- a very poor man who had severe spinal injuries after a hit and run accident. We paid for his operation and also a stay at a private hospital after the government hospital discharged him a few days after a 9-hour surgery. We arranged for a taxi for his 5-hour journey home, which he wouldn't have been able to make otherwise.

2. We also helped Mash, 37 who was living in constant agony, following horrific medical negligence. Botched operations resulted in a bulging hernia, nerve damage and tightened stomach muscles, leaving him unable to sit or stand without agony, and unable to work. We arranged for him to be operated on by one of the best gastro surgeons in Nairobi. His intestines had fused together and to his organs. It took a long operation to sort him out but now he's so much better. Towards the end of the year, we fundraised for him to have a hip operation as one of his legs is 5 inches shorter than the other following a childhood injury. This will be done in the next financial year.

3. William, a vulnerable teenager from Dandora slums, Nairobi. He had osteomyelitis (deep infection of the bone) and we thought he might need an amputation after repeated treatment did not work. However, we persevered and are pleased to say that he was recovering well by the year-end after surgery.

4. Silas was suffering from advanced **lymphoma** and had weeks to live. It took a lot of effort and sheer perseverance to make sure he got all the treatment he needed. He's now fully recovered!

John suffered from severe spinal cord injuries and would likely not have survived if we hadn't helped with his operating costs, stay in a private hospital to recover and a taxi back home

Mash doing well after his surgery

Silas – before and after his treatment for lymphoma

4.2 Other medical help provided

During the year, we also provided medical help to the families we were supporting in Kakamega, including the following:

- We helped 3 children with club foot get operations in a Mission hospital in a nearby town last year. One teenager had been born with severe club double club foot and was crawling around. The other two children had less severe club foot on one side only and were still able to walk. This year, all three were helped with regular trips to the nearby town for check-ups and follow-ups. Their families were also helped with food and other items.
- A lady from one of the families we support in Kakamega with cancer treatment.
- Another with a hysterectomy.
- A young man with kidney disease and lupus nephritis.
- We continued helping Fred, a young boy with kidney disease, who is doing really well but needs regular expensive medicines and check-ups at a private hospital in a nearby town.
- Many patients with treatment for mental illnesses, including home visits by a qualified doctor.
- Many patients with jiggers (small insects that bury into your feet and hands, lay eggs and eat away at your flesh).
- Many others with tests, minor illness treatment, a malnourished baby, asthmatic patients, high blood pressure and so on.

Pallvee with one of the children recovering from his club foot operation, outside his house in Kakamega, along with his family and Maxwell

Fred, doing very well now after receiving the right treatment for his kidney condition

Treating jiggers, which we do by hand and also teach the families how to continue the treatment themselves. We provide the medicines needed for this.

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5. Mary's Meals school feeding programmes, Malawi and Liberia (£16,250, prior year £14,405)

This year we sponsored school lunch for a year for 1,025 children in 2 schools through Mary's Meals, a UK registered charity that feeds over 2 million children in school in 19 countries around the world. Our funds were doubled, and another 1,022 children were fed by Mary's Meals. This means that we provided 410,000 meals to children through our donation!

This is the impact we had:

- 612 students at Esther Yalartia Academy in Liberia will get 122,400 meals this year (numbers had dropped to 448 at the time the photo below was taken). The balance of funds will go to Mary's Meals general feeding programme.

- 413 students at Phandadzinja School in Malawi will get 82,600 meals this year.

We are delighted that these children will now be able to have at least one meal a day in a place of education - which will be their route out of poverty.

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Phandadzinja Primary School, Chikwawa, Malawi

Phandadzinja Primary School, Chikwawa, Malawi

6. Kangemi school refurbishment, Kenya (£15,956, prior year £14,305)

6.1 Background

During a distribution of reusable pads at Kihumbuini Primary School in Kangemi Slums, Nairobi, we became aware of the terrible condition of the school. We felt compelled to help improve conditions for the school's 1,550 mixed boy and girl student population, who all come from very poor backgrounds.

The school had toilets in total disrepair, blocked sewage pipes, cisterns hanging off walls, missing and broken windowpanes and completely worn-out classrooms, with no paint on the walls. The kitchen had also collapsed, so no lunch could be served. As the parents are from a poor background, they don't have much leverage to get things sorted out by the government.

We arranged for a local contractor to do the work to keep costs as low as possible, and a volunteer for Help Change Lives, Pratik Shah, helped oversee the project from Nairobi, whilst Pallvee Shah supervised the project from the UK and was in touch with the contractor and the headmaster on an almost daily basis.

We raised just over £21,000 for this project in the financial year, and work started in January 2022. We are really grateful to all the donors, who enabled us to do this wonderful project and change so many lives. A significant donation was made by the Bhagwanji Raja Foundation, who donated more funds post year-end as well.

By 31 March 2022, we had spent £14,305 and the work done was covered in detail in our previous annual report and is summarised below. This financial year, we completed the project, spending almost another £16,000. We visited the school four times during our trustee visit in April 2022 to oversee the works, and a volunteer Pratik Shah, also helped manage the work from the ground in Nairobi during the entire project. Many thanks to him.

6.2 Impact

The impact of helping this school is that a very large student body will benefit for many years to come in terms of better sanitation, hygiene, nutrition and studying environment, leading to higher grades and less disease in the student population. This makes it a very high impact project to support. If we estimate 150 new students joining every year for the next 10 years, then over 20 years at least 5,000 students will be helped, including the existing school population.

One of the donors to our project also initiated a school feeding programme that started after the year-end. This was enabled as the kitchen was refurbished by other friends of the school, who were keen to help after they saw the changes we were making. The ripple effects of this project are wonderful to see and will also have a long-lasting benefit on the health and concentration of the pupils.

6.3 Project details

In FY2022, we did the following works:

1. Toilets and washrooms- The boys' and girls' toilets were terrible, with cisterns falling off from the walls so the toilets cannot be flushed, no doors and peeling paintwork. We replaced all the toilet bowls and cisterns, repainted the toilet blocks and put in new doors. We also built a large new urinal for 10 boys at a time with more sinks to increase capacity, and fixed the blocked sewage pipes.

2. Windows- A lot of the windows were missing glass or were non-existent, and so the classrooms were open to the elements. There was no heating, and it got very cold and wet at times, such that the students were really suffering. The work required was to repair 42 sets of windows, of which 37 needed to be made new, welding, removal of all wooden frames and replacing with new metal frames, welding the broken window and grills, and plastering and painting the frames. We fixed or replaced all the windows, making the new ones from scratch to reduce costs.

3. Classrooms and admin block- The 21 classrooms and 5 room admin block were very dark, dingy and dirty. They badly needed to be repainted inside and outside, including the ceilings. They also needed new cupboards and blackboards. We painted all the classrooms inside and outside, including the ceilings and blackboards. This work continued into FY2023.

4. New desks and chairs were needed for the students as some students were sitting on the floor and studying, whilst others were sharing 4 to a desk meant for 3, writing on their laps. By 31 March 2022 we had provided additional desks and chairs for 60 students. This work continued into FY2023.

In FY2023 we completed the above works and also did the following:

1. An entire building housing grade 3 was in a state of total disrepair and needed a lot of work. We fixed the roof, repainted all 4 rooms inside, put in larger windows, repaired the veranda on which porridge is served, added steps to the side and widened the front steps to enable easier serving of food to the population of 1,600 students. It's hard to believe it's the same building! We also refurbished the storeroom inside in preparation for the new school feeding programme.

2. We also changed the use of an unused storage building and converted into a 10 person girls' toilet with 2 showers. This will greatly help the girl population, with the boys having had a new 10 person urinal added in FY2022.

3. This also entailed sorting out the blocked sewers around the building, adding the toilets to the sewage system, and putting paving blocks around this this high traffic area, which was opposite the Grade 3 building where food is served during lunchtime.

4. We had started providing new desks and chairs for the students in FY22, as some students were sitting on the floor and studying, whilst others were sharing 4 to a desk meant for 3, writing on their laps. In total we provided 105 desk and chair sets, seating 510 students. These were all generously funded through a grant by the Bhagwanji Raja Foundation.

5. We refurbished their ECDE building, which was in a very dilapidated state.

6. We helped improve the security of the school, which is next to a huge slum population, by adding walls, increasing the height of existing walls and adding barbed wire on top. This was to help stop vandalism of the windows (metal is valuable) and food being stored for the lunch programme, and to prevent squatters using school areas at night and vandalising / damaging them. We also move some gates around the school to improve access and security.

7. Trustee trip to Kenya (all expenses covered privately by the trustees). Pallvee and Parus went to Kenya in April 2022 and visited our Kangemi school refurbishment project 4 times during the visit to oversee the construction work. They were delighted to see the progress made.

Pallvee Shah at one the trustee visits to the school with the Board of Management and the builder, Mr Otieno (in the striped top)

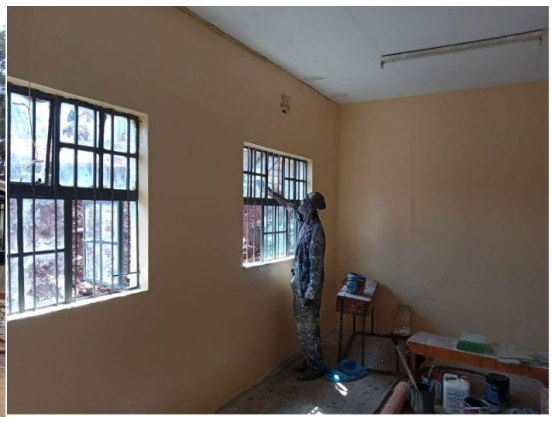
Pallvee and Parus with representatives from our 2 major donors for the project

Parus with our volunteer, Mr Pratik Shah, and the head-teacher at the time, Mr Tala

6.4 Visuals of the transformation in FY2023

6.4.1 Work done on Grade 3 building, including store-room and verandah for serving food:

State of Grade 3 building before refurbishment and state of the large classroom inside prior to the refurbishment- the windows were tiny and broken, the ceiling had holes and the walls were filthy



Repainting the Grade 3 classroom, holes in the ceilings which were fixed and work in progress on the verandah

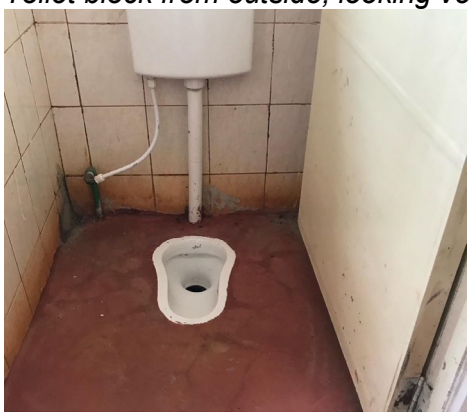
The finished classroom with the happy pupils

6.4.2 New 10 person girls' toilet with 2 showers, paving and hand-washing facilities

Work in progress on the new toilet. We converted an unused building that was full of junk. Finished toilet block with taps outside and also paving as this is opposite the grade 3 building where food is served- a high-traffic area that used to get very muddy.

More hand-washing facilities outside another boys' toilet block and urinal

Toilet block from outside, looking very smart and with steel doors for security



One of the flush toilets we installed with new cisterns and bowls

6.4.3 Refurbishment of early education (ECDE) block

Before and after photos of the ECDE block

6.4.4 New desks and chairs

Students struggling with seating and writing before helped. 105 new desks and chairs with seating for 510 students generously funded through a grant from the Bhagwanji Raja Foundation

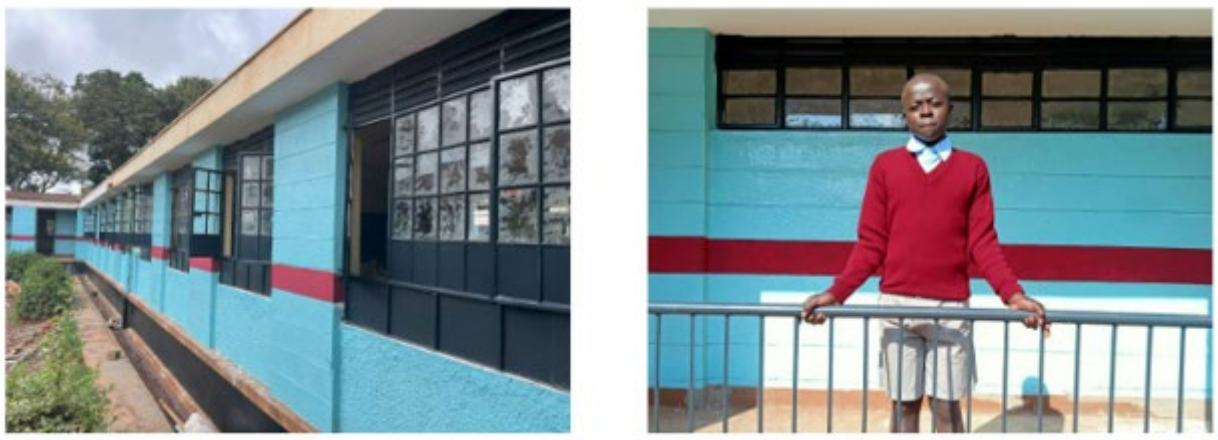
Our trustee, Parus Shah, trying out one of the desk and chair sets – modifications were made to the design after our trustee visit to make them bigger and more comfortable. We also shifted to larger 5 person desks and chairs after measuring the classroom sizes.

6.4.5 New security wall and moving gate

State of the security wall before, we increased wall height, repaired wall sections and added barbed wire on the top to prevent unauthorised access and vandalism. We also repaired and refurbished 3 school gates, including repositioning them to their correct places in the school

6.4.6 Finishing all the painting inside and outside and refurbishing classroom cupboards and blackboards

State of classroom cupboards,inspecting work in progress and finished classroom- repainted, repaired and with new windows



Newly painted buildings with new windows, in school colours

Newly refurbished classrooms from the outside, with all painting and windows sorted out

Very happy ending to a successful project impacting thousands of lives. Thank you so much to all the donors!

8. Primary School Education (£12,140, prior year included as part of Kenya Family Support)

- During the year, we supported just over 100 children in 19 primary schools in Kakamega, Kenya. They belonged to families that we were supporting, and some were new referrals from head-teachers, where we assessed the families to ensure that they were truly vulnerable.
- We supported the students with school uniforms, shoes, bags, exercise books, stationery, school lunches and exam kits as needed.
- We also supported some special needs children in the year – please see our Kenya Family Support section for more details

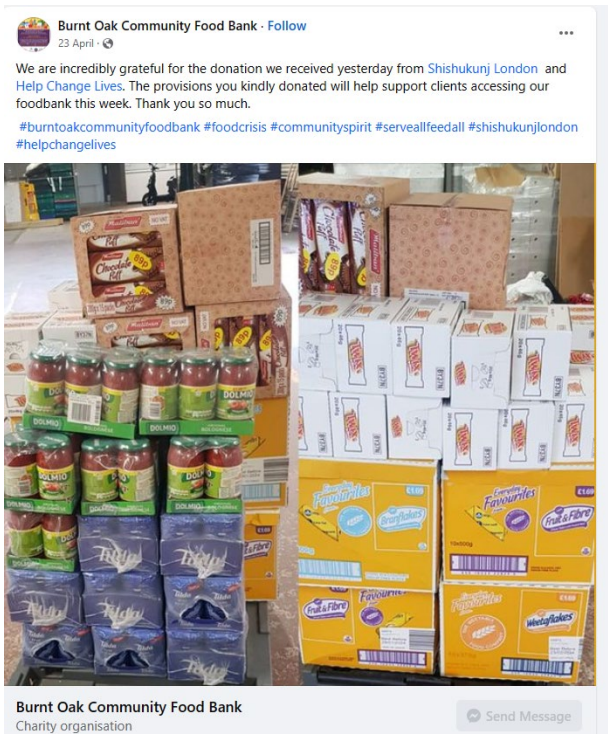
Giving out books and stationery, including during a home visit during the trustee's trip to Kenya

9. UK Food Banks (£12,000, new initiative)

9.1 Background

Our trustee, Pallvee Shah, works closely with Shishukunj, who support at least 5 local food banks in North London every month, with a lot of heart and soul. We are so delighted to have sponsored 12 months' worth of dry good vegetarian food for them to distribute throughout 2023.

We are impressed with the dedication and hard work of the volunteers there and the way that funds are used in the best and most effective way possible. They are part of a network that highlights specific needs of food banks in the area and this also helps maximise resources. All the work is done by volunteers and regular updates are provided at Shishukunj meetings, which Pallvee is a part of.



Facebook posts on the foodbank distributions

10. SALVE International Uganda street children, Uganda (£11,190, prior year £15,150)

10.1 Background

SALVE International (SALVE) is a UK registered charity that helps street children in Jinja, Uganda.

