



Help Change Lives



Trustees' Annual Report and Financial Statements for the year ended 31 March 2025

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

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.



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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

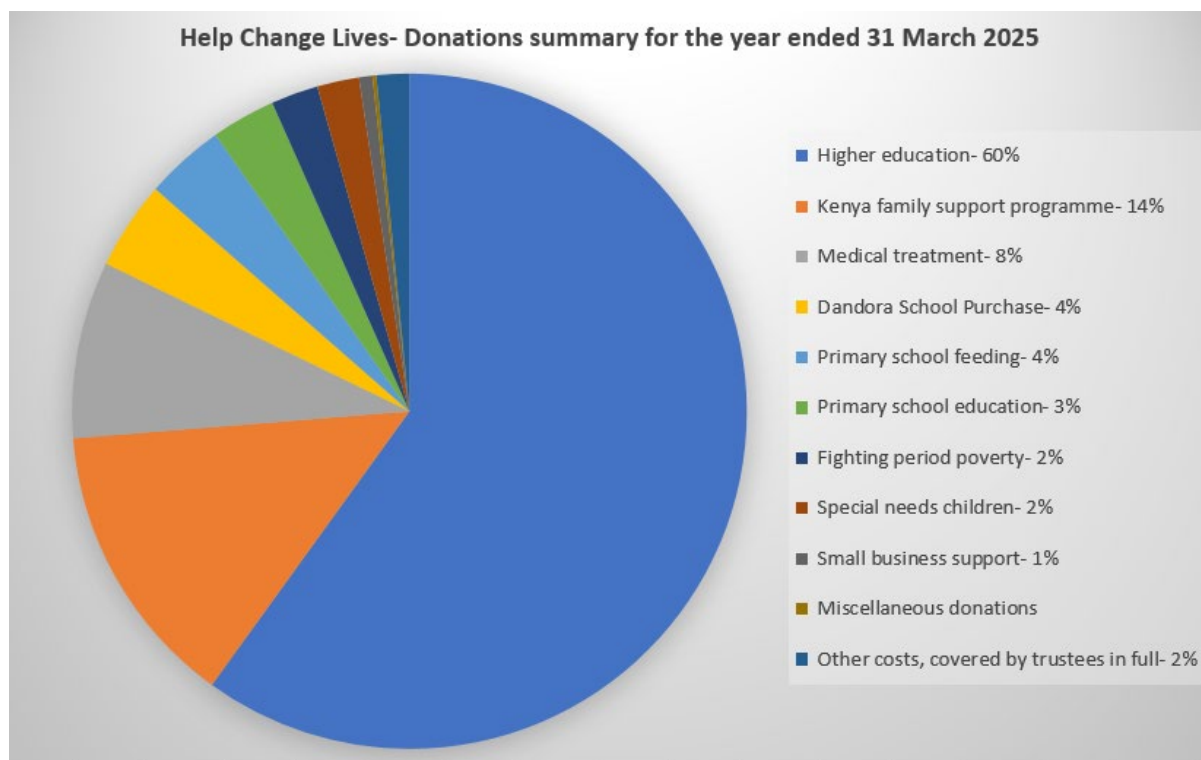
- **100% of all non-trustee donations were spent on our projects, as the trustees covered all the other administrative, transfer fees and fundraising costs of the charity, which we kept to a minimum (2%).**
- All trustees give their time voluntarily and receive no remuneration or benefits. They also 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.



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- 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



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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.



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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

Parus Shah, BSc, MSc, Trustee

Prashant Amatya, BSc, FCA, Trustee



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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

On accounts for the period
ended

Set out on pages

Help Change Lives (a charitable incorporated organisation)

31st March 2025

Charity
no.

1184471

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



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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



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Section B		Balance sheet				
	Guidance	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
		F01	F02	F03	F04	F05
Fixed assets						
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
		<i>P Shah</i>		Pallvee Shah		19/01/2026
		<i>Parus</i>		Parus Shah		19/01/2026
		<i>Prashant Amatya</i>		Prashant Amatya		19/01/2026



Section C		Notes to the accounts	
Note 1 Basis of preparation			
<i>This section should be completed by all charities.</i>			
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			
<i>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:</i>			
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				
<i>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.</i>				
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when:			
	• the charity becomes entitled to the resources;	Yes	No	N/a
	• it is more likely than not that the trustees will receive the resources; and	☒	☒	☒
	• 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
		☒	☒	☒



