Uzima In Our Hands Registered Charity Number 1153181 Trustees' Annual Report For the period 1.1.2025 to 31.12.2025

Uzima In Our Hands Structure, Governance and Management



Photo – A pupil on our program with his family

Uzima In Our Hands **Structure, Governance and Management**

The Charity Uzima In Our Hands ("the Charity") was constituted as a trust by a trust deed made on 1 st August 2013. The Charity's primary aim is to provide funding to support very vulnerable children in rural Western Kenya often by granting scholarships for education or training. New Trustees are appointed by the existing Trustees. All Trustees give of their time freely and no Trustee remuneration was paid during the year. During this financial year the Trustees were: - Joy Mowle (Chair) - Jeanette Ralph, (Treasurer) - Vivienne Collins (Secretary). There were 7 trustee's meetings in 2025 - January, February, March, May, August, October and November.

Recruitment and Training:

Any Trustee can suggest a new Trustee to current Trustees. If agreement is reached, the potential Trustee is informally interviewed by one of the Trustees; if further consensus is reached, the person is then invited to a Trustees meeting where an informed discussion and exchange of views takes place between all parties. At a separate meeting (possibly on the same day if appropriate), a decision is reached whether to invite the person to join the Trust. By this stage it is normally apparent whether the person is / is not suitable and would accept the role of Trustee if offered. If the person has accepted the role, they are then formally invited to a Special Meeting of Trustees which would immediately precede the next Trustees meeting at which they would be formally welcomed to the Charity, and the statutory record of Trustees would be amended accordingly. Prior to appointment, Trustees are sent full details of the Trust and Charity Commission guidance on Trustees' roles and responsibilities.

Policies

The following policies are available to guide the Trustees and volunteers while working for the Charity. • Anti-bribery and corruption • Conflict of interest • Equality, Diversity and Inclusion policy • Financial Policy, including Reserve and Expense Policy • Privacy and Data protection • Code of Conduct for Trustees • Safeguarding policy (including Social Media Policy)

Objectives and Activities:

The purposes of the Charity as set out in its governing document: 1. The relief of sickness and preservation of health and well-being. 2. The advancement of education. 3. The relief of financial hardship.

In 2025 the Charity achieved its purposes for the public benefit through regular grants to the Community Based Organisation (CBO) Uzima In Our Hands Kenya which has 5 staff and a group of volunteers making up the Board members of the CBO.

As always help and support are offered to children irrespective of tribe or religious affiliation and their support is purely based on need. New children to the project were carefully assessed before being awarded a scholarship. We supplied Stationary but over the year began to reduce the supply of uniform in the hope that, with the fees being paid and the support of the Savings group project, the parents and carers could now afford the uniform. This was programmed to be monitored in early 2026. Children in Kenya are sent home if they go to school without the correct uniform or the required stationery and school bag so attendance records from the schools were monitored across the year.

After the visit by Joy Mowle chair of Trustees as a charity we started helping some people and their families with long term medical conditions to set up SHA. This is a Government scheme that gives a whole household basic medical insurance so they can get health care as long as they keep up their monthly payments. Monthly payment amounts are gauged by the Government depending on financial circumstances. The problem for poorer people is often getting onto the scheme as they need to travel to a hospital to apply (and may not be capable of getting public transport) and have the right documents and a mobile. They are also requested to pay for a few months or more commonly a whole year of SHA to set it up. We have found that supporting someone who is sick to get SHA, then not only gets them medical treatment but if we pay for a year gives them time to get better and then to earn enough money to pay the monthly subscription. We supported several families in extreme need with this.

A group of children with special needs are still supported by the Social worker, some into school and some with a home-based care program and a boy with hydrocephalus was admitted to the program. We supported 80 Primary School pupils in 2025, with one

added and 24 Secondary school pupils were on the program too. There was one pupil in college. The numbers of children in total added up to 114 at the end of 2025.

Visits to the Project

Joy, the Chair of Trustees, or another Trustee, visits Kenya every year, if possible, sometimes with a small group of supporters. In this way the communication and the understanding of the issues 'on the ground' are regularly improved and strengthened and crucially a live Audit can be carried out. Joy visited with her nephew Ashley and stayed for 2 months and Ashley for 2 weeks. Joy visited every Primary (14) and Secondary (16) School we deal with and a great deal of the pupils homes and some adjustments were made to funding. We started to role out supporting people with their SHA applications and getting Disability Certificates (which help with SHA) and pension applications. We organised one vulnerable teenager to be an apprentice with a builder this year as a test case.