They rescue, rehabilitate and reintegrate the street children and have been running for over15 years. They do amazing work on the ground with a brilliant team, and we have been supporting them since May 2021.

10.2 Assistance provided and impact

We donated £10,000 during the year. Here is a heartwarming thank you video from them celebrating the impact our donation has had in the last year
https://www.youtube.com/watch?v=5cDYVKZUVnU

The donation helped fund the following:

- School fees (primary, secondary, and vocational) and requirements and counselling visits for 16 girls for the year
- Business training, start up and follow up costs for 15 caregivers of street connected girls
- Business peer training for 150 families to prevent girls from coming to the streets
- Contribution towards a bigger Girls Drop in Centre Costs (rent, utilities, food, medical, social workers, class materials, cleaning materials, clothes and transport for children)

Item	Budget	Expenditure
School fees and requirements and counseling visits for 16 girls (primary, secondary, and vocational) for three terms	£2,599	£2,615
Business training, start up and follow up costs for 15 caregivers of street connected girls	£5,126	£5,110
Business peer training for 150 families to prevent girls from coming to the streets	£775	£780
Contribution towards bigger Girls Drop in Centre Costs (rent, utilities, food, medical, social workers, class materials, cleaning materials, clothes and transport for children)	£1,500	£1,495
Total	**£10,000**	**£10,000**

Here are the businesses we helped support in the year:

The businesses your grant helped to start

Sofia sells matooke at the roadside. She has been able to afford to send her children to school and ensure they all eat well. She is also happy that she can make some small savings.

Aisha is selling safe boxes and vegetables along the main highway to passing customers. The money she makes is helping her to afford her diabetes medication and take care of her family's basic needs.

Mary chose to start a restaurant. The business is doing well, it has given her more opportunity to meet community members and she says it has really boosted her self-confidence as well as her income.

Betty is selling clothes. Before starting the business, Betty and her younger sister had been evicted and they were living with her mother in law. Now she can afford her own place again and to send her sister to school.

Sofia chose to start a business selling clothes. So far the business is going well and she has been able to use the profits to feed and clothe her children, and make sure she can always pay her rent on time.

Rose is selling rice. When she started the business she was pregnant and her partner had left her. The business helped her prepare for and take care of the baby and even pay school fees for her niece.

Monica started selling rice after seeing a demand in the local area. She is a young mum with no family support and the money she is earning from the business has helped her care for her daughter and even send her to school.

Namuzu started a business selling clothes in a local market. The money is helping her family a lot. She is now able to pay her rent on time every month which is a huge weight off her mind.

Nambi is selling maize flour. As a staple food in Uganda, there is high demand for this and she has a constant stream of customers. She has been able to provide for all her children's basic needs and they are very happy.

Margret was helped to expand her tomato selling business to include other vegetables and her customer base has expanded massively. She has used her profits to make sure her children have everything they need.

The businesses your grant helped to start

Betty is selling rice. The money she makes helps her feed her children and pay her rent. She now has peace of mind as she never has to worry about how she will be able to feed her children.

Mukoye is selling vegetables. She is now in the process of taking over the school fees for her child is under SALVE sponsorship and she feels proud that she will soon no longer need organisational support.

Rebecca started by selling rice and has now expanded her business with her profits to sell beans and posho too. The business has enabled her to care for her family and start making some savings for her future too.

Esther is running a tailoring business as she had the skill but not the capital to get started. The business has helped her increase her income, pay off some debts and take good care of her children.

Jalia makes and sells chapatti. The business has helped ensure she can pay her rent on time every month so she is no longer being threatened with eviction. She can also afford to feed and care for her children well.

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These are the girls we supported in education:

The girls you helped to go to school

Ruth is in P5. She loves playing games, reading and dancing with her friends. She dreams of becoming a teacher one day.

Hanisha is in P3. She is really enjoying being able to learn. She loves playing netball in her spare time and hopes that she might become a nurse one day.

Shakira is in S1 and loves going to school. She dreams of becoming a nurse one day so that she can care for people when they are sick. She loves reading and playing games.

Vicky is in S2. Her favourite subjects are English, Maths, Chemistry and Biology. Her dream is to become a designer. She loves playing football, running and dancing.

Macklin is in P5. Her favourite subject at school is science. She loves running and playing with friends and she dreams of becoming a nurse.

Bena is in P6. She loves Science, English and Social Studies at school and dreams of becoming a teacher one day so she can help children to learn.

Esther is in P6. Her favourite subjects are English and maths and she loves school so much that she wants to become a teacher in the future. She loves singing and writing stories.

Rachael is in S1. So far she is really enjoying secondary school and hopes it will help her achieve her dream of becoming a nurse. Her hobbies are running and playing football.

The girls you helped to go to school

Jamawa is in S3. Her dream is to become a journalist and news editor. She loves writing stories and poems and dancing. Her favourite subject is English Literature.

Zewuriya is in Primary 3. She loves playing netball and singing and she dreams of becoming a nurse one day in the future.

Esther is in Primary 4. She hopes to become a nurse one day to make a difference to the lives of others. Her favourite subject at school is science and her hobby is going running.

Getrude is in P4. She loves playing netball with her friends and also learning how to cook. One day, she hopes to become a nurse as she loves taking care of people.

Hasifa is in P3. She wants to become a nurse one day. Her favourite subjects at school are science and maths and in her spare time she loves to go running and enjoys singing.

Monica is in P5. She loves playing football and enjoys athletics at school. She hopes to become a social worker one day to help vulnerable members of the community.

Sarah is doing a vocational course in Hairdressing, which she loves. Her dream is to become a hairdresser for celebrities one day. She loves playing netball in her spare time.

Linnet is in P5. Her hobbies are playing netball, writing stories and drama. Her dream is to become a nurse one day so that she can help others.

11. Kenya Drought Relief (£6,915, new initiative)

Kenya was badly hit by drought during the year, and there was serious concern that many people would die of starvation and livestock would also perish. Footage from the ground was very concerning and we helped through the following 2 initiatives:

1. Donation of £4,924 made in December 2022 to Kenya Association of Manufacturers, who channelled this through the Kenya Red Cross. Report extracts in the screenshots below:

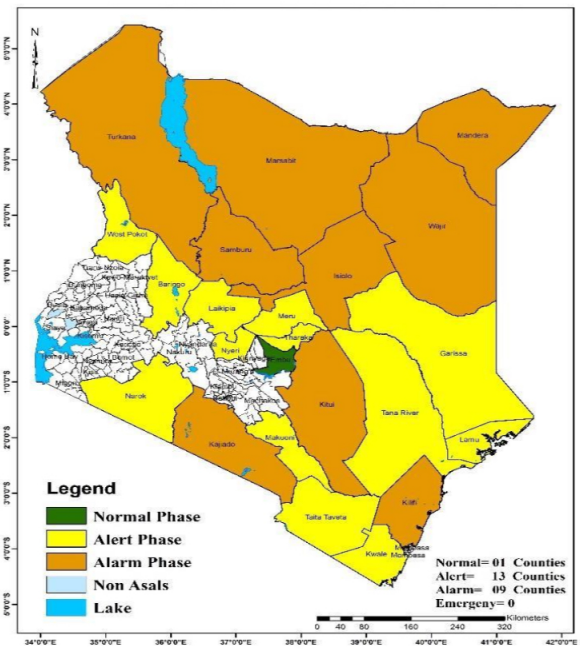
Kenya Red Cross

National Drought Response Support –Relief Food Distribution Report

January 2023

Introduction

For more than two years now, the country has been experiencing poor rainfall especially in Arid and Semi-Arid (ASAL) regions, which has worsened the food security situation in many counties. The drought vulnerability has been aggravated by other previous and continuous crisis including the locust invasion in 2021, disease outbreak such as; Yellow Fever, Covid 19 pandemic, cholera outbreak, effects of previous failed rainy seasons and impacts of other shocks and hazards on food security. As a result of the prolonged drought, many people have continued to experience hunger due to limited food access, leading to high levels of malnutrition and loss of livestock especially agro pastoral communities. In September 2021, the Government of Kenya declared the drought crisis as a national disaster. The Kenya Food Security Steering Group's (KFSSG) 2021 Mid-season Assessment projected that an estimated 3 million people will be food insecure between March through June 2022.



Drought Response Interventions

Following the adverse effects of the drought crisis, the Kenya Red Cross Society (KRCS) in collaboration with the national Government, has been supporting the drought affected populations in provision of humanitarian assistance on relief food both at community, school feeding and livestock offtake to save lives. The interventions have been ongoing since October 2022 in provision of relief food and conducting livestock offtake activities in the most affected counties to save lives and support recovery. Interventions are ongoing in 29 ASAL counties which are in alarm and alert phases since drought conditions are likely to continue in the next season.

The interventions have been ongoing since mid-2021 particularly on WASH in renovation of water facilities, Health interventions and food donations. However, the drought situation worsened over time

1

since October 2022, KRCS in collaboration with the Government together with other private sector partners embarked in provision of relief food and conducting livestock offtake activities amongst the affected counties to save lives.

A total of 300.68 MT of maize flour, 435 MT of rice, 233 MT of beans, 36MT of green grams, 2.88MT of corn beef, 16MT of wheat flour, 23MT cooking oil and 6 MT of salt that were contributed by the National Government, Kenya Association of Manufacturers (KAM) and individual well-wishers were distributed both to schools and households. Over 33000 households (200,000 people) have been reached and 100,394 students were reached in 307 schools amongst the affected counties. The counties reached included; Turkana, Wajir, Samburu, Marsabit, Lamu, Tana River, Kitui, Nyeri, Garissa, Meru, Baringo, Narok, Isiolo Kajiado, Nyeri, Embu, Kilifi, Kwale, and Kiambu.

Targeting Criteria
The poor in the community with no source of income or salary
The Orphans
Widows
The aged who had no support from their children or any other primary support
The disabled who had no other primary support
Lactating mothers
Pregnant mothers
Communities who have difficulties accessing markets
HH that have lost their livelihoods from the impeding drought, for instance Agro-Pastoralist who have no food crops on their farms.
Mothers with malnourished children 0-5 years

The Food donations summary table from KAM

Commodity	**Maize flour**	**Rice**	**Green grams**	**Salt**	**Cooking oil**
Quantity	80170	80170	72000	2400	2400

House reached with food procured and delivered by Kenya Association of Manufactures

Sno.	County	Wards	Targeted Hholds	CEREALS (Mt)		Pulses/Oil (Mt)			Total MTS
				Rice	Maize Flour	Green Grams	Oil	Salt	
1	Garissa	Skanska,Gurufa,illan	1000	20.00	0	5.000	1.00	1.00	27.000
2	Mandera	Lafe, Eldsa	2000	40.00	0	10.000	0.40	0.40	50.800
3	Kajiado	Shompole, Pakase	1000	20.17	0	5.000	0.00	0.00	25.170
4	Kitui	Zombe	1000	0.000	0	5.000	0.00	0.00	5.000
5	Makueni	Nguu	600	0.00	12	3.000	0.00	0.00	15.000
6	Wajir	Hadado	1000	0.00	20	5.000	0.00	0.00	25.000
7	Isiolo	Ngaremara,Ol donyo,Burat	1000	0.00	20	5.000	0.00	0.00	25.000
8	Samburu	Baragoi	1000	0.00	8	5.000	0.00	0.00	13.000
9	Turkana	Kapedo	2000	0.00	0	10.000	0.00	0.00	10.000
10	Kwale	Kaloleni, Sagala	1000	0.00	0	5.000	0.00	0.00	5.000
11	Taita Taveta	Taveta	1000	0.00	0	5.000	0.00	0.00	5.000
12	Marsabit	North horr	1800	0.00	20.17	9.000	1.00	1.00	31.170
Totals			**14400**	**80.170**	**80.170**	**72.000**	**2.4**	**2.4**	**237.140**

Conclusion

Drought conditions are still evident in 21 ASAL counties due to underperforming of October, November and December short rains. The situation is likely to persist until June 2023. At least 4.35 million people will remain in need of food aid and other support to guarantee full recovery.

KRCS will continue with drought response operation until the situation normalizes.

2. Donation of £1,991 made to Gamewatcher Safaris, who work in the Selenkay conservancy, which was very hard hit by the drought and saw a lot of lifestock dying.

We estimate that our donation covered 20kg maize and 5kgs beans to 122 households around the Selenkay conservancy in November 2022, with each household having 8-10 family members.

Here is a video surrounding the food distribution: Eselenkei Community Food Drive 2022 - YouTube and below are some photos of the food distribution:

12. Kenya Children Centres feeding programme in Kenya (£3,640, prior year £2,640)

Kenya Children Centres is a UK charity with a local partner in Kenya through which it runs excellent programmes.

We supported their feeding programme at Umoja Primary School in Thika, Kenya with £2,640 and also supported their Christmas Appeal with £1,000, which was doubled. In total we supported the feeding of 65 vulnerable children in Kenya for the whole year through their programme.

13. Other small donations (£4,287, prior year £1,751)

- Small business appeal £1,818

  During the year, we started 8 micro-businesses in Kenya, in a new initiative that we are planning to expand. They included: 1 hair and beauty salon, 2 tailoring shops with equipment, 1 clothing business and 4 vegetable / corner shop item businesses. We usually support with 2 months of rent and deposit, some stock and equipment and a small shop-fit. We are very excited about this new empowerment programme, and hope that it will help many families become independent.

- Shishukunj Bhuj feeding £1,250 – donation made to facilitate the feeding of 500 children over 2 days in a bonding exercise between poor children and more well-off children from 53 schools in India. More than 1,000 meals were provided.

- Shishukunj marathon support £500 – donation made to Shishukunj London to support their marathon team who were raising funds for their child support programmes in India. This was also to say thank you for the tremendous help in facilitating logistics and training support for the 4 Help Change Lives runners, who trained and ran the virtual London Marathon in October 2022 with the Shishukunj team, more below.

- School feeding £449 – this money was used to provide exam feeding support at 2 primary schools in Kenya, one in Kakamega and one in Dandora slums, Nairobi, to enable to the pupils to do their exams well.

- India donations £270 – minor donations made by Pallvee Shah during a trip to India to support feeding at Raj Saubhag Humanitarian's Ashirvad Centre for Disabled Children in Gujarat, as we all as other small initiatives she came across.

14. Thank you to our marathon runners in FY2023

Paren Shah, Niyanta Shah and couple Arti and Robin Gosrani ran the virtual London Marathon for us on 2 October 2022, raising £8,600.

We are very thankful for the funds they raised. Every pound raised makes a huge difference to us as we are a small charity, and this was our only fundraising event of the year.

Paren had a heart attack last year, and none of them had run more than 5km before! All finished in good time with a huge smile. They had expert training from veteran marathon runner Piyush Gudka and his friends, and superb support during training and on the day from Shishukunj London and Help Change Lives.

Thank you so much to everyone involved, who made it a fabulous, memorable and very enjoyable day.

15. Fundraiser of the year award

Many thanks also to also to one our staunch supporters, Hema Khimasia, who nominated Pallvee for a Fundraiser of the Year award in the My Local Hero awards. These were organised by Northwood News (where Help Change Lives is based in London) and 31 sister magazines. The Award ceremony was in November 2022, and Pallvee came runner-up.

Future plans

As at 31 March 2023, our future plans included:

- Continuation of the higher education support programme in Kenya.
- Continuation of the Kakamega family support programme in western Kenya.
- Continuation of our period poverty project in Kenya through the distribution of reusable pad kits and educating boys and girls there.
- Continuation of the small business support programme.
- Continued collaboration with like-minded charities as opportunities arise.

HELP CHANGE LIVES

England & Wales - Charity number 1184471

Accounts

Help Change Lives

Trustees' Annual Report and Financial Statements for the year ended 31 March 2022

UK Registered Charity Number 1184471

Help Change Lives

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Help Change Lives

Legal and administrative information

Charity name
Help Change Lives

Charity number
1184471 (Registered with the Charity Commission for England and Wales)

Registered and correspondence address
Help Change Lives
5 The Fairway
Northwood
Middlesex
HA6 3DZ

Website address
www.helpchangelives.org.uk

Trustees
Pallvee Shah, LLB, MSc, FCA, CTA
Parus Shah, Bsc, MSc
Prashant Amatya, Bsc, FCA

Chief executive officer
Pallvee Shah, LLB, MSc, FCA, CTA

Bankers
Barclays Bank Plc

Independent examiner
Marietta Boutros FCCA
12 Lynton Road
New Malden
KT3 5EE

Help Change Lives

Structure, governance and management

Help Change Lives (the 'Charity') is constituted as a charitable incorporated organisation ('CIO') and registered as a charity with the Charity Commission for England & Wales effective from 17 July 2019.

Our governing document is a constitution, which is based on the CIO Model Constitution as published by the Charity Commission for England & Wales with no material changes.