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2.3 EXPENDITURE AND LIABILITIES		Yes	No	N/a
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.	☒	☒	☒
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.	☒	☒	☒
	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.	☒	☒	☒
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.	☒	☒	☒
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.	☒	☒	☒
Redundancy cost	The charity made no redundancy payments during the reporting period.	☒	☒	☒
Deferred income	No material item of deferred income has been included in the accounts.	☒	☒	☒
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	☒	☒	☒
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	☒	☒	☒
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.	☒	☒	☒
2.4 ASSETS		Yes	No	N/a
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.	☒	☒	☒
	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	☒	☒	☒
	They are valued at cost.	☒	☒	☒
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.	☒	☒	☒
	They are valued at cost.	☒	☒	☒
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.	☒	☒	☒
	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	☒	☒	☒
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.	☒	☒	☒
	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.	☒	☒	☒
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	☒	☒	☒
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.	☒	☒	☒
Current asset investments	The charity 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.	☒	☒	☒
	They are valued at fair value except where they qualify as basic financial instruments.	☒	☒	☒
POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE				



Section C		Notes to the accounts			(cont)	
Note 3		Analysis of income				
		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
	Analysis				£	£
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)				



Help Change Lives

Section C Notes to the accounts (cont)								
Note 6 Analysis of expenditure								
Analysis	This year				Last year			
	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				
<i>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).</i>				
			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					
<i>Please complete this note if the charity has any employees.</i>					
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			
<i>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.</i>					
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	-		-	
	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).					



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								
<i>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.</i>								
<i>* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds</i>								
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								
<i>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.</i>								
<i>* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds</i>								
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 education programme	40,000			
Last year					
Planned use	Purpose of the designation	Amount			
Higher Education Appeal	Boost the reserves earmarked for our higher education programme	30,000			

Section C		Notes to the accounts	(cont)
Note 28 Transactions with trustees and related parties			
<i>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.</i>			
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			
<i>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".</i>			
No trustee expenses have been incurred (True or False)			TRUE
28.3 Transaction(s) with related parties			
<i>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.</i>			
This year and last year			
There have been no related party transactions in the reporting period (True or False)			TRUE



Help Change Lives

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 P. Shah

Parus Shah, BSc, MSc, Trustee P. Shah

Prashant Amatya, BSc, FCA, Trustee P. Amatya

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.



Help Change Lives

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

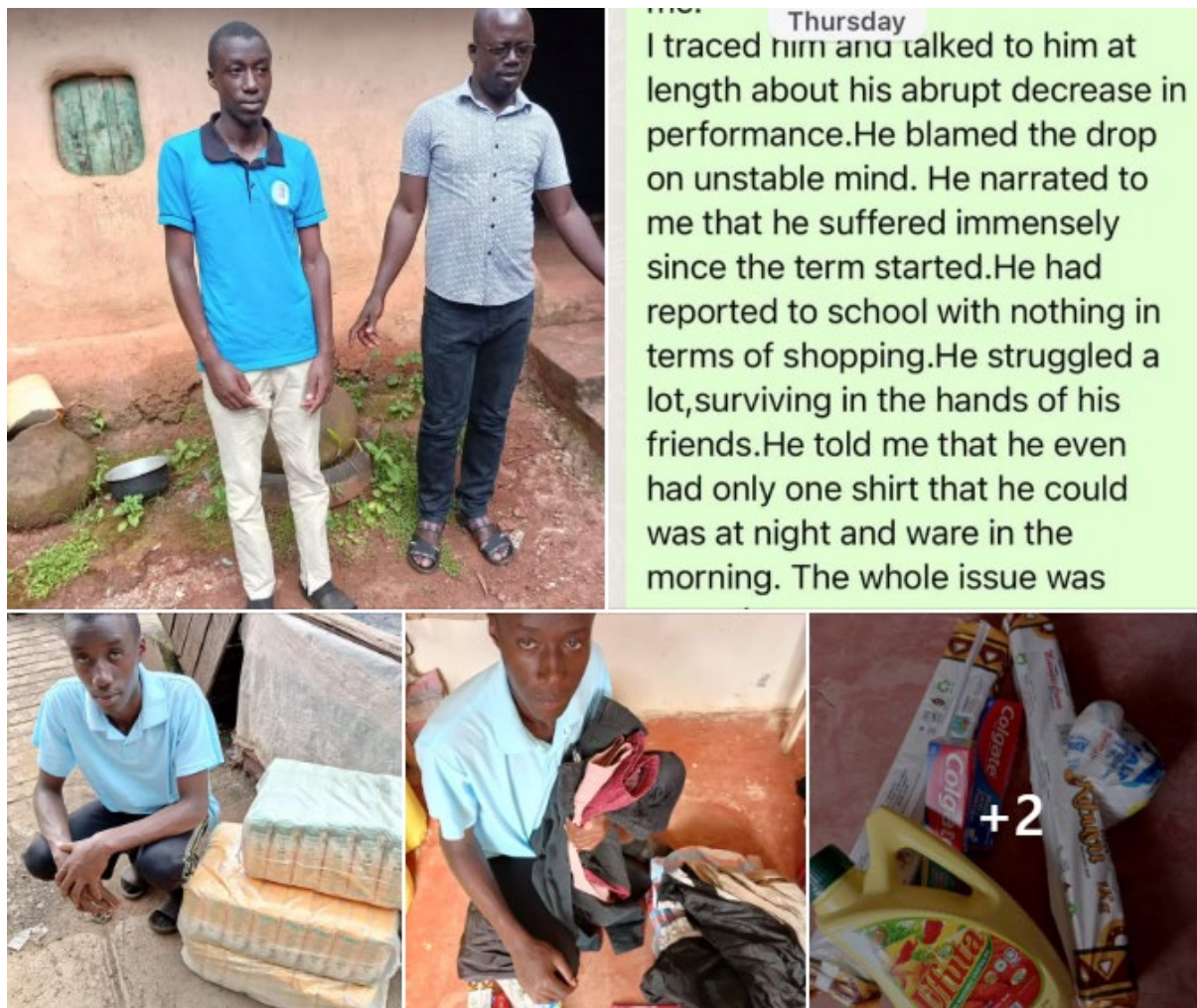
A student we are supporting dropped a lot in grades. We asked the deputy headmaster to investigate. The story was so sad.