Joy and Ashley met the chair of the CBO who volunteers to support us and also Mary-Jane Butler who works for a charity called WORK in rural Western Kenya. We gained a great deal from our meetings and future relationship with both of these women. We always give a budget for the CBO to work within which is agreed a few months before the year begins. The visit helps to inform us about budget needs and any major increases in costs. Much was learnt on this extended visit and the charity found that they have a good leader in Kenya in Emmy who has steered the ship and managed the finances well. Ashley was hooked and intends to become more involved in the future.

Audit 2025

An Audit of the finances in Kenya was done for the year 2025 by the firm Kigundu and Company Certified public Accountants (Kenya) This was completed after a site visit and the basic conclusion was-

On the basis of the information and explanations given to us, the payments were within the budgeted costs as approved by Uzima in our hands UK. All the payments were incurred exclusively for the benefit of the project.

The Auditors made a number of suggestions that are being followed up and implemented currently.

Five Talents Savings Group Programme - 2025

Uzima in our Hands has established 3 savings groups from the parents/guardians of children receiving scholarships (Amaika A, B and C) and a further one from staff members and their associates (Tahidi). By mid 2025 there was a membership of 84 of whom 90% were female and 10% male. Members from savings groups A-C are being taken through adult literacy. Cumulative social capital (total savings) as of 30th August 2025 was ksh226.332 and the value of cumulative loans disbursed by that date was ksh 282,732. The programme now operates ASCA (Accumulating Savings and Credit Association) model, where the groups do not end in annual cycles as previously under the ROSCA model. This will see members build their social capital over time and qualify for higher loans that will enable them to do more.

Introduction of group/institutional receipts, weekly/ monthly cash collection sheets loan forms and monthly reconciliation using members passbooks, group receipt, cash collection sheets and office records have made members build trust in the Uzima (UIOH) savings groups.
The programme's core objective is to transform lives through savings, loans and diversified trainings. The groups are purely savings led, that is they are 100% led by the members' social capital, no donor money has been injected to them. There are a number of clients who have benefitted from the programme and here are 2 case studies: one in business and one in adult literacy

1. **Hendrika Ajiambo**

Hendrika is an active member of Amaika B.

HER LIFE BEFORE JOINING UIOH SAVINGS GROUP AND AS A MEMBER.
Hendrika didn't have a stable source of income and she could not afford her basic needs.

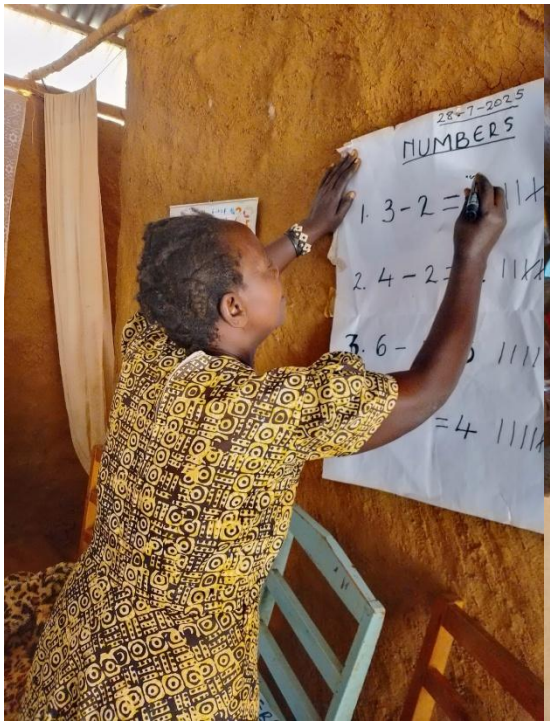
HENDRIKA AS A MEMBER OF SAVINGS GROUP
She joined the group with an objective of starting a small business. She saved for 3 months and borrowed a loan of ksh 500. She started a small vegetable business that has grown and now sells vegetable and fish.