Help Change Lives (the 'Charity') is governed by its board of trustees. Trustees are recruited after being identified as having skills, contacts and other attributes that will help the Charity in the furtherance of its object and activities.

There are currently three trustees, one of whom (Prashant Amatya) is an independent trustee with significant experience in internal audit and governance. Pallvee Shah, the chair of trustees, conducts the day to day running of the charity. Future trustees must be appointed by a resolution passed at a properly convened meeting of the trustees.

All trustees give their time voluntarily and received no remuneration or other benefits. The trustees also cover the rent and utilities expenses of the Charity, and do not charge for travel or expenses, so there are no head office costs.

There is a child safeguarding policy in place that all trustees and people working for the charity are aware of and follow. DBS checks are carried out prior to commencement of trusteeship and the checks are carried out again in line with statutory requirements.

Objectives

The objects of the Charity, as set out in our constitution, are:

"… the prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need, and/or charities, other organisations or persons working to prevent or relieve poverty for the public benefit.

This includes in particular, but not exclusively, the advancement of education with the aim of reducing poverty, provision of food, water, clothing, shelter, health aids and income generating opportunities to underprivileged persons, and contributing to social and economic development."

In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings.

100% of all non-trustee donations are spent on our projects, as the trustees cover all the other administrative costs, transfer fees and fundraising costs of the charity, which we keep to a minimum.

Help Change Lives

Key achievements and activities

- We supported the following projects in the year ended 31 March 2022, listed in order of the magnitude of financial assistance provided:

Cause	Countries helped	Amount (£)
- Kakamega family support programme	Kenya	32,293
- Higher education support (secondary school, university and vocational training)	Kenya	24,944
- RajSaubhag- humanitarian activities	India	23,000
- Fighting period poverty	Kenya	19,594
- Covid food relief	Kenya	18,268
- SALVE International- Ugandan street children	Uganda	15,150
- Mary's Meals- school feeding	Malawi and Liberia	14,405
- Kangemi (Nairobi) slum school refurbishment project	Kenya	14,305
- Railway Children- Tanzanian street children	Tanzania	5,061
- Covid oxygen relief	Nepal and India	4,473
- Medical appeals	Kenya, Ghana and India	3,581
- Kenya Children Centres- feeding programme	Kenya	2,640
- Shishukunj- educational books	Kenya	1,500
- Miscellaneous	Kenya and Uganda	1,751
- Hope4Smile- feeding Indian street families	India	1,500
Total		**182,464**

- We also incurred the following additional costs, which were covered by trustee donations:

Costs	Amount (£)
- London Marathon fees and t-shirts	472
- Website, email and data protection fees	423
- Exchange rate loss on forex balances	52
Total	**947**

- **100% of all non-trustee donations were spent on our projects, as the trustees covered all the other admin, transfer fees and fundraising costs of the charity, which we kept to a minimum.**

- All trustees give their time voluntarily and receive no remuneration or benefits.

- The trustees also cover the rent and utilities expenses of the Charity, so there are no head office costs.

- Our website was launched in May 2021. The link is www.helpchangelives.org.uk.

Help Change Lives

More detail on our projects during the year

Set out below are our achievements and activities in the year.

1. Kakamega family support programme (£32,293)

Help Change Lives continued a programme to support vulnerable families in Kakamega, Kenya during the year. We provide medium-term support to very vulnerable families in this region and neighbouring counties. We find the families and some are also referred to us by schools, other charities and our contacts. We assess the families carefully and help the ones in need.

A lot of the families are headed by grandparents, disabled people, women who have been subject to abuse or abandoned, or where children are at risk of turning to the streets. We aim to empower the families to become independent, improve their quality of life, and prevent the children ending up on the streets and instead help them to become valuable and independent members of society.

We build homes and toilets, provide monthly food and hygiene items, medical assistance, help with school enrolment, fees, uniforms and school supplies, reusable sanitary pads, clothes, shoes, solar lamps, vocational training, start micro-businesses and provide farming help by buying seeds and fertiliser for the families who have land.

Our work in Kakamega is delivered directly by us through our social workers, Maureen Okweya Musungu and Maxwell Masoni, who are our only paid staff members. Maureen went on maternity leave for 7 months in January 2022 and Maxwell was hired to cover for her.

Maxwell, Maureen and our trustee, Pallvee Shah, in Kakamega, Kenya

We are a no-frills charity and do not have offices in Kakamega, as our social workers spend all their time in the field.

We keep costs to a minimum by buying food monthly from wholesalers or markets and buying all the clothing for our families from the market or obtaining them through donations.

100% of all donations are spent directly on the field as our very minimal operating costs are covered by trustee donations.

1.1 Programme background

Two of the trustees were shocked at the level of poverty and the living conditions of the people in Kakamega when we went to first visit some poor families there in 2017 and felt compelled to help the people there.

There is a very high level of poverty in Kakamega and neighbouring counties. The population is growing very fast and a large percentage lives in poverty, and in very rural conditions. Most of our families live in mud houses with iron sheet roofs and have very poor toilet facilities, if any. They often have little bedding, sleep on mud floors and some suffer from jiggers, which are small insects that burrow into feet and lay eggs, rotting them away and causing intense itchiness.

There is also a lack of formal employment and many of the people we support earn a couple of dollars a day doing casual labour such as weeding or construction work if they are able to get work. One family we are helping had the main breadwinner earning only $10 a month herding cows, even though he was trying very hard indeed. There are high levels of addiction, family breakdown and absentee parents, with ageing grandparents looking after grandchildren without support. The people we support also cannot afford appropriate medical care or medicines.

Set out below is some of the assistance we provided in the year.

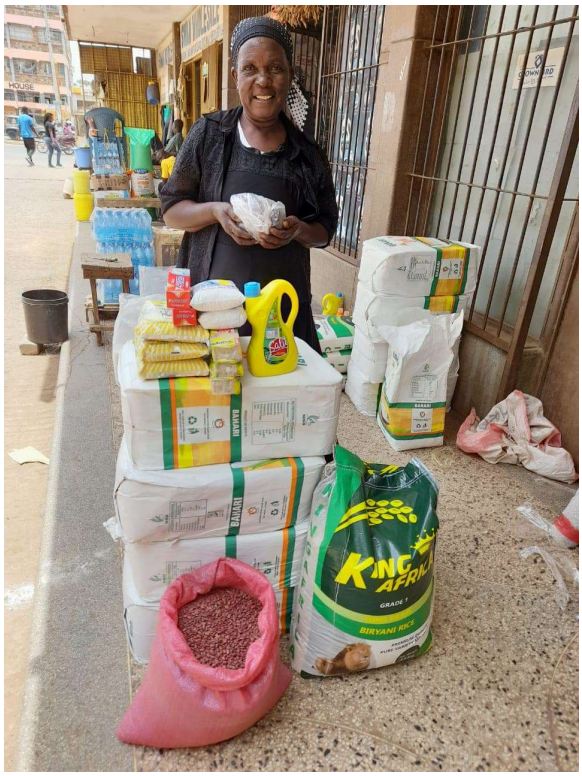
1.2 Food and farming help

- We made regular distributions of food and hygiene items to support our families. maize flour (unga), rice, beans, soap, sugar, salt, oil, toothpaste and tea-leaves. These are bought wholesale. Beans and tea-leaves are bought from the market and distributed during regular home visits to check on the health and well-being of the families. This ensures that our families are healthy and have good hygiene.

- We provided 61 packets of maize seeds and 850kg of fertiliser to the families who have land to enable them to grow their own maize, which is also used to make ugali, a staple food. This also empowers them and makes them less reliant on us.

- We helped the families grow traditional greens and bananas to ensure a nutritious diet.

- We used to provide disposable pads, but in 2021 we switched to giving our families reusable PadMad pad kits that last for up to 5 years.

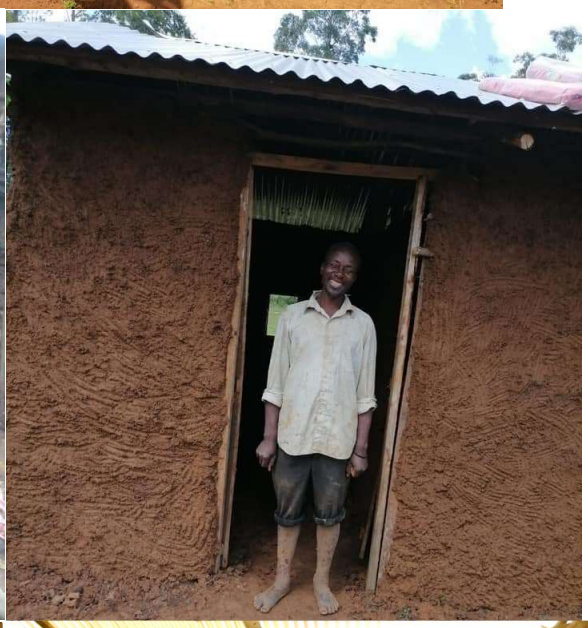


Pictures of food assistance provided, as well as a family with their maize seed and fertiliser, and another with food plus some medicines for epilepsy

1.3 Shelter and lighting

- We built 6 new homes, 4 cement floors, 3 kitchens and 1 toilet & bathroom for the families we are supporting and repaired a roof. All the families were so grateful.
- 3 houses got connected to electricity and 2 got solar lamps.

Pictures of families being helped with toilets, housing, food, solar lamps and cement floors



Families helped with housing, utensils and solar lamps. Joshua suffers from schizophrenia and jiggers and we helped with treatment, new housing and reunification with his estranged family. Look at the transformation!

1.4 Clothing, bedding, furniture and utensils

- We provided blankets, mattresses and mosquito nets and furniture to some of our families who really needed these items.
- We bought new clothes and shoes for 8 new families and distributed a lot of donated items too, including knitted beanies, scarves, sweaters and ponchos made by the Amazing Knitting and Crocheting Group, Nairobi.

Bedding and clothes donations to our families in the year

Mama Hellen adopted this young boy but then lost her arm in an accident- she was really struggling and was featured in a local paper. We helped her.

1.5 Primary school education

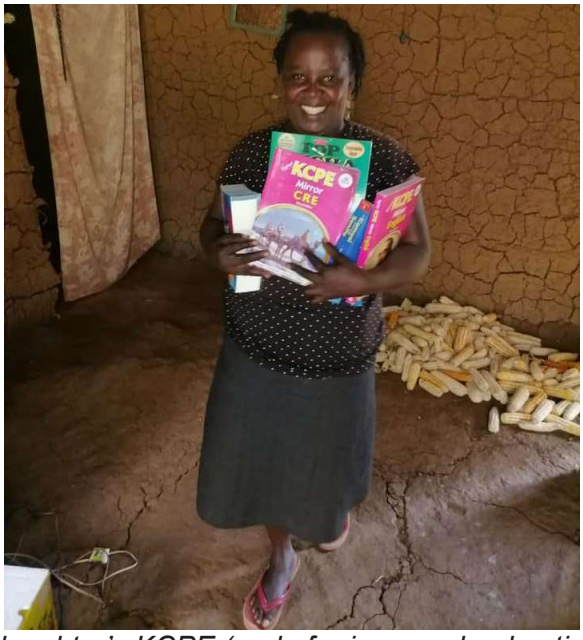
- School restarted for all years in Kenya on 4 January 2021 after Covid. We paid primary school fees for 77 children for the 2020_21 academic year, which ran to 16 July 2021. The children were so excited to be back in school.

- We paid fees for 86 children in primary school for the 2021_22 academic year, which ran from 26 July 2021 to 4 March 2022, with national exams thereafter.

- We supported the students with school uniforms, shoes, bags, exercise books, stationery, school lunches and exam kits as needed.

Young children we are supporting in primary school, with new school bags and stationery

A group of students we are supporting in school in their uniforms and with their new stationery



A happy mum with her daughter's KCPE (end of primary school national exams) revision guides and textbooks

1.6 Supporting differently-abled children in Kakamega area

- We helped 18 differently-abled children go to special boarding schools for differently-abled children in Kakamega. We are so delighted that 17 of the children were sponsored - for fees as well as caretakers, nappies, uniforms and personal items for those who needed them.

- 17 of the children went to one boarding school, and we also supported the school with 4 cerebral palsy wheelchairs, a normal wheelchair, 4 custom-made standing and sitting aids and a therapy ball. We topped up the meagre salary of their occupational therapist (who provided in-house and outreach physiotherapy) and gave the children lots of toys.

- We also received donations to help an 11-year-old boy with sickle cell anaemia who suffered a disabling stroke at a young age - paying for regular physiotherapy, school fees, transport to a day school, uniforms and special food. We took him to a nearby town to do an MRI and blood tests to make sure he is on the right medication.

Some of the differently abled children we supported in the year, with three of the cerebral palsy wheelchairs we donated

Some of the therapy aids we provided to the boarding school for differently abled children

Some of the toys we donated to the school

Personal items we purchased for pupils who couldn't afford them, including trunks, bedding, nappies, toilet rolls, shoe polish, uniforms and so on

A normal wheelchair donated to help get students to and from the therapy room, and another cerebral palsy wheelchair we donated – you can see how the poor child's knees are so grazed by dragging herself around

A young boy we have been helping since 2017- you can see how he was when he found him. He is thriving now in a special boarding school for physically handicapped children.

1.7 Medical help

During the year, we also provided medical help to the families we were supporting in Kakamega, including the following:

- We helped 3 children with club foot get operations in a Mission hospital in a nearby town. One teenager had been born with severe club double club foot and was crawling around. The other two children had less severe club foot on one side only and were still able to walk. All three were helped with regular trips to the nearby town for check-ups and follow-ups, as well as crutches. Their families were also helped with food and other items. One boy had severe jiggers that we helped treat prior to the operation.

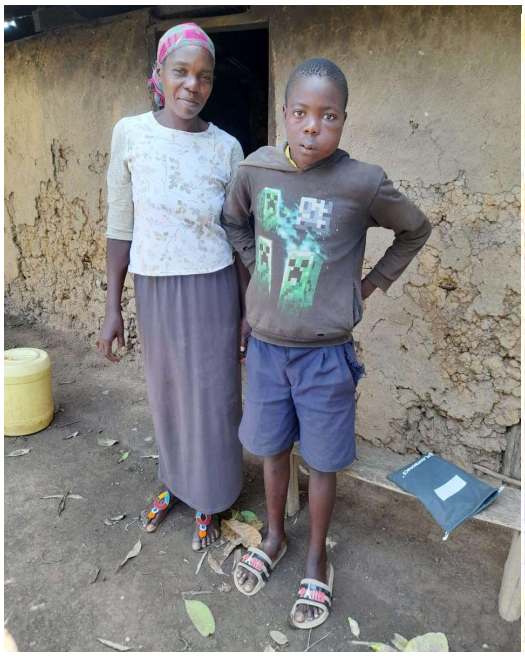
- 1 boy had a swollen lump on his face, and we are also helping him get treatment for this condition, which is quite complicated. Again, the same Mission hospital is working with us on this.

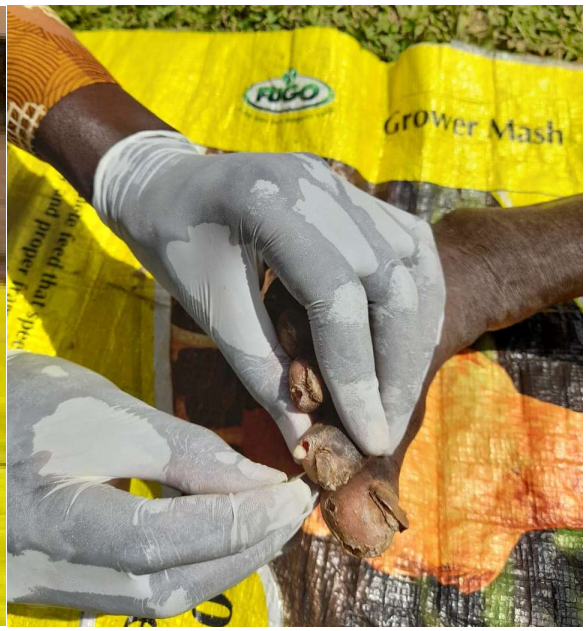
- We helped a semi-homeless man and another family with 4 siblings who all have schizophrenia. This was through finding the right qualified doctor with experience who would be able to do home visits. There was a marked improvement in their conditions. One of the young women we treated had a baby she was carrying around all day in the sun feeding rubbish to. We had to rescue the baby and place it in a care home temporarily for his own safety. This was in full co-ordination with the grandmother, the local children's office and the police, and required a lot of effort to organise, but we are very pleased it was done successfully and he is happy and thriving.

- Joshua, the semi-homeless man also had jiggers, which we helped treat. We built a new house for him, provided regular food and medicines and also reconciled him and his estranged family. We supported with education, uniforms and other items they needed.
- We continued helping Fred, a young boy with kidney disease, who is doing really well but needs regular expensive medicines and check-ups at a private hospital in a nearby town.
- We helped another young teenager have a biopsy, others with tests, medicines and physiotherapy for epilepsy, sickle cell anaemia and stroke, and older people with medication for age-related ailments.