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.



Help Change Lives



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.





Help Change Lives

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

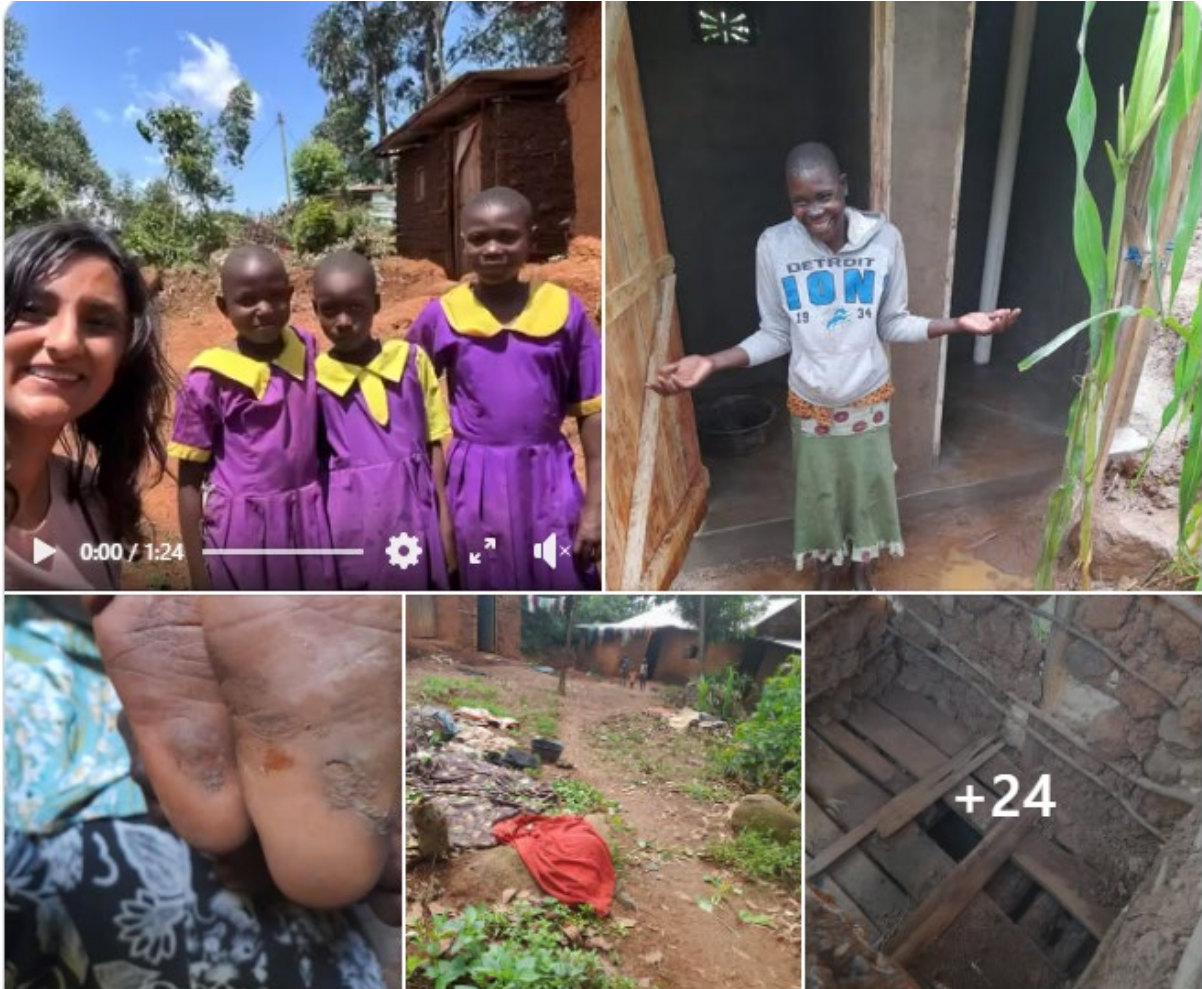
placed suddenly upon her shoulders. We will also be visiting regularly and offering guidance and support. Maureen and Maxwell are both experienced parents who love children.