FUTURE PLANS
Hendrika plans to expand her business and to achieve this, she has to increase her savings so as to get a bigger loan. She thanks the savings group because it set a good foundation for her business

<u>The photo below shows Hendrika Ajiambo and the group trainer at Sio Port Market</u>



2.Susan Nabwire





Susan Nabwire is the treasurer of Amaika B. Initially she couldn't even write a letter. The adult literacy trainer took time with Susan helping her hold a pen. Now Susan writes comfortably and being a treasurer she can enter cash transactions in members' passbooks.

The members from the 3 savings groups currently in literacy classes are very proud that they can write, read and even train other members. The chairlady of Amaika B is a learner and she boasted during a savings group session that she can now be given all the group books to make entries. Indeed, there is a positive impact and the learners now socialize freely with others in the community in functions unlike before.

A focused Savings group training for leaders (Chairperson, secretary and treasurer) of groups was held in November with training given by Emmy Ronoh (Savings Group Trainer). The training was focused around 3 questions :

1. Where are we?
2. Where do we want to be?
3. How will we get to where we want to be?

There was positive and honest discussion within the different categories of leaders present and enthusiasm from them to encourage their members to save more in the future. They highlighted positives since the beginning of the year :

- Proper use of passbooks
- Introduction of group receipts
- The use of cash collection sheets- were there before but not being used
- Use of loan forms- Were not being used previously
- Monthly reconciliation thus making leaders be at peace because no issue of cash transactions not tallying and money getting lost
- Introduction of ASCA Model.

Finally, as the Savings Group Trainer, Emmy made the following observations in her Report at the end of the year :

1. Changed mindset. Members can now work to earn unlike before.
2. Savings culture embraced. Savings group members have embraced the idea of making a saving for a better future.
3. Adult literacy has helped the members develop their self-esteem. They can now write and sign documents like the loan forms without fear.

4. Most of the members have businesses running and they attribute their success to the business trainings they receive.
5. Members are glad that they will borrow loans to pay school fees for January 2026 using their accumulated savings.
6. The reduced interest rate from 10% to 1% per month has made members borrow more for business.
7. The general restructuring of savings and loan transactions caused the members see the benefits of being in a savings group.

Funding in 2025

A few successful fundraisers were done in 2025 the most notable being Joy's pledge to swim in the sea every day of December. This raised well over £3,000 and was very cold!

We have settled into 3 main fundraisers/year – The update evening at Yarmouth Sailing Club, the Sponsored Climb and a Coffee morning in the summer. Sadly we didn't do the Sponsored Climb in 2025 but the other two did increase the knowledge of the charity's work. The vast majority of our funds however are from regular donors on whom we rely for regular funding.

CHARITY COMMISSION FOR ENGLAND AND WALES

Uzima in Our Hands	1153181

Receipts and payments accounts

CC16a

For the period from	01/01/2025	To	31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	25,519	-	-	25,519	22,845
Fund raising	4,400	-	-	4,400	1,613
GiftAid	-	-	-	-	3,183
Bank interest	51	-	-	51	461
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	29,970	-	-	29,970	28,102
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	29,970	-	-	29,970	28,102
A3 Payments					
Grants to Uzima Orphan and Day Care Centre	27,540	-	-	27,540	38,050
Five Talents Programme	-	-	-	-	8,000
Travel costs	2,335	-	-	2,335	2,160
Salary reimbursement	2,234	-	-	2,234	3,855
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	32,109	-	-	32,109	52,065
A4 Asset and investment purchases. (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	32,109	-	-	32,109	52,065
Net of receipts/(payments)	- 2,139	-	-	- 2,139	- 23,964
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	13,450	-	-	13,450	37,413
Cash funds this year end	11,310	-	-	11,310	13,449

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Coop Current Account	2,992	-	-
	Coop Savings Account	8,318	-	-
	Natwest Accounts	-	-	-
	Total cash funds	11,310	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Joy Mowle	Joy Mowle	09-Jun-26

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Uzima in Our Hands		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	1153181
Set out on pages	Form CC16a for financial year 2025 accounts		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2025**.

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").

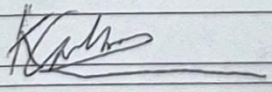
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (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:**	20 Sept 2026
Name:	Karen Cattermole		
Relevant professional qualification(s) or body (if any):	N/A		
Address:	6 Maida Vale Road Shanklin, Isle of Wight PO37 7DB		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	N/A