Fred, doing very well now after receiving the right treatment for his kidney condition

Photos of the teenager with double club foot, who is in the process of being helped.



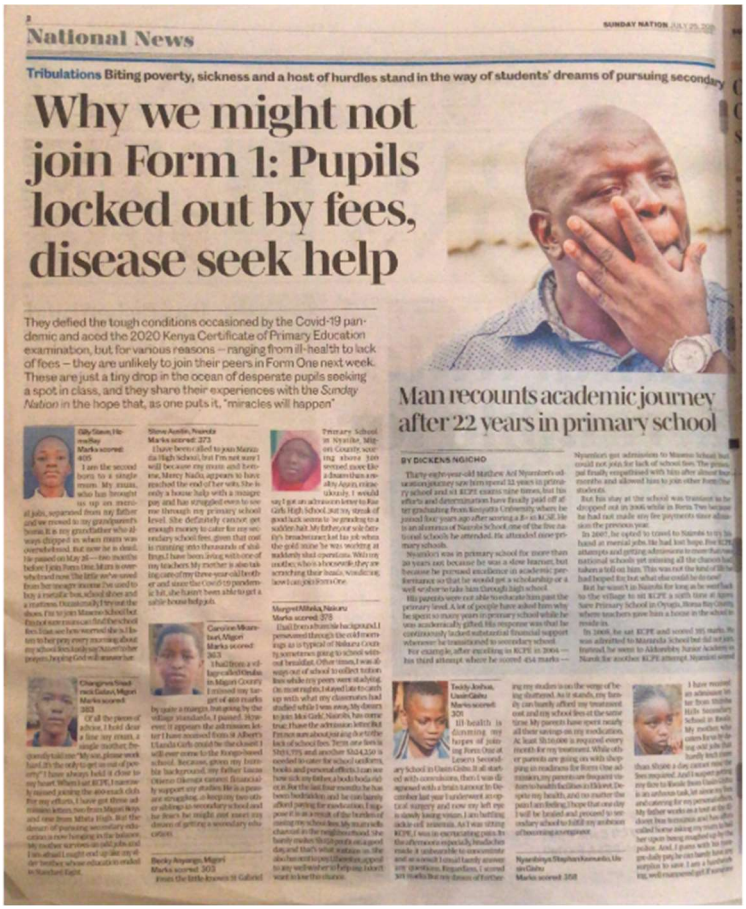


The boy with a swelling on his face, and Maxwell treating jiggers for the semi-homeless man with schizophrenia

2. Higher education support (secondary school, university and vocational training), Kenya (£24,944)

2.1 Introduction

During a trip to Kenya in July 2021, our trustee Pallvee Shah read an appeal in the Sunday Nation broadsheet regarding how very poor but bright students were really struggling to pay for the fees and personal items needed for secondary boarding school in Kenya.



National News

SUNDAY NATION

Tribulations Biting poverty, sickness and a host of hurdles stand in the way of students' dreams of pursuing secondary

Why we might not join Form 1: Pupils locked out by fees, disease seek help

They defied the tough conditions occasioned by the Covid-19 pandemic and aced the 2020 Kenya Certificate of Primary Education examination, but, for various reasons – ranging from ill-health to lack of fees – they are unlikely to join their peers in Form One next week. These are just a tiny drop in the ocean of desperate pupils seeking a spot in class, and they share their experiences with the *Sunday Nation* in the hope that, as one puts it, "miracles will happen"

Man recounts academic journey after 22 years in primary school

BY DICKENS NGICHO

Article in the Sunday Nation on 25 July 2021 highlighting the plight of poor students who couldn't afford to go to secondary school

All good secondary schools in Kenya are currently boarding schools. It was especially hard in 2021 for students to afford the fees, which ranged from £250-£300 a year for education, boarding and food. This was due to the impact of Covid, which had led to widespread unemployment, as well as sickness and deaths of caregivers. Students also needed approximately £200-£300 for boarding school items, textbooks and uniforms.

Secondary and higher education is increasingly vital in today's world. It really boosts the chances of employment, and for girls it's a chance to study well without having to also manage home chores, early relationships, early marriage and teenage pregnancies.

Following the newspaper appeal, we felt compelled to help and this started our higher education support programme. Further details below.

2.2 Academic year 2021_22 (£19,321)

We supported 55 students in the 2021_22 academic year at different levels of higher education as shown in the table below. Most were in secondary boarding school. The total amount we spent was £19,321 and the average cost per student was £358.

The 2021_22 academic year ran from 26 July 2021 to 4 March 2022. This academic year was compressed to try and catch up on lost school time during Covid.

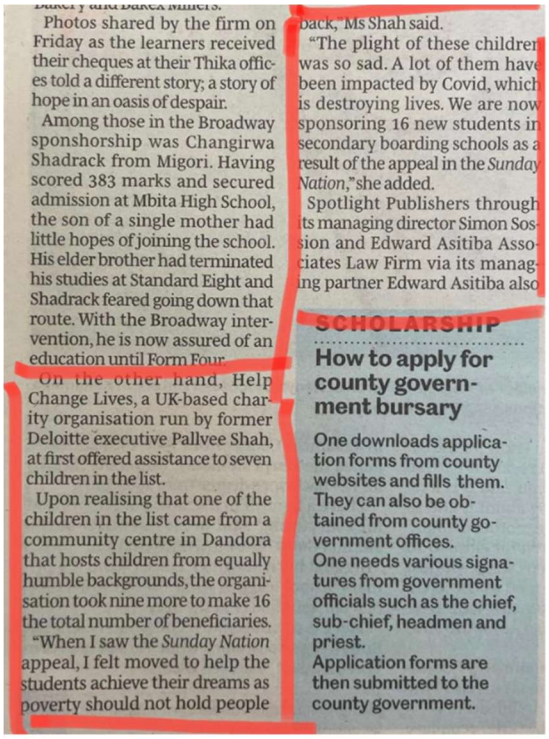
	Academic year 21_22
Year in higher education	**Number**
Form 1 Secondary School	30
Form 2 Secondary School	6
Form 3 Secondary School	10
Form 4 Secondary School	2
University	4
Technical Training	5
Total	**57**

2.2.1 Secondary School, academic year 2021_22

In total, we supported 48 students in secondary school. Following the appeal in the Sunday Nation, we supported 9 children from the newspaper appeal, 22 students referred to us by a rescue centre for children from rubbish picker families in Dandora slum, Nairobi, (pictured below) and 17 students from our family support programme in Kakamega and from Kisumu.

The Dandora slum and rubbish area, where some of the children we are helping come from

We are so grateful to all the sponsors who supported these students and enabled us to do this. All fees are paid directly to the schools to ensure that funds were not misused.



Photos shared by the firm on Friday as the learners received their cheques at their Thika offices told a different story; a story of hope in an oasis of despair.

Among those in the Broadway sponshorship was Changirwa Shadrack from Migori. Having scored 383 marks and secured admission at Mbita High School, the son of a single mother had little hopes of joining the school. His elder brother had terminated his studies at Standard Eight and Shadrack feared going down that route. With the Broadway intervention, he is now assured of an education until Form Four.

On the other hand, Help Change Lives, a UK-based charity organisation run by former Deloitte executive Pallvee Shah, at first offered assistance to seven children in the list.

Upon realising that one of the children in the list came from a community centre in Dandora that hosts children from equally humble backgrounds, the organisation took nine more to make 16 the total number of beneficiaries.

"When I saw the *Sunday Nation* appeal, I felt moved to help the students achieve their dreams as poverty should not hold people back," Ms Shah said.

"The plight of these children was so sad. A lot of them have been impacted by Covid, which is destroying lives. We are now sponsoring 16 new students in secondary boarding schools as a result of the appeal in the *Sunday Nation*," she added.

Spotlight Publishers through its managing director Simon Sos-sion and Edward Asitiba Associates Law Firm via its managing partner Edward Asitiba also

SCHOLARSHIP

How to apply for county government bursary

One downloads application forms from county websites and fills them. They can also be obtained from county government offices.

One needs various signatures from government officials such as the chief, sub-chief, headmen and priest.

Application forms are then submitted to the county government.

An update article was published in the Sunday Nation a week after the original appeal mentioning Help Change Lives and the students we had supported by then.

Photos of two sisters we found in a desperate situation at home and after we supported them at boarding school

Where necessary, we also bought the students uniforms and boarding school personal items such as mattresses, blankets, trunks, uniforms, textbooks, bedsheets etc and supported with fare to and from school (the boarding schools are often very far from their homes).

Photo of one the students we are supporting with her boarding school items and in her new uniform, outside her boarding school. We also support with textbooks and stationery.

2.2.2 University education and vocational training, academic year 2021_22

For the 2021_22 academic year, we also supported 4 underprivileged people at university to study Bachelor of Business Administration with IT; Bachelor of Arts in Security Studies and Criminology; Bachelor of Science in Information Science and Bachelor of Education, Secondary Teacher Education.

We also supported 4 underprivileged people in technical training, doing tailoring, masonry, fashion & design and social work & community development.

2.3 Academic year 2022_23 (£5,623 spent in the year, project continued post year-end)

We continued our higher education support programme for the 2022_23 academic year, which is running from 25 April 2022 until 25 November 2022, with national exams thereafter. Again, this is a short academic year to catch-up on Covid, after which the academic years will match calendar years from 2023.

We took on many more students in this academic year and a full update will be provided in our next annual report. We raised funds of £9,109 for this academic year by 31 March 2022 and paid £5,623 by then as well. We therefore had a restricted fund balance of £3,486 carried forward at the year-end for this project.

3. RajSaubhag Humanitarian activities (£23,000), India

3.1 Introduction

Shree Raj Saubhag Satsang Mandal UK is a UK charity that raises funds for humanitarian work being done in Gujarat, India amongst other activities. Two of our trustees visited their charitable activities in India in December 2018 and December 2019 and were impressed.

We donated £23,000 from unrestricted funds to support them this year:

- We matched donations (capped at £20,000) raised by them for the Vitality Big Half 2021 half-marathon and the virtual London Marathon 2021.

  This should also have helped raise more funds for the charity by encouraging other donations due to the matching.

- Our trustee, Pallvee Shah, also helped RajSaubhag UK organise a Zoom fundraiser in November 2021 to raise funds for a hospital the charity runs in Sayla, a small town in Gujarat.

  It is called the Community Health Centre (CHC) but is actually a small hospital. The CHC provides vital access to healthcare for 120,000 people in 75 rural and poor villages in the surrounding area, saving people from travelling far to access important health services.

  The costs are also heavily subsidised due to Government subsidies and public donations. Help Change Lives contributed £3,000 during the fundraiser.

3.2 Impact of our donations

The £23,000 donated had the following impact:

1) **CHC hospital** - £16,200 went towards this and supported the following outcomes:

Item	Number of Patients/ Procedures
Laboratory tests	2,485 tests
Outpatients	2,285 patients
Inpatients	328 patients
Deliveries	21 baby deliveries
Caesarians	4 C-sections

The CHC provides vital access to healthcare to a very poor and rural area of Gujarat

2) **Differently-abled children** - £4,400 went to educate, rehabilitate and empower 18 differently-abled children at the Ashirvad Trust for the Disabled.

   The Trust also raises awareness for disabled persons, does advocacy work, facilitates the provision of funds and rights, runs mental health services and inclusive livelihood programmes, and runs a regional sports competition for children with disabilities.

   It helps over 400 children in 4 centres in Gujarat, and provides physiotherapy, outreach services and organises camps to distribute mobility/disability aids and artificial limbs.

Photos from a trustee visit to the Ashirvad Trust Centre in Sayla, Gujarat

3) **Tertiary education for young ladies** - £2,400 went towards supporting the education of 40 young women at the Ladakchand Manekchand Vora College of Arts and Commerce in Sayla.

   It is difficult for girls to access education in rural India. It is very likely that these young women would not have been able to study this far without the provision of this facility in a small town like Sayla.

   The College is educating almost 600 young women in rural Gujarat, empowering them to have an education that would otherwise most likely be inaccessible to them. It has had over 2,000 graduates since 2007.

Photos from a trustee visit to the College and adjoining secondary school, as well as a celebration in the school (bottom right)

4. Fighting period poverty, Kenya (£19,594)

4.1 Impact in the year

- We continued our high impact project to significantly improve and transform the lives of vulnerable girls in Kenya through the distribution of reusable sanitary pads. We used restricted donations to pay for the reusable pad kits and our trustees covered the transport, education, foreign exchange transfer and logistics costs.

- During the year, we distributed 3,437 reusable pad kits to vulnerable girls in 17 schools in Kenya, and to women supported by a rescue centre in Nairobi's Dandora slum. That's over 17,000 reusable pads, as each kit has 5 pads and lasts for a full menstrual cycle.

- The kits last for 2 to 5 years. This means that the girls are helped for up to 5 years and alleviates the need to go back and do more distributions to the same schools.

- We educated over 6,600 boys, girls and women on menstruation, infections, how to use the pad kits, breaking taboos and being confident. The sessions were delivered by an experienced and qualified trainer.

  The education is really valued and appreciated by both the boys and the girls, and helps girls live in dignity and comfort, as taboos are broken and they are taught how to look after themselves and their health properly. They also get to ask questions that they would never have been able to, in a safe setting and learn things that they are otherwise never taught as these subjects are not discussed openly.

- The pads are made of 100% cotton by a Kenyan social enterprise called PadMad, which employs marginalised women to make them. As a result, the pads are biodegradable, whereas disposable pads take 500 years to decompose. We estimate that over 3.3million disposable pads will be saved from landfill from the distribution of these 3,437 pad kits.

Contents of a PadMad reusable pad kit with 5 pads that lasts for up to 5 years

4.2 Why this is important

- Lack of access to sanitary products is a major problem in Kenya. 65% of females in Kenya cannot afford sanitary pads, leading to loss of work, school time and shaming in school.

- The UN estimates that 20 million girls drop out of schools across the world every year due to issues relating to menstruation. After dropping out, they get married early and have children early. Their lack of education means they can't earn a decent income, and the cycle repeats.

- Sadly, to stop themselves from being excluded, a lot of girls resort to some very desperate practices to access sanitary products. 10% of fifteen-year-old girls in Kenya resort to prostitution to access sanitary products- a practice known as 'sex for pads'. One of the schools we distributed to had been featured in a local newspaper for precisely this reason and we were very glad to be able to help them very soon after reading the article.

- The reusable pads are biodegradable, whereas disposable pads take 500 years to decompose. We estimate that approximately 1,000 disposable pads will be saved from landfill from the distribution one reusable pad kit (if the girl using it had been able to afford disposable pads).

- As the pads are easily washed with minimal cold water, they are also suitable for use in areas where water is scarce or not easily available.

- Cloth pads are also much better for women's health and the environment as disposable pads contain chemicals leading to infections, cramps and skin irritations and they are a single use product. This project will therefore have a tremendous impact on the health of the people in these communities, as well as on the environment.

4.3 Fighting period poverty, UK talks and fundraising

- Our trustee, Pallvee Shah, talked to Jaspar Foundation about the work Help Change Lives does. As a result, Jaspar Foundation asked if they could fundraise for us during the celebration dinner on 5 December 2021 for their founder Raj Pankhania's British Empire Medal Award.

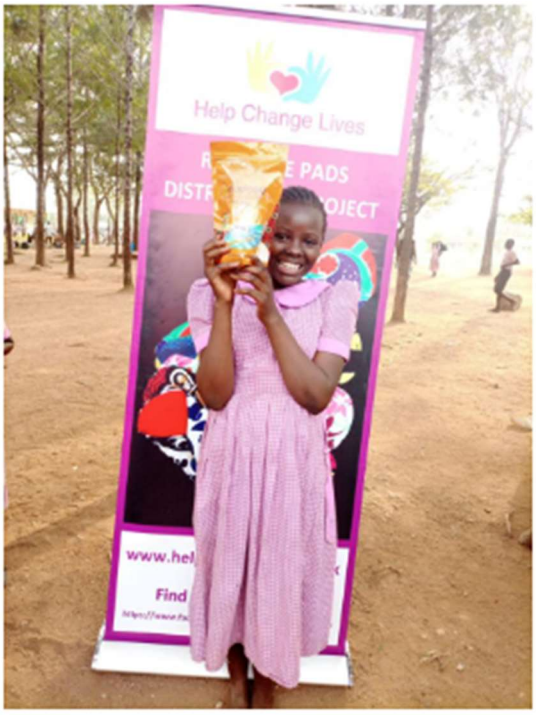
  We are so happy to say that the dinner raised £34,000 for our period poverty campaign, all of which will be paid in the next financial year. £17,000 was raised from attendees and this was matched by £17,000 by the Jaspar Foundation. This will have a tremendous impact that will really help change lives.