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.

 **Pallvee Shah** is 🥳 feeling fantastic.
14 June 2024 · 🌐

We have been dealing with a HUGE number of medical cases recently, from a severe burns victim, infected wounds, post surgery complications, osteomyelitis, liver cirrhosis, mental health issues, addiction issues, pneumonia, arthritis, oedema, possible leprosy, cancer, pregnancy complications, a man affected with a leg ulcer, amoebic dysentery, hypotension, severe anemia, pyocele, chronic leg cellulitis, sepsis, peptic ulcers with bleeding disorder.... The list goes on.

It's been a challenge managing these in various locations, but so glad that we are able to make a difference and help these people who literally would not have been able to afford any treatment and in many cases were at home and in a very bad state until we started helping.

This requires a lot of time and resources and we are very grateful to our monthly donors and regular donors whose contributions help cover these costs. A heartfelt asante sana 🤝❤️!

[#MedicalTreatment](#) [#HelpChangeLives](#)



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.

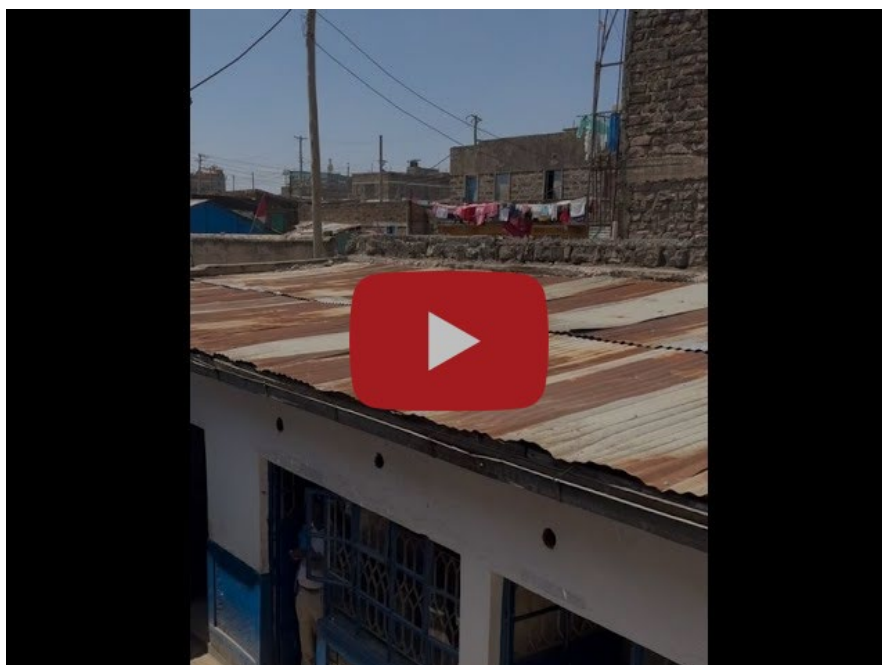




We donated funds for a new school building for them to move into, held by a Kenyan entity acting in our interests, but this building also needed refurbishment. I went to see this building, and it was better, but still in a bad state and needed total refurbishment. Work began on the refurbishment in the 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

