



Help Change Lives

Trustees' Annual Report and Financial Statements for the year ended 31 March 2021

UK Registered Charity Number 1184471



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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

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.

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.

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.

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.

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 



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	31 st 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

	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 