  During the evening, Pallvee gave a short 2-minute talk on Help Change Lives and period poverty. Here is a link to the talk - https://youtu.be/pOnhGj7hz2s

- For International Women's Day on 10 March 2022, Pallvee and Madhvi Dalal of PadMad Kenya were invited to talk to Mizuho Bank about Empowering Girls and Being the Change.

  They talked about period poverty in Kenya and the UK and the terrible plastic pollution that arises from disposable pads and tampons- they take 500 years to degrade. There are so many fantastic alternatives that you can switch to (period pants for one)- and making this change will help the environment tremendously! The event raised awareness and funds to help 156 vulnerable girls in Kenya with reusable sanitary pad kits.

Distribution of reusable sanitary pad kits at schools in Kakamega, Kenya and neighbouring areas, with Maureen Okweya giving out the pad kits after an education session by a qualified and experienced trainer we bring in.



Boys and girls doing the Breaking the Bias pose for International Women's Day 2022, and smiles of delight at getting the reusable pad kits.

5. Covid food relief, Kenya (£18,268)

5.1 First distribution in Mathare and Kangemi slums, Nairobi (£2,000 – 67 food parcels, helping at least 268 people)

Help Change Lives contributed £2,000 towards a mega food and hygiene distribution led by MZ KZ Shah Foundation (Hope4Smile) and Lions in Kenya. This was also supported by Shishukunj Kenya and Avallain Foundation.

Help Change Lives assisted in designing the food parcels and co-ordinating with the team on the ground from Lions, who sourced, packed and distributed the items. We therefore had clarity and oversight on how the money was being spent, cost-effectiveness and value and were very impressed. This led to a second, much larger distribution – see below.

Each family was given almost 50kg of food and hygiene items- 1 bale (24kgs) unga (maize) flour, 10kgs rice, 5kg red beans, 2kg green grams, 1 litre oil, 1kg sugar, 1kg salt, 1.6kg soap, 200g tea-leaves, 8 masks, 0.5 litres hand sanitizer and I packet of sanitary pads. Each parcel was designed to support a family of four for at least 1 month. The recipients were absolutely delighted.

The Help Change Lives donation was for 67 parcels/families and helped at least 268 people with food and hygiene items for a month. A total of 1,000 families were helped in Kangemi slums and Mathare slums, Nairobi, Kenya, on 29 May and 5 June 2021 by the food drive.

Photos from the first food distributions in Mathare and Kangemi slums, Nairobi

5.2 Second distribution (£16,268 – 550 food parcels, helping at least 2,200 people)

Off the back of this successful distribution, we then did a joint mega 48-tonne food distribution in Kaani and Katwanya villages, Machakos. This is a very dry and poor region in Kenya where relief is not commonly given out, and where Covid had exacerbated an already tough situation due to lack of rain.

A total of 1,050 food parcels were given out on 26 June 2021, with Help Change Lives contributing 550 parcels and Hope4Smile contributing 500.

Lions again sourced and distributed the parcels and we are very grateful to them for their brilliant logistics and organisation, led by Dr Manoj Shah and Dr Manilal Dodhia.

Each parcel again had 46kg of food and hygiene items comprising 1 bale (24kgs) unga (maize) flour, 10kgs rice, 5kg red beans, 2kg green grams, 1 litre oil, 1kg sugar, 1kg salt, 1.6kg soap, 200g tea-leaves, 8 masks, 0.5 litres hand sanitizer and I packet of sanitary pads. Each parcel was designed to support a family of four for at least 1 month.

Here is a video showing the food being gathered and packed in a warehouse prior to the distributions: https://fb.watch/g-dDlMYIHN/.

We are really happy to have contributed to vital efforts to help the most vulnerable when they were hard hit.

Some of the families with their items- the distribution had to be done in stages as there were so many people

The Lions team, and a sample of the items in each food parcel (there is an extra bale of flour on the table compared to the parcel)

Pure happiness at receiving this much needed and vital aid in such difficult times

Blessings from the recipients, the joint banner, and beams of happiness…

6. SALVE International Uganda street children, Uganda (£15,150)

6.1 Background

SALVE International (SALVE) is a UK registered charity that helps street children in Jinja, Uganda. They rescue, rehabilitate and reintegrate the street children and have been running for 15 years.

Devastating UK aid cuts meant SALVE International's (SALVE's) Girls' Drop-In Centre was in danger of closing in May 2021. This happened at a time when numbers of street children had increased significantly due to Covid, and they were really struggling to obtain even basic necessities, resulting in children as young as 8 years old having to resort to sex for food.

A child they are helping, Jalia (aged 13) said "On the streets, you don't have many choices. I can look through the rubbish for scrap to sell or I can sell my body. COVID has made things worse. Sometimes I sell myself for just a chapati (10p equivalent) so I have something I can give my baby brothers to eat. I dream about going to school. I just want a different life."

We became aware of this situation through a Facebook group for Small International Development Charities that our trustee, Pallvee Shah, is part of. UK Aid of £25,000 a year had been promised to the charity in 2021 and 2022 after thorough due diligence and this had been pulled at the very last minute. The charity was left in the lurch. We decided to help this charity after conducting due diligence.

6.2 Assistance provided and impact

We donated a total of £15,150 during the year, and enabled a further £7,000 of donations through our contacts. Here is how we helped and the impact we had:

- Following the UK Aid cuts, we raised an appeal and had a very generous response from our donors, raising £5,000. We matched this using a £5,000 donation we had received from Mahavir Trust. This £10,000 donation had the following impact:

Item	Expenditure
Business training, start up and follow up costs for 12 families of street connected girls	£4,173
School fees and requirements and counselling visits for 14 girls (1 secondary, 4 vocational, 9 primary) for two terms	£2,830
Contribution towards bigger Girls' Drop-In Centre costs (rent, utilities, food, social workers, class materials, cleaning materials, clothes and transport for children, new furniture)	£2,142
School catch-up classes / coaching for for one term the 14 girls above to prepare to return to school	£855
Total	**£10,000**

- Thanks to the awareness raised by our appeal and speaking to our contacts, Hope4Smile (another UK charity we work with) also donated £5,000. This, together with £2,142 from our £10,000 donation (see table above) was used by SALVE to move into larger premises for their Girls' Drop-In Centre. They were able to help many more girls daily. What a wonderful result for a charity that thought they would have to close this service altogether.

- We also raised £2,100 from a group of generous donors we met through Shishukunj (a UK charity we work with). Shishukunj also donated £2,000 directly to SALVE. The combined donation of £4,100 funded 4 months of feeding at their 2 rescue centres, drug rehabilitation centre and 2 half-way homes. They were able to provide 2 meals a day at the rescue centres, which enabled more children to be reached in shifts.

- We raised another £3,000 for SALVE in March 2022 from a generous donor to pay for 7 students to do vocational training in a mixture of hairdressing, tailoring, mechanics and driving, electrician training and carpentry. This covered school fees, requirements, individual counselling and career guidance. All students get a certificate on completion.

- We donated £50 towards their Christmas Appeal.

Pictures from the SALVE International Larger Girls' Drop-In Centre in Jinja, Uganda

Pictures and stories of the 12 families of street-connected girls we supported

Information about the 14 girls (1 secondary, 4 vocational, 9 primary) we helped in education during the year.

7. Mary's Meals school feeding programmes, Malawi and Liberia (£14,405)

This year we sponsored school lunch for a year for 906 children in 2 schools through Mary's Meals, a UK registered charity that feeds over 2 million children in school in 19 countries around the world. That's 181,200 meals that we helped provide in 2 different countries!

This is the impact we had:

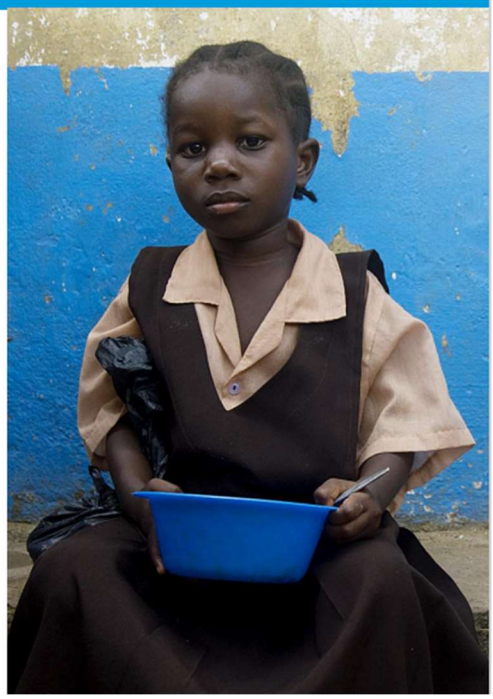
- 506 students at Esther Yalartia Academy in Liberia will get 101,200 meals this year.
- 400 students at Phandadzinja School in Malawi will get 80,000 meals this year.

We are delighted that these children will now be able to have at least one meal a day in a place of education - which will be their route out of poverty.

Mary's Meals in Liberia

mary's meals

- Nearly two thirds of Liberians live in poverty and many of the most marginalised communities don't have electricity or running water.
- Despite well over a decade of peace, the legacy of civil war still casts a shadow. Many of the schools destroyed during the fighting have yet to be rebuilt and more than 60% of children are missing out on an education.
- The Ebola outbreak has also had a devastating impact. Many children lost family, and years of education, as schools closed to stop the disease from spreading.
- Together, we're bringing life-changing school meals to more than **120,000 children** in Bomi, Bong, Grand Cape Mount, Gbarpolu, and Montserrado counties.



Information on school feeding in Liberia by Mary's Meals

Mary's Meals in Malawi

mary's meals

- Malawi is one of the world's poorest countries. Many families live through farming, but struggle to grow enough food.
- It is home to our largest school feeding programme and, today, almost one in three primary school children in the country receives Mary's Meals.
- One of those children is 11-year-old Promise (pictured) who dreams of becoming a nurse.
- Promise says: *"I come to school hungry and porridge helps me to feel full. It gives me energy and I feel healthy because of the porridge."*

Information on school feeding in Malawi by Mary's Meals

8. Kangemi school refurbishment, Kenya (£14,305)

8.1 Background

During a distribution of reusable pads at Kihumbuini Primary School in Kangemi Slums, Nairobi, we became aware of the terrible condition of the school. We felt compelled to help improve conditions for the school's 1,550 mixed boy and girl student population, who all come from very poor backgrounds.

This is a government school covering preschool and grades 1 to 8. The students come from 3 slums in Nairobi- Kangemi, Kawangware and Kibagare. It was built for 400 students and looked like it has had no attention for around 35 years. The government has closed non-formal schools in the area, so the school population has greatly increased. There was huge pressure on existing facilities that were already in a bad state. There were only 34 toilets for the entire student population!

The school had toilets in total disrepair, blocked sewage pipes, cisterns hanging off walls, missing and broken windowpanes and completely worn-out classrooms, with no paint on the walls. The kitchen had also collapsed, so no lunch could be served. As the parents are from a poor background, they don't have much leverage to get things sorted out by the government.

We arranged for a local contractor to do the work to keep costs as low as possible, and a volunteer for Help Change Lives, Pratik Shah, helped oversee the project from Nairobi, whilst Pallvee Shah supervised the project from the UK and was in touch with the contractor and the headmaster on an almost daily basis.

We raised just over £21,000 for this project in the financial year, and work started in January 2022. We are really grateful to all the donors, who enabled us to do this wonderful project and change so many lives. A significant donation was made by the Bhagwanji Raja Foundation, who donated more funds post year-end as well.

By 31 March 2022, we had spent £14,305 and are expecting to complete this project by the end of 2022. We were able to do more work than originally planned due to extra funds raised, for which we are very grateful indeed. Work done post 31 March 2022 will be reported on in our next annual report.

8.2 Impact

The impact of helping this school is that a very large student body will benefit for many years to come in terms of better sanitation, hygiene, nutrition and studying environment, leading to higher grades and less disease in the student population. This makes it a very high impact project to support. If we estimate 150 new students joining every year for the next 10 years, then over 20 years at least 5,000 students will be helped, including the existing school population.

One of the donors to our project also initiated a school feeding programme that started after the year-end. This was enabled as the kitchen was refurbished by other friends of the school, who were keen to help after they saw the changes we were making. The ripple effects of this project are wonderful to see and will also have a long-lasting benefit on the health and concentration of the pupils.

Distribution of reusable sanitary pad kits at this school in Nairobi's Kangemi slums, which made us realise how bad conditions were at this school for almost 1,600 students with just 34 student toilets that were not flushing and had blocked sewage pipes

8.3 Project details

The project involved the following work:

1. Toilets and washrooms- The boys' and girls' toilets were terrible, with cisterns falling off from the walls so the toilets cannot be flushed, no doors and peeling paintwork. We replaced all the toilet bowls and cisterns, repainted the toilet blocks and put in new doors. We also built a large new urinal for 10 boys at a time with more sinks to increase capacity, and fixed the blocked sewage pipes.

2. Windows- A lot of the windows were missing glass or were non-existent, and so the classrooms were open to the elements. There was no heating, and it got very cold and wet at times, such that the students were really suffering. The work required was to repair 42 sets of windows, of which 37 needed to be made new, welding, removal of all wooden frames and replacing with new metal frames, welding the broken window and grills, and plastering and painting the frames. We fixed or replaced all the windows, making the new ones from scratch to reduce costs.

3. Classrooms and admin block- The 21 classrooms and 5 room admin block were very dark, dingy and dirty. They badly needed to be repainted inside and outside, including the ceilings. They also needed new cupboards and blackboards. We painted all the classrooms inside and outside, including the ceilings and blackboards.

4. An entire building housing grade 3 was in a state of total disrepair and needed a lot of work. We fixed the roof, repainted all 4 rooms inside, put in larger windows, repaired the veranda on which porridge is served, added steps to the side and widened the front steps to enable easier serving of food to the population of 1,600 students. It's hard to believe it's the same building! We also refurbished the storeroom inside in preparation for the new school feeding programme.

5. New desks and chairs were needed for the students as some students were sitting on the floor and studying, whilst others were sharing 4 to a desk meant for 3, writing on their laps. By 31 March 2022 we had provided additional desks and chairs for 60 students, with many more helped post year-end.

8.4 Visuals of the transformation

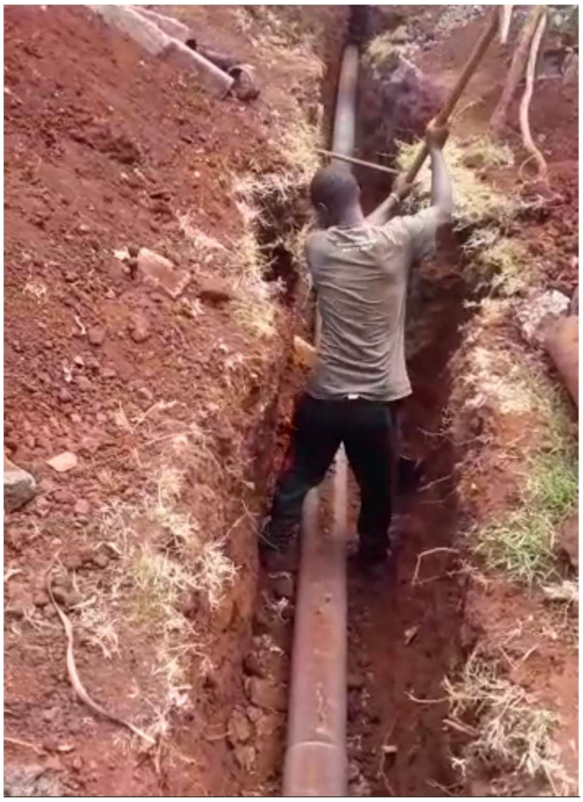
We visited Kihumbuini Primary School four times during a trip to Kenya in April 2022 and were amazed at the transformation. We met the headmaster and the school's board of management, and they were so incredibly grateful and happy at the changes. Unfortunately, the school holidays had started, so we could not meet the pupils.

They noted how the pupils would be so much more motivated to study in the lovely new environment, and how their health would improve given the improvement in the toilets and the provision of reusable sanitary pads.