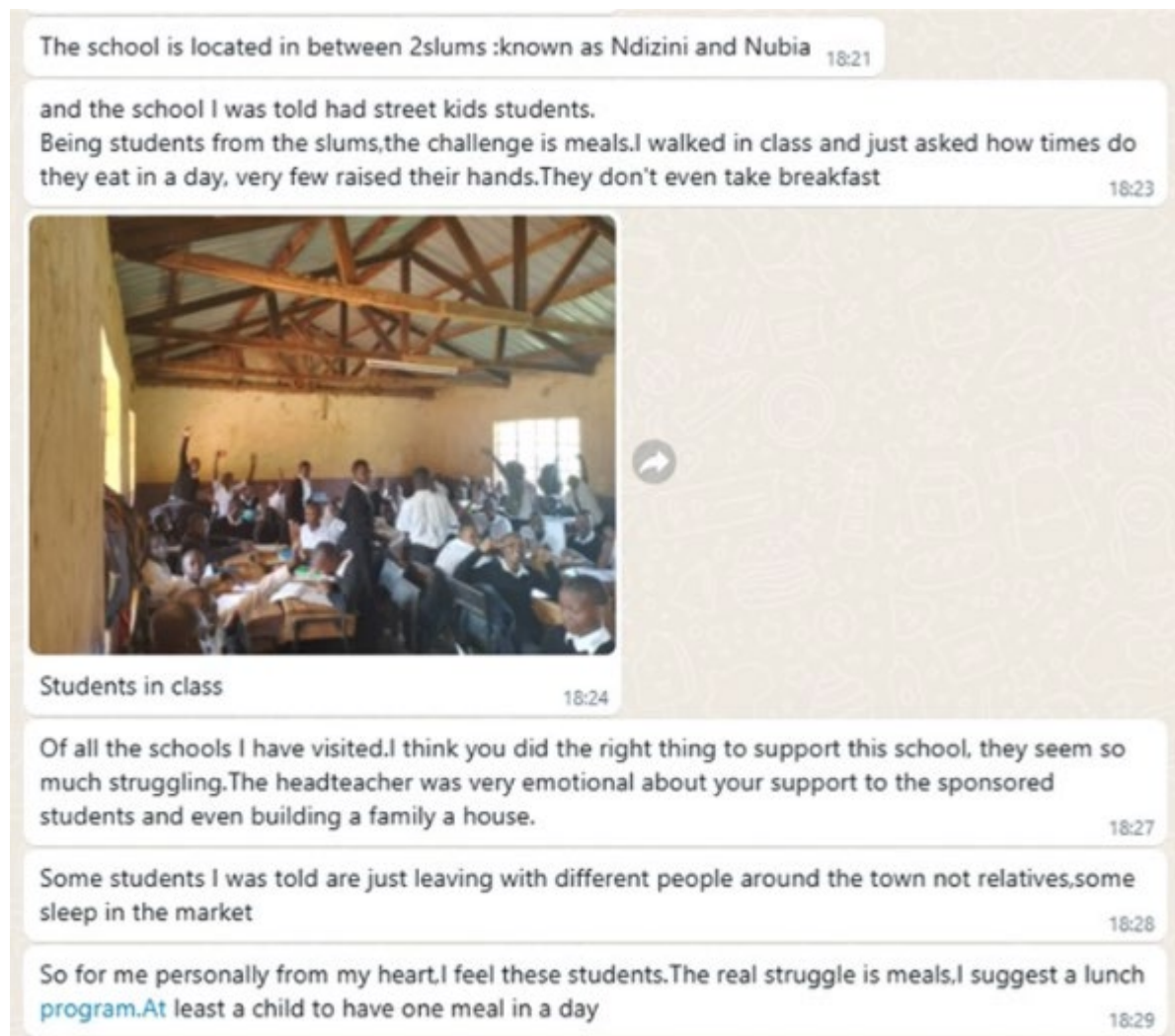


5. Primary School Feeding programmes (£22,474, prior year £6,363)

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 learners 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. Absentism 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.



Pallvee Shah is 😊 feeling joyful in Kakamega, Kenya.
23 February · 🌐

...

At Douglas's home. Such a sweet child with the most beautiful smile 💜😊. We are sponsoring him as a boarder at Emusala Special Needs school in Kakamega as he has cerebral palsy, but he is currently at home due to unexplained seizures. Maureen had spent a whole day with him and his mother a day before this visit, taking him to the large government hospital in Eldoret for tests and specialist advice. He has issues with his brain and will need surgery soon, which we will cover. ...
[See more](#)





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.