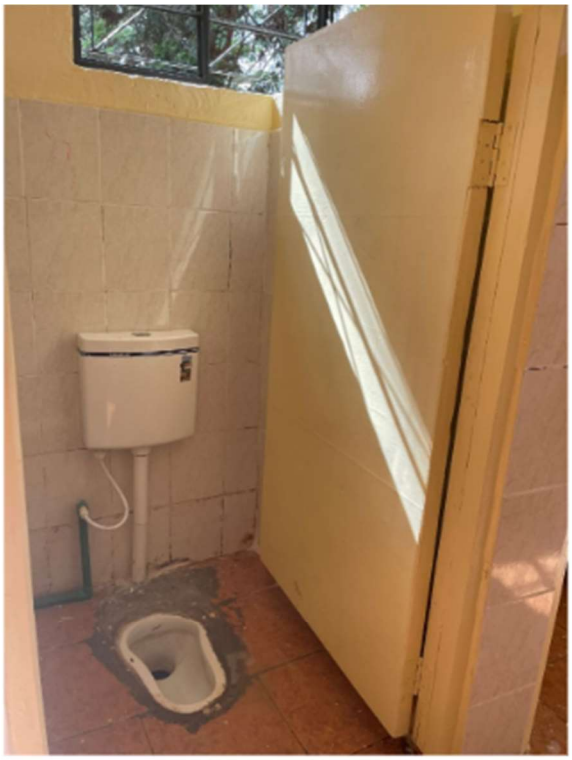
The photos below are from our trip and show work in progress as well as completed items. We shall be really pleased to share the full transformation in our next annual report.

- **Work done on toilets and washrooms:**

State of toilets and washrooms before the refurbishment



Unblocking the sewer pipes



Work in progress on toilets and washrooms, and photos of the new urinal and sink. Photo shows Parus Shah, one of the Help Change Lives trustees.

Refurbished toilets and washrooms from inside and out- new paint, new internal and external doors, cleaning and plastering.

Photos show Pratik Shah, a volunteer for Help Change Lives who was helping supervise the project in Kenya and co-ordinate with the contractor; and Mr Hassan Tala, the headmaster of the school, along with some workers.

- **Work done on classrooms, windows and admin block:**

Photos of the state of the classrooms before and during the works. Photos show representatives from major donors, along with our trustee, Pallvee Shah

State of outside of classrooms and windows before the refurbishment

Newly refurbished classroom in use, with new windows

Newly refurbished classrooms from the outside, and work in progress on top left

- **Work done on Grade 3 building, including store-room and verandah for serving food:**

State of Grade 3 building prior to refurbishment, and work in progress

Partially refurbished Grade 3 building and state of the large classroom inside prior to the refurbishment- the windows were tiny and broken, the ceiling had holes and the walls were filthy

State of Grade 3 classroom before refurbishment and work in progress on the verandah

Repainting the Grade 3 classroom, holes in the ceilings which were fixed and the finished classroom with the happy pupils

9. Railway Children Tanzania street children (£5,061)

In June 2021 Help Change Lives provided Railway Children with £5,061 to support street-based interventions in Tanzania, including the Kivuko Smart School (KSS) in Mwanza, near Lake Victoria. This is the impact the funds had:

- 466 children were provided with support services (341 boys and 125 girls). Of these 244 were new and contacted through street outreach activities and/or referral by stake holders. 94 participated in structured street outreach sessions, and 156 were provided with medical support.
- At the street level, children were provided with informal life skills on hygiene, literacy and numeracy skills, medical support, one on one sessions, sport and games activities. The sessions conducted were self-awareness, individual goal setting and conflict resolution.
- Those willing to leave the streets were placed at fit persons and residential shelters as safe places for them to stay, as the project workers worked to conduct family tracing and prepare the families to receive the child.
- 157 children were reintegrated back to their families and received family follow-up visits aimed at strengthening family relationships. School support through school enrolment and provision of school materials was provided to them and to siblings of school going age, helping 286 children in total. Some families were provided with food packages, business training and grants for caregivers on a needs basis after assessment.
- During the year and following a strategic review, Railway Children decided to close the KSS and transfer the work to the bus shelters and street-based interventions. The funds continued to support outreach work and provide all the services, but community based rather than at the KSS drop-in centre. The education continued with the mobile school, outreach at bus terminals and provision of food and refreshments using local vendors.

The Kivuko Smart School in Mwanza, Tanzania, run by the Railway Children

10. Covid oxygen relief in Nepal and India (£4,473)

During the peak of the Covid pandemic, there was a severe shortage of oxygen in certain countries, resulting in an urgent need to obtain oxygen concentrators and build oxygen plants in order to prevent deaths. We donated to two appeals that were raised by trusted sources:

- One of our trustees, Prashant Amatya, was born and brought up in Nepal and became aware of an appeal by a well-regarded hospital that his friends and family were familiar with. The Chhatrapati Free Clinic (Hospital) has been providing free services to the poor in Kathmandu since its inception in 1957. It was raising funds to build an oxygen plant to provide a vital service for those affected by Covid. There were very few oxygen plants left in Nepal due to lack of use in prior years.

  Help Change Lives fundraised for this appeal, and we were able to donate £2,473 towards the oxygen plant. Prashant visited the plant in December 2021 and was pleased to see that it was open and operational. Oxygen is provided free of charge to the poor. Those able to pay are being charged a nominal amount to cover operational and maintenance costs. This will really make a difference to the underprivileged community living locally.

- We also donated £2,000 to Hope4Smile, a UK registered charity (under the name M Z and K Z Shah Foundation), towards the purchase of 6 oxygen concentrators for use in Nairobi, Kenya and Jamnagar, India. These have helped to save lives during the Covid pandemics that hit there and have since been reused to help people suffering from other medical conditions.

The oxygen plant we donated towards at the Chhatrapati Free Clinic (Hospital), Kathmandu, Nepal

11. Medical appeals in Kenya, Ghana and India (£3,581)

During the year we supported 2 major medical appeals and several smaller ones.

- Silas- spend in the year £978. We raised £4,579 in the year for him. The assistance we provided was still ongoing at year-end and the unused amount of £3,601 has been carried forward as restricted funds.

  We have been funding the education of children from the rubbish picker community in Dandora estate, a Nairobi slum, in co-ordination with the local Rehema Rescue Centre that is based there. They approached us in January 2022 to ask if we could add on one more child as an emergency as the father had developed cancer. On seeing his photos, our trustee Pallvee Shah investigated further and found it was a potentially curable cancer, but the father had run out of funds and therefore had not been able to afford any treatment following a biopsy. He had only weeks left to live without any help.

  We fundraised to help Silas. We paid for the Kenyan government National Health Insurance Fund (NHIF) for him, which was expected to cover the majority of his chemotherapy costs and some medicines. We also raised funds to cover other scans, tests, medicines and cab transport for him (needed due to weakened immunity and risk of Covid).

  By 31 March 2022 he had had 3 cycles of chemotherapy and the tumour had shrunk significantly. By the reporting date Silas has had 8 cycles of chemotherapy and is now cancer free. We are so happy for him. The treatment raised unexpected costs as the government hospital had run out of chemo drugs at times and were unable to provide all the medicines needed, so private treatment was also needed at times. He still needs regular scans. This shall be covered in the following year's report.

  The treatment saved his life and it has certainly helped him have a much better quality of life than before, as he had been unable to eat, drink or sleep. We have also supported his wife's tomato business, provided him with some emergency food relief and paid some school fees for his children as he is unable to work and was the main breadwinner. A donor for his medical treatment is also now directly supporting one of his children in secondary school, another wonderful ripple effect.

- Mercy- spend in the year £2,022. We raised an appeal to help Mercy, who was also suffering from cancer, to receive medical treatment in India. We are pleased to say that Mercy is doing very well as at the reporting date.

- We also spent £581 helping other medical cases including a young boy who needed a dental operation in Ghana (through Porridge and Pens Ghana, a UK charity) and a gentleman in India with advanced kidney problems.

Silas – before, during and after his treatment for lymphoma

12. Kenya Children Centres feeding programme in Kenya (£2,640)

This UK charity has a local partner in Kenya through which it runs excellent programmes. We support their feeding programme in Umoja, Thika, Kenya. The programme started by feeding children in the slum area. It has since expanded and been moved to the nearby Umoja Primary School.

Help Change Lives supported the feeding of porridge before school for 60 children and a hot githeri lunch for 75 children (there is some overlap but some of the children at both sittings are different). The children are weighed and measured twice each term to assess progress.

The charity has built a database of BMI and academic performance with measurements taken twice each term at 7 of their 8 feeding projects, covering approximately 800 children. The data shows an improvement in four areas:

- 80% moved from underweight to normal weight.
- 40% have made improvements in their academic performance since the start of the year.
- Almost 40% of the children on the programme with a poor record improved their attendance during the year. The school has achieved 99% attendance, an important measure of success for the school.
- The majority are happier, less temperamental, socialise more easily and enjoy their time in school.
- Teachers noted that 50% of the children had improved their general attitude in school.

Children being fed at Umoja Primary School in Umoja, Thika, Kenya, run by a local partner of Kenya Children Centres

Help Change Lives

13. Educational books to Kenya (£1,500)

We funded the subsidised cost of approximately 40,000 educational English medium books sent to Kenya by Shishukunj London. This formed part of a 40ft container sent to Kenya by Shishukunj- the rest of the books were funded by other parties.

The books were distributed to vulnerable schoolchildren in Kenyan Government schools by Shishukunj Kenya.

This will help improve the education and literacy of the children and make a significant impact on the resources available to them. We are really pleased to have supported this programme.

Some books donated by Help Change Lives to a Kenyan Government School through Shishukunj

14. Hope4Smile feeding Indian street families (£1,500)

We supported 6 weeks to 2 months of feeding vulnerable people on the streets of Jamanagar, India through Hope4Smile, a UK registered charity (under the name M Z and K Z Shah Foundation).

Food was given once a day to approximately 175 people each day. A local partner distributed cooked food to villages in the outskirts of Jamnagar, giving meals to people on the streets, including children. The meals cost approximately 15 pence each. We are really happy to have supported this initiative that feeds the very vulnerable in society.

Street families being fed in Jamnagar, India through Hope4Smile and a local partner

15. Other small donations (£1,751)

- We donated £800 to Jinja Educational Trust for 40 backpacks, each filled with a blanket and a pair of school shoes, for two orphanages in Uganda- Son Rise and Mama Jane.

  The charity wrote: “The children were thrilled with them, the blankets arrived just in time for the rains when it gets a little cooler at night and as the children have just started back at school after two years it is so wonderful for them to have new backpack to start them off. It has really helped them to prepare for going back to school after so long away, made sure it was a more positive experience and that we were giving them some encouragement.”

- We donated £250 to Shishukunj, a UK registered charity, in support of their marathon fundraising for their Education Programme, and to express our gratitude for the support they had extended in logistics and organisation of the virtual London Marathon that Help Change Lives took part in.

- The remaining donations of £701 covered some small appeals in Kenya and Uganda to do with supporting a rescue centre and feeding vulnerable children.

16. Expanding our profile and sources of donations

- We were delighted to launch our website in May 2021. The link is www.helpchangelives.org.uk.

- We continued to build a wider support network through our social media presence on Facebook (including the use of Facebook Donate), Instagram and LinkedIn and sent out regular newsletters.

- We continued building relationships with other like-minded organisations such as the Jaspar Foundation, Shishukunj, Hope4Smile (MZ KZ Foundation), the KPJ Family Foundation, Mizuho Bank and some significant individual philanthropists. Our main source of funds this year has been donations from the public, including friends and non-immediate family.

- We also fundraised through the London Marathon 2021, which raised almost £10,000. Ajay Shah ran the mass marathon in the City of London, Hema Khimasia and Pallvee Shah ran the virtual marathon in Radlett (North London) and Claire Shah-Queiroz ran the virtual marathon in Sydney, Australia. We are very thankful for their efforts.

  Thank you also to Shishukunj London for organising training, logistics, support and a delicious post-marathon lunch. We love collaborating with other charities and together we have a bigger impact.

  Pallvee and Hema were also featured in their local newspapers- Northwood News and Pinner News, thus increasing awareness about Help Change Lives through another channel.

Our London Marathon team on Marathon Day, 3 October 2021

London Marathon team photo in Help Change Lives t-shirts

Resident takes on marathon to raise almost £10,000 for charity

Written by Holly Bullen

A Northwood resident has raised almost £10,000 after taking on the London Marathon with three friends in aid of a charity she set up to help combat poverty.

Pallvee Shah, 43, ran the Virtual London Marathon on October 3 to raise money for Help Change Lives.

The charity runs several projects, including providing reusable sanitary pads to vulnerable girls in Kenyan schools, sponsoring children's education, and supporting families in western Kenya with food, medical aid, toilets and shelter.

Speaking to NORTHWOOD&RUISLIPnews about why she set up the charity, Pallvee said she wanted to help those who are less fortunate.

She said: "I actually grew up in Kenya, so I am very aware of the poverty that is there. The charity started off by helping one family and then grew organically from there.

"We have so much and the people there are so poor. I want to help make the world a better place.

"We collaborate with other charities as we know we can't make an impact all by ourselves."

After turning vegan six years ago, Pallvee became interested in running, although before deciding to take on the London Marathon, she had never run more than 10km.

Pallvee has helped to raise almost £10,000

Taking on the marathon with her sister, Hema Khimasia, and two other friends, Pallvee completed the race in just over five hours.

The team has so far raised £9,153 for Help Change Lives and is still collecting donations to reach their target of £10,000.

To donate, visit uk.virginmoneygiving.com/Team/HelpChangeLivesLondonMarathon2021

Pallvee Shah featured in Northwood News

Resident smashes virtual marathon challenge for charity

Written by Lizzie Ellis

A woman from Pinner, together with three of her friends, has raised more than £8,000 for charity by running the London Marathon.

Hema Khimasia ran the Virtual London Marathon on October 3 to raise money for a charity her sister co-founded, Help Change Lives, which aims to prevent and relieve poverty.

Help Change Lives provides reusable sanitary pads in Kenyan schools, sponsors children's education, and supports families in western Kenya with food, medical aid, toilets and shelter.

Hema told PINNERnews: "It was definitely a big challenge as we had never run more than 10k! We trained with a lovely running group, put in a lot of hours, and suffered a few injuries, but kept going. We had virtual entries and ran the route in Elstree and Radlett, which had been brilliantly organised by

Hema completed the marathon in just over five hours

children's charity, Shishukunj London. It felt truly incredible to complete the run on the big day. It was tough, but the reminder of the impact the funds would have kept us going."

To donate, visit uk.virginmoneygiving.com/Team/HelpChangeLivesLondonMarathon2021

Hema Khimasia featured in Pinner News

Future plans

As at 31 March 2022, our future plans included:

- Continuation of the Kakamega family support programme in western Kenya.
- Continuation of the higher education support programme in Kenya.
- Continuation of our period poverty project in Kenya through the distribution of reusable pad kits and educating boys and girls there. We had already raised significant funds for this during this financial year, some of which will be paid in the next financial year, which are available for the work to continue.
- Continuation of the school refurbishment project in Kangemi slum, Nairobi
- Continued collaboration with like-minded charities.

Help Change Lives

Financial review

1. Expenditure

All expenditure in the year has been on projects to further Help Change Lives' charitable objectives. 100% of all non-trustee donations are spent on our projects, as the trustees cover all the other administrative costs, transfer fees and fundraising costs of the charity, which we keep to a minimum.

There are no head office admin or UK staff costs as the trustees are working on a voluntary basis from their own premises and do not charge for any travel or expenses.

We have only two paid staff members, who are our social workers in Kenya. They carry out the work needed to run our Kakamega Families Programme on the ground.

Please see section 6 below on Reserves policy for further information.

2. Income

Our main source of funds this year (53.9%) has been public donations, including from friends and non-immediate family. 46.1% of funds were raised from trustees and related parties.

3. Designated and restricted funds

£112,458 (57%) of the donations received in the period were restricted funds given to support specific appeals.

The trustees have not designated any unrestricted funds for a specific purpose.

4. Banking and investment policy

Funds held by the Charity are not invested. They are held as cash balances and a small amount in hand / mobile money in Kenya. The Charity has a UK Barclays Bank Community Account (Charity Account) that offers special charity rates.

Minimal bank fees of £18 were incurred in the period. These have been included within project costs. These fees are covered by trustee donations.

5. Related party transactions

46.1% of funds were raised from trustees and related parties. The amount includes Gift Aid and corporate matching.

Help Change Lives

6. Reserves policy

Our reserves policy is to hold at least enough funds to cover legally committed expenditure and forecast expenditure for the next four months.

Our reserves at 31 March 2022 were £39,846 (£26,307 at 31 March 2021). There was no legally committed expenditure at the year-end.

Of this, £35,474 comprised restricted funds for the following causes:

Cause	Amount (£)
- Fighting period poverty	16,276
- Kangemi slum school refurbishment project	6,715
- Kakamega family support programme	5,396
- Medical appeals	3,601
- Higher education support (secondary school, university and vocational training)	3,486
Total	**35,474**

The balance of £4,371 in unrestricted funds covered our forecast unrestricted expenditure on the Kakamega Families Programme for the next four months.

7. Accounts format

We have used the receipts and payments accounts format set out for small charities by the Charity Commission for England and Wales.

8. Independent examination

Our financial statements are required to be independently examined as the Charity's income for the year exceeded £25,000.

The trustees are pleased that Marietta Boutros FCCA, an experienced certified accountant, has agreed to carry out the independent examination.

This report of the trustees was approved by the trustees on 14 December 2022 and signed on their behalf by:

Pallvee Shah, LLB, MSc, FCA, CTA, Chair of Trustees P Shah

Parus Shah, BSc, MSc, Trustee Parshq

Prashant Amatya, BSc, FCA, Trustee

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent examiner's report on the accounts

Report to the trustees/ members of	Help Change Lives (a charitable incorporated organisation)		
On accounts for the period ended	31st March 2021	**Charity no.**	1184471
Set out on pages	66 following		

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the CIO") for the period ended 31st March 2022.

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 CIO'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 giving 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 those records.

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.

Signed:		**Date:**	14th December 2022
Name:	Marietta Boutros		
Relevant professional qualification(s) or body (if any):	Association of Chartered Certified Accountants (ACCA)		
Address:	12 Lynton Road New Malden KT3 5EE		

Help Change Lives

Statement of financial activities

for the period from 1 April 2021 to 31 March 2022

	Countries helped	Unrestricted Funds	Restricted Funds	Total at 31 March 22	Total at 31 March 21
Section A – Receipts and payments					
A1 Receipts- Donations and Gift Aid		98,896	98,053	**196,949**	81,814
A2 Asset and investment sales		-	-	**-**	-
Total receipts		**98,896**	**98,053**	**196,949**	**81,814**
A3 Payments					
- Kakamega family support programme	Kenya	14,953	17,340	**32,293**	31,076
- Higher education support (secondary school, university and vocational training)	Kenya	8,245	16,699	**24,944**	-
- RajSaubhag Humanitarian activities	India	23,000	-	**23,000**	-
- Fighting period poverty	Kenya	690	18,904	**19,594**	3,235
- Covid food relief	Kenya	16,650	1,618	**18,268**	15,795
- SALVE International Uganda street children	Uganda	5,201	9,949	**15,150**	-
- Mary's Meals school feeding	Malawi and Liberia	14,341	64	**14,405**	5,947
- Kangemi slum school refurbishment project	Kenya	-	14,305	**14,305**	-
- Railway Children Tanzania street children	Tanzania	5,061	-	**5,061**	-
- Covid oxygen relief	Nepal and India	2,534	1,939	**4,473**	-
- Medical appeals	Kenya, Ghana and India	1,350	2,231	**3,581**	-
- Kenya Children Centres feeding programme	Kenya	2,640	-	**2,640**	2,640
- Shishukunj educational books	Kenya	1,500	-	**1,500**	-
- Hope4Smile India feeding street families	India	1,500	-	**1,500**	0
- Miscellaneous donations	Kenya and Uganda	1,751	-	**1,751**	1,062
- London Marathon fees and t-shirts		472	-	**472**	444
- Website, email and data protection fees		423	-	**423**	178
- Exchange rate loss on forex balances		52	-	**52**	769
- School solar power project	Kenya	-	-	**0**	9,376
- Shishukunj Sponsor a Child	India	-	-	**0**	7,200
- Blood cancer medical appeal	India	-	-	**0**	5,500
- Virgin MoneyGiving registration fee		-	-	**0**	180
A3 Payments sub-total		100,362	83,049	**183,411**	83,403
A4 Asset and investment purchases		-	-	-	-
Total payments		**100,362**	**83,049**	**183,411**	**83,403**
Net of receipts/(payments)		**(1,467)**	**15,004**	**13,538**	**(1,589)**
A5 Transfers between funds		-	-	-	-
A6 Cash funds last year end		5,838	20,470	**26,307**	27,896
Cash funds at 31 March 2022		**4,371**	**35,474**	**39,846**	**26,307**
Section B Statement of assets and liabilities at the end of the period					
		Unrestricted Funds	**Restricted Funds**	**Endowment Funds**	
B1 Cash funds		**4,371**	**35,474**	**-**	
B2- B4 Other assets		-	-	-	
B5 Liabilities		-	-	-	

Approved by the trustees on 14 December 2022 and signed on behalf of the trustees by:

Pallvee Shah, LLB, MSc, FCA, CTA, Chair of Trustees P Shah

Parus Shah, BSc, MSc, Trustee Parus

Prashant Amatya, BSc, FCA, Trustee

HELP CHANGE LIVES

England & Wales - Charity number 1184471

Accounts

Help Change Lives

Trustees' Annual Report and Financial Statements for the year ended 31 March 2021

UK Registered Charity Number 1184471

Help Change Lives

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Legal and administrative information

Charity name
Help Change Lives

Charity number
1184471 (Registered with the Charity Commission for England and Wales)

Registered and correspondence address
Help Change Lives
5 The Fairway
Northwood
Middlesex
HA6 3DZ

Website address
www.helpchangelives.org.uk

Trustees
Pallvee Shah, LLB, MSc, FCA, CTA
Parus Shah, Bsc, MSc
Prashant Amatya, Bsc, FCA

Chief executive officer
Pallvee Shah, LLB, MSc, FCA, CTA

Bankers
Barclays Bank Plc

Independent examiner
Richard Bancroft FCCA
84 Roan Street
Greenwich
London
SE10 9JT

Help Change Lives

Structure, governance and management

Help Change Lives (the 'Charity') is constituted as a charitable incorporated organisation ('CIO') and registered as a charity with the Charity Commission for England & Wales effective from 17 July 2019.

Our governing document is a constitution, which is based on the CIO Model Constitution as published by the Charity Commission for England & Wales with no material changes.

Help Change Lives (the 'Charity') is governed by its board of trustees. Trustees are recruited after being identified as having skills, contacts and other attributes that will help the Charity in the furtherance of its object and activities.

There are currently three trustees, one of whom (Prashant Amatya) is an independent trustee with significant experience in internal audit and governance. Pallvee Shah, the chair of trustees, conducts the day to day running of the charity. Future trustees must be appointed by a resolution passed at a properly convened meeting of the trustees.

All trustees give their time voluntarily and received no remuneration or other benefits. The trustees also cover the rent and utilities expenses of the Charity, and do not charge for travel or expenses, so there are no head office costs.

There is a child safeguarding policy in place that all trustees and people working for the charity are aware of and follow. DBS checks are carried out prior to commencement of trusteeship and the checks are carried out again in line with statutory requirements.

Objectives

The objects of the Charity, as set out in our constitution, are:

"… the prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need, and/or charities, other organisations or persons working to prevent or relieve poverty for the public benefit.

This includes in particular, but not exclusively, the advancement of education with the aim of reducing poverty, provision of food, water, clothing, shelter, health aids and income generating opportunities to underprivileged persons, and contributing to social and economic development."

In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit at our trustee meetings.

Help Change Lives

Key achievements and activities

We supported the following projects in the year ended 31 March 2021, listed in order of the magnitude of financial assistance provided:

- Kakamega Kenya family support programme	£31,076
- Covid food relief, worldwide	£15,795
- Solar power provision for a school, Kenya	£9,376
- Shishukunj sponsor a child programme, India	£7,200
- Mary's Meals school feeding programme, Malawi	£5,947
- Blood cancer appeal, India	£5,500
- Fighting period poverty, Kenya	£3,249
- Kenya Children Centres feeding programme, Kenya	£2,640
- Other small donations	£1,062

We also incurred the following additional costs, which were all met through trustee donations:

- London Marathon registration fees	£444
- Virgin MoneyGiving registration fee	£180
- Website, email and data protection fees	£178
- Exchange rate loss on Kenya Shilling and US Dollar balances (mainly unrealised due to year-end conversion)	£769

Note: Most of the exchange rate loss is not an actual cost.

Only trustee donations were used to cover money transfer fees, admin and fundraising costs.

100% of all non-trustee donations were spent on our projects, as the trustees covered all the other minimal admin and fundraising costs of the charity.

Help Change Lives

Key achievements and activities, continued

Set out below are our achievements and activities in the year.

1. Kakamega family support programme (£31,076)

Help Change Lives continued a programme to support vulnerable families in Kakamega, Kenya during the year. £9,534 of the funds used in the period were raised through appeals and restricted funds. The balance of £21,542 was spent from unrestricted funds, mainly through trustee donations.

We provide medium-term support to very vulnerable families referred to us by schools, other charities and our contacts. We assess the families carefully.

Most of the families are headed by grandparents, disabled people, women who have been subject to abuse or where children are at risk of turning to the streets. As families become independent, we stop supporting them and take on new ones.

Our aim is to improve their quality of life, empower them, prevent the children ending up on the streets and instead help them to become valuable and independent members of society.

We started the year with 76 people in 13 families and ended the year with 139 people in 28 families. As families become independent of us, we wean them off and take on new families. 100% of donations are spent directly on the field as our very minimal operating costs are covered by trustee donations.

We build homes and toilets, provide monthly food, medical assistance, solar lamps, help with school enrolment, fees, uniforms and school supplies, enrol students into vocational training programmes, start micro-businesses and provide farming help by buying seeds and fertiliser for the families who have land.

Our work in Kakamega was delivered directly by us through our social worker, Maureen Okweya Musungu, who is our only paid staff member. Her full-time role is to look after the families' needs and deliver the assistance detailed below.

We are a no-frills charity and do not have offices in Kakamega, as our social worker spends all her time in the field. We keep costs to a minimum by buying food monthly from wholesalers or markets and buying all the clothing for our families from the market.

1.1 Programme background

Two of the trustees were shocked at the level of poverty and the living conditions of the people in Kakamega when we went to first visit some poor families there in 2017 and felt compelled to help the people there.

We have set out below some statistics from a 2013 Report by the Kenya National Bureau of Statistics (KNBS) and Society for International Development (SID), as well as extracts from an article by The Povertist, published on 7 December 2014:

- Kakamega is the poorest county in Kenya, whilst having a very high population density.
- Almost half the population lives below the poverty line.
- Almost half the population is younger than 15 years old.
- Approximately 1 in 5 have no formal education and less than that are in formal employment.
- There are high levels of addiction, family breakdown and absentee parents, with ageing grandparents looking after grandchildren without support.

1.2 Assistance provided

1.2.1 Monthly food and hygiene supplies, as well as farming help

Every month the families are given maize flour (unga), rice, beans, soap, sugar, salt, oil, toothpaste and tea-leaves. These are bought wholesale. Beans and tea-leaves are bought from the market and distributed during regular home visits to check on the health and well-being of the families. This ensures that our families are healthy and have good hygiene.

We help the families grow traditional greens and bananas to ensure a nutritious diet. We also provide maize seeds and fertiliser to enable them to grow their own maize, which is also used to make ugali, a staple food.

We used to provide disposable pads, but in 2021 we switched to reusable PadMad pad kits that last for up to 5 years- see more on our section on Fighting Period Poverty (section 8).

1.2.2 Education and vocational training

As of early 2021, we were supporting 75 children in 18 schools. We paid for school fees and school lunches, uniforms, shoes, books, stationery, exam equipment and school bags. One disabled child was in a special boarding school.

We had 2 people in formal vocational training courses for masonry and tailoring, paying for fees, uniform, stationery, and some equipment. Both have had a hard life and are doing very well with a bright future.

Another 2 were doing apprenticeship training through a local electrician with a good business. Our first trainee also graduated as a hair stylist after an apprenticeship course.

1.2.3 Sanitation

We have built new pit latrine toilets (with an attached bathing room) for most of the families we support in Kakamega, and are still going. They are always delighted and say to us that this is one thing that they could never have afforded even after many years of hard work.

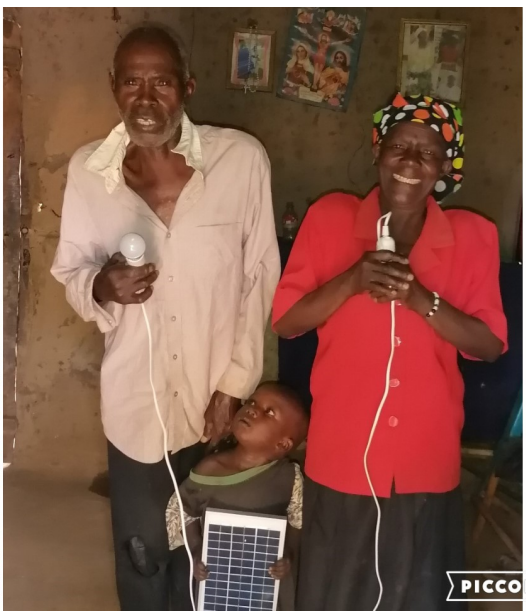
The impact on health and hygiene cannot be underestimated. Toilets, combined with clean water and good hygiene, form a strong defence against Covid and future disease outbreaks.

1.2.4 Shelter and Lighting

We built new homes and repaired or extended existing homes for some of our families and are still going. The homes are made of mud walls and iron sheet roofs, with a separate kitchen so that smoke from cooking doesn't damage the main house roof. Iron sheets rust over time and leak in rainy weather, and a lot of them are in urgent need of replacement.

A cement floor is a real luxury for our families but one that is so necessary to prevent jiggers which are unfortunately very common. We are slowly putting these in place, starting with the families most in need first.

We also provided all the families with solar lamps due to a very successful appeal in late 2020 and some generous donations.



1.2.5 Medical assistance

We have arranged hospital visits to treat epilepsy, nephrotic syndrome, elephantiasis, orthopaedics, dental issues, diabetes, urinary tract infections, cataracts, injuries, hip fractures, high blood pressure amongst other things. Once we have a diagnosis, we pay for treatment and any follow-up that is required.

We also supply monthly medicine where needed and treat jiggers ourselves (small insects that burrow into feet, lay eggs that hatch, cause intense itching and rot away feet- nasty!).

Some cases are easy to solve and others need long-term dedication such as with Grandma Roselita, who had a hip fracture and very sadly passed away despite all our efforts, and Fred, a sweet 6 year-old boy with nephrotic syndrome- a kidney condition that causes severe bodily swelling when it flares up. We managed to successfully help him during the year.

1.2.6 Clothing, shoes, bedding, toys and books

We bought all our families clothing and shoes as most of them are dressed in very poor and torn clothing when we find them, with no shoes. Wearing shoes is very important to prevent worms and jiggers, and really makes a big improvement on the health of the family.

We also provided mattresses, blankets and mosquito nets, as families usually have worn-out and dirty bedding when we start supporting them. This also makes a huge impact on health due to the prevalence of malaria in the region, which the nets help prevent.

We collected toy and book donations and bought toys for the children as they had nothing to do during the long break from school due to the Covid pandemic in 2020. They were so grateful!

1.2.7 Micro-businesses

We also support the families with micro-businesses so that they can earn their own living where possible. This is not straightforward as a lot of the older generation have not had proper schooling and therefore lack literacy, numeracy and business skills, but we are trying our best to assist them towards self-sufficiency.

2. Covid food relief, worldwide (£15,795)

We donated £7,766 to Kenya, £5,530 to India and £2,500 to Syria, Yemen and South Sudan. We are really happy to have contributed to vital efforts to help the most vulnerable when they were hardest hit.

£5,009 of the money donated was raised from appeals and restricted funds. The remainder was covered by trustee donations. The money was spent as follows:

1) In Kenya, the £7,766 donated was used to make food distributions to more than 350 organisations supporting street children, vulnerable families, orphanages, differently abled people and people living in slum areas through the Visa Oshwal Community in Nairobi and TeamPankaj (the latter were working directly on the ground).

2) In India, £4,413 was donated to support migrant labourers and vulnerable families in Pune through provision of food packs to the people affected, £900 was donated to Shishukunj to support their Covid food relief efforts in India and £217 was donated to Manav Sadhna to provide food packs in Ahmedabad.

3) We also donated £2,500 in response to the International Rescue Committee's appeal to provide food assistance to refugees and vulnerable families in Syria, Yemen and South Sudan.

Food being distributed in Kenya by Visa Oshwal Community and TeamPankaj as part of Covid food relief efforts.

Food being distributed in Pune, India as part of Covid food relief efforts.

3. Solar power provision for a school, Kenya (£9,376)

We provided a solar powered lighting system at Konza Plainsview Academy, Kitengele (Machakos) Kenya. The school is in a very poor area of Kenya and at the time of the project, had 387 students (268 boarders and 119 day students) and 21 teachers.

It provides excellent primary school education for children in Kenya's Maasai community. Fee-paying students support the sponsorship of other underprivileged, but very bright students. There were approximately 120 students waiting for sponsorship when the project was done.

Two of the trustees visited the school in August 2018 and were impressed with the infrastructure and the idea behind this not-for-profit school serving to uplift a very poor community. We noticed that the school had the following issues:

- Electricity was sometimes cut off without any notice;
- Power was rationed;
- Lights were switched off early to reduce cost (which impacted the boarding students);
- Some areas did not have enough lights; and
- Money spent on electricity meant less children were sponsored.

We tapped into our local networks in Kenya to obtain the solar panels free of charge as a corporate social responsibility donation from a supplier. We were also able to obtain a discounted rate on installation for the system and free yearly maintenance visits.

The project began in the previous financial period and installation of the system was completed in April 2020.

The impact of the new solar power system is:

- Power is being provided to 387 students, 21 teachers and 17 non-teaching staff.
- Electricity bills have reduced by circa Ksh 240,000/- pa (approximately £1,600 pa) based on previous usage. The school is using far more electricity now, and so the savings would be even higher.
- An average of 4 students per annum can now be sponsored from the money saved.
- There is now consistency in learning and an improvement in performance has been experienced across the school. Students can study at night and there is no rationing or power cuts.
- Security has been boosted by the increase of security lights around all parts of the school.

Solar power installation at a not-for-profit school in a very poor area of Kenya – Kitengele (Machakos), which also has a boarding facility.

4. Shishukunj sponsor a child programme, India (£7,200)

Shishukunj is a UK charity dedicated to serving children. It has no UK admin costs as all the work is done by volunteers.

Our trustee, Pallvee Shah, is part of the Shishukunj International Projects (SIP) executive committee and has worked closely with them to develop their Sponsor a Child programme in relation to support that is already being provided at 9 centres in India and Kenya.

We are delighted to be sponsoring 20 children living on the streets and slums of Bhuj, India through them.

Their community outreach programme is fantastic. The staff are very dedicated and passionate about what they do. The difference they make is heart-warming.

We supported 20 children living on the streets and slums of Bhuj, India through Shishukunj, via a community outreach programme.

Help Change Lives

5. Mary's Meals Malawi feeding programme (£5,947)

We sponsored school lunches for a school year for 374 vulnerable children at a school called Phandadzinja in Malawi, through a UK registered charity called Mary's Meals. Phandadzinja is a mixed primary school in Chikhwawa district, southern Malawi, with 189 girls and 185 boys. Malawi is one of the world's poorest countries.

Mary's Meals' vision is that 'Every child deserves an education and enough to eat.'. Vulnerable children are given a real chance to escape the vicious cycle of poverty if they are enabled to come to school and learn, rather than working, begging or staying idle. Where possible, food is bought from local farmers and producers to support local economies and benefit the wider community.

We raised some of the money through our Christmas Appeal, matched the funds raised and topped up to have enough to feed the whole school. Whilst schools closed during Covid, parents in Malawi were given take-home rations to cook at home.

We are also delighted to say that our donation was doubled through UK Aid Match and the money was used to feed another 374 children in Liberia!

Children in Malawi supported by the Mary's Meals feeding programme. We funded meals for 374 children for a school year, and this was matched by UK Aid Match to feed another 374 children in Liberia for a school year!

6. Blood cancer appeal, India (£3,600)

We raised an appeal to pay for stem cell transplant treatment for a very vulnerable girl suffering from blood cancer in India. The girl's mother was destitute and had been abandoned by the father due to the child's ill health. The girl would have died without the treatment. The appeal had been vetted by a local fundraising platform and we received regular updates.

We raised £3,600 from the appeal and added £1,900 of trustee donations to help the girl access the treatment she needed.

7. Kenya Children Centres feeding programme in Kenya (£2,640)

This UK charity has a local partner in Kenya through which it runs excellent programmes. We support their feeding programme in Umoja, Thika, Kenya. The programme started by feeding children in the slum area. It has since expanded and been moved to the nearby Umoja Primary School.

Help Change Lives supported the feeding of porridge before school for 60 children and a hot githeri lunch for 75 children (there is some overlap but some of the children are different). The average cost is about 9 pence a meal. The children are weighed and measured twice each term to assess progress.

During 2020, the schools and feeding projects were closed for 8 months and only re-opened for all classes in January 2021. During the school closures, the children were fed via distribution of emergency food and hygiene sacks.

Children being fed at Umoja Primary School in Umoja, Thika, Kenya, run by a local partner of Kenya Children Centres

8. Fighting period poverty, Kenya (£3,235)

8.1 Introduction

During the year, we started our high impact project to significantly improve and transform the lives of vulnerable girls in Kenya through the distribution of reusable sanitary pads.

Lack of access to sanitary products is a major problem in Kenya. Below are some statistics provided by UNESCO (the United Nations Educational, Scientific and Cultural Organisation):

- 65% of females in Kenya cannot afford sanitary pads, leading to loss of work, school time and shaming in school.
- The Kenyan Ministry of Education recently estimated that a girl is absent from school for 6 weeks in a year due to menstruation related issues.
- The UN estimates that 20 million girls drop out of schools across the world every year due to issues relating to menstruation. After dropping out, they get married early and have children early. Their lack of education means they can't earn a decent income, and the cycle repeats.
- Sadly, to stop themselves from being excluded, a lot of girls resort to some very desperate practices to access sanitary products. 10% of fifteen-year-old girls in Kenya resort to prostitution to access sanitary products- a practice known as 'sex for pads'.

Thankfully, there is a simple solution- reusable pad kits. The kits last for 2 - 5 years and the ones we distributed in this period only cost £6.22 each. The pads are made by a Kenyan social enterprise called PadMad, which employs marginalised women to make the pads.

Some of the 451 PadMad reusable pad kits distributed at 3 schools and communities in Kenya in this period, along with education on menstrual health management and sexual and reproductive health.

8.2 Fighting period poverty, Kenya distributions and education

We raised £23,000 for this project during the year. We kicked off the project on International Women's Day on 8 March 2021 and it will continue in the following financial year.

In March 2021, we distributed 451 reusable pad kits to 2 schools in Kakamega County, 1 school in Vihiga County, the families we are supporting in Kakamega and a girl's centre in Kisumu. The feedback we have since received from revisiting the 2 schools in Kakamega County is that over 90% of the girls use the kits every time they have their periods, and school absenteeism due to period poverty has fallen to zero. This shows that a simple intervention really makes a huge impact.

During the distributions, we also educated over 900 boys and girls in the schools on menstrual health management (including prevention of infections) and sexual and reproductive rights, with experienced and qualified trainers delivering the sessions. The education is really valued and appreciated by both the boys and the girls, and helps girls live in dignity and comfort, as taboos are broken and they are taught how to look after themselves and their health properly.

We used restricted donations to pay for the reusable pad kits and trustee donations to cover the transport, education, foreign exchange transfer and logistics costs. We also used trustee donations to provide 840 pieces of underwear to the girls and boys.

8.3 Fighting period poverty, Kenya environmental and health impact

The reusable pads are biodegradable, whereas disposable pads take 500 years to decompose. We estimate that over 300,000 disposable pads will be saved from landfill from just this distribution of 451 pad kits. As the pads are easily washed with minimal cold water, they are also suitable for use in areas where water is scarce or not easily available.

Cloth pads are also much better for women's health and the environment as disposable pads contain chemicals leading to infections, cramps and skin irritations and they are a single use product. This project will therefore have a tremendous impact on the health of the people in these communities, as well as on the environment.

8.4 Fighting period poverty, UK talks and training

8.4.1 Webinar on period poverty and sustainability

Our trustee, Pallvee Shah, and PadMad Kenya founder Madhvi Dalal held a webinar on period poverty and sustainability in November 2020, hosted by Shishukunj. You can watch it here: https://youtu.be/2uHt8YyCKQg . The webinar covers:

- Period poverty and its impact in Kenya and the UK;
- The environmental impact of disposable pads and the alternatives available;
- Madhvi Dalal's journey in creating Padmad and the work she does; and

- Pallvee Shah's journey in creating Help Change Lives and the work she does.

8.4.2 Student education session

Pallvee Shah and Madhvi Dalal also did an awareness-raising and business consulting game session for Shishukunj's 14+ student group in November 2020, which was a success in raising awareness around the issue of period poverty.

9. Other small donations (£1,062)

1) We donated £500 to Shishukunj, a UK registered charity, for the provision of 984 care kits for vulnerable children in Porbandar, India. The care kits contain toothbrushes, toothpaste, soap, combs, towels and reusable water bottles. The children are educated on the use of these items, as many have not used them before. The introduction of this programme has resulted in a significant decrease in disease in the area due to better hygiene.

2) We donated £250 to RajSaubhag UK, a UK registered charity, to help fund a gynaecologist in a rural hospital in Sayla, Gujarat. We are very familiar with the work of this charity and have visited its operations in India. Our donation was matched as part of the Big Give campaign and will help provide ante- and post-natal care, healthy pregnancies and a reduction in childbirth related deaths. These are vital services provided to the local population.

3) We paid £212 towards helping vulnerable families in Eldoret, Kenya that were living in the slums. The work on the ground was co-ordinated by Madhvi Dalal of PadMad Kenya, who identified the issue and worked with people on the ground to help ameliorate them.

4) We donated £100 to help victims of flooding in Abidjan, Ivory Coast, following flash floods in June 2020 that destroyed homes, killed people and further devastated hundreds of lives that were already affected by Covid.

10. Expanding our profile and sources of donations

During the year, we significantly increased our social media presence on Facebook, LinkedIn and Instagram and therefore gained a larger following and more word-of-mouth recommendations as a trusted charity. We also started sending out regular newsletters via MailChimp, with the first one going out in October 2020.

We started work on our website in early 2021 and it was launched in May 2021. The link is www.helpchangelives.org.uk.

We successfully enrolled for new fundraising avenues through VirginMoneyGiving, Facebook Donate and AmazonSmile. We also built relationships with other like-minded organisations such as Shishukunj and Hope4Smile (MZ KZ Foundation), who supported our period poverty project. Our main source of funds this year has been donations from the public, including friends and non-immediate family. We also benefitted from Gift Aid reclaimed from HMRC.

Help Change Lives

Future plans

As at 31 March 2021, our future plans included:

- Continuation of our period poverty project in Kenya through the distribution of reusable pad kits and educating boys and girls there. We had already raised significant funds for this during this financial year, which were available for the work to continue.
- Continuation of the Kakamega family support programme.
- Supporting more food distributions, if needed, for people affected by Coronavirus.
- Continuation of our support for the school feeding programmes run by Kenya Children Centres and Mary's Meals.
- More collaboration with like-minded charities.

Financial review

1. Expenditure

All expenditure in the year has been on projects to further Help Change Lives' charitable objectives.

There are no head office admin or UK staff costs as the trustees are working on a voluntary basis from their own premises and do not charge for any travel or expenses.

Our only paid staff member in the year was our social worker in Kenya, who carries out the work needed to run our Kakamega Families Programme on the ground.

Please see section 7 below on Reserves policy for further information.

2. Income

Our main source of funds this year has been donations from the public, including friends and non-immediate family. We also benefitted from Gift Aid reclaimed from HMRC.

This is a positive improvement from the prior year, where we mainly relied on donations from the trustees.

We significantly increased our social media presence on Facebook, LinkedIn and Instagram and therefore gained a larger following and more word-of-mouth recommendations as a trusted charity. We started sending out regular newsletters via MailChimp, with the first one going out in October 2020.

We started work on our website in early 2021 and it was launched in May 2021. The link is www.helpchangelives.org.uk.

We successfully enrolled for new fundraising avenues through VirginMoneyGiving, Facebook Donate and AmazonSmile. We also built relationships with other like-minded organisations such as Shishukunj and Hope4Smile (MZ KZ Foundation), who supported our period poverty project.

3. Designated and restricted funds

£42,214 (52%) of the donations received in the period were restricted funds given to support specific appeals.

55% of the restricted funds (£23,000) was received in relation to our period poverty project, for which we did significant fundraising before the year-end.

The trustees have not designated any unrestricted funds for a specific purpose.

4. Banking and investment policy

Funds held by the Charity are not invested. They are held as cash balances and a small amount in hand in Kenya. The Charity has a Barclays Bank Community Account (Charity Account) that offers special charity rates.

Minimal bank fees of £59 were incurred in the period on large Facebook donations (received in US dollars) and a bank transfer to India for Covid food relief. The bank fees have been included within project costs. These fees are covered by trustee donations.

5. Transfer service and fees

A money transfer service called Wise was used to obtain the best exchange rates with the lowest transfer fees. Wise is approved by the Charity Commission for England and Wales.

Fees are payable to Wise when transferring money abroad and these have been included as part of project costs. These fees are typically significantly lower than using a bank to provide the same service. The fees are covered by trustee donations.

6. Related party transactions

45% of the donations received in the period, £37,120, were from trustees and their related parties (immediate family). The amount includes Gift Aid and corporate matching.

7. Reserves policy

Our reserves policy is to hold at least enough funds to cover legally committed expenditure and forecast expenditure for the next four months.

Our reserves at 31 March 2021 were £26,307 (£27,896 at 31 March 2020). There was no legally committed expenditure at the year-end.

£20,194 of the year-end balance comprised restricted funds raised in relation to our period poverty project.

The balance of £6,113 covered our forecast expenditure on the Kakamega Families Programme for the next four months, including £276 of restricted funds for projects that we had raised appeals for.

8. Accounts format

We have used the receipts and payments accounts format set out for small charities by the Charity Commission for England and Wales.

9. Independent examination

Our financial statements are required to be independently examined as the Charity's income for the year exceeded £25,000.

The trustees are pleased that Richard Bancroft, an experienced certified accountant, has agreed to carry out the independent examination.

This report of the trustees was approved by the trustees on 26 January 2022 and signed on their behalf by:

Pallvee Shah, LLB, MSc, FCA, CTA, Chair of Trustees _____

Parus Shah, BSc, MSc, Trustee _____

Prashant Amatya, BSc, FCA, Trustee _____

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent examiner's report on the accounts

Report to the trustees/ members of	Help Change Lives (a charitable incorporated organisation)		
On accounts for the period ended	31st March 2021	**Charity no.**	1184471
Set out on pages	25 following		

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the CIO") for the period ended 31st March 2021.

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 CIO'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 giving 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 those records.

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.

Signed:		**Date:**	27th January 2022
Name:	Richard Bancroft		
Professional qualification(s) (if any):	Certified accountant		
Address:	84 Roan Street, Greenwich, London, SE10 9JT		

Statement of financial activities

for the period from 1 April 2020 to 31 March 2021

Help Change Lives

	Unrestricted Funds	Restricted Funds	Total at 31 March 21	Total at 31 March 20
Section A – Receipts and payments				
A1 Receipts- Donations and Gift Aid	£39,600	£42,214	**£81,814**	**£40,903**
A2 Asset and investment sales	-	-	**-**	**-**
Total receipts	**£39,600**	**£42,214**	**£81,814**	**£40,903**
A3 Payments				
- Kakamega family support programme - Kenya	£21,542	£9,534	**£31,076**	**£6,758**
- Covid food relief - Worldwide	£10,786	£5,009	**£15,795**	**-**
- Solar power project - Kenya	£9,376	-	**£9,376**	**-**
- Shishukunj Sponsor a Child - India	£7,200	-	**£7,200**	**-**
- Mary's Meals school feeding - Malawi (Madagascar)	£4,251	£1,696	**£5,947**	**£2,669**
- Blood cancer appeal - India	£1,900	£3,600	**£5,500**	**£200**
- Fighting period poverty - Kenya	-	£3,235	**£3,235**	**-**
- Kenya Children Centres feeding programme - Kenya	£2,640	-	**£2,640**	**£880**
- Shishukunj educational books for Kenya	-	-	**-**	**£2,000**
- Other small donations	£962	£100	**£1,062**	**£500**
- Exchange rate loss on forex balances (mainly unrealised due to year-end conversion)	£769	-	**£769**	**-**
- London Marathon fees	£444	-	**£444**	**-**
- Virgin MoneyGiving registration fee	£180	-	**£180**	**-**
- Website, email and data protection fees	£178	-	**£178**	**-**
A3 Payments sub-total	**£60,659**	**£22,744**	**£83,403**	**£13,007**
A4 Asset and investment purchases	-	-	**-**	**-**
Total payments	**£60,659**	**£22,744**	**£83,403**	**£13,007**
Net of receipts/(payments)	**(£21,058)**	**£19,470**	**(£1,589)**	**£27,896**
A5 Transfers between funds	-	-	**-**	**-**
A6 Cash funds last year end	£26,896	£1,000	**£27,896**	**£27,896**
Cash funds at 31 March 2021	**£5,838**	**£20,470**	**£26,307**	**£27,896**

Section B Statement of assets and liabilities at the end of the period	Unrestricted Funds	Restricted Funds	Endowment Funds
B1 Cash funds	**£5,838**	**£20,470**	**-**
B2- B4 Other assets	-	-	-
B5 Liabilities	-	-	-

Approved by the trustees on 26 January 2022 and signed on behalf of the trustees by:

Pallvee Shah, LLB, MSc, ACA, CTA, Chair of Trustees _____

Parus Shah, BSc, MSc, Trustee _____

Prashant Amatya, BSc, ACA, Trustee _____