Change a Chapter

CHANGE A CHAPTER

A Charitable Incorporated Organization, CIO

Registered Charity Number : 1169249

Annual Report and Accounts

For the Financial Year ending 31st July 2026

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st August 2025 Period start date
To 31st July 2026 Period end date

Charity name: Change A Chapter

Charity registration number: 1169249

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The charity currently works to advance the education of the children in the coastal region of Kenya from Malindi in the North to Mombasa in the South in particular by 1. Providing and assisting in the provision of facilities for education in Junior Schools, Timboni, Watamu. 2. Providing sponsorship for children at primary and secondary schools.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	During the financial year commencing 1st August 2025 and ending 31st July 2026 a total of £17,073 was raised and received by the charity from a variety of different sources. The expenditure for this financial year was £25,548 (see Receipts and payments accounts for the year.) This last year Change a Chapter has received donations from kind hearted generous individuals and also received money from one trust fund. The trustees all work on an entirely voluntary basis. We know that the charity continues to receive donations because the people and Trust fund who donate know that every financial gift goes directly to improving the welfare of the children who live in extreme poverty in Kenya.

		<u>Primary school support</u> The charity has continued to support the education for the children with a named sponsor and the donations received has also meant we have been able to support other children. At the start of the financial year we had supported 6 children in primary school. 4 of them moved to Junior secondary school in January 2026. We currently have one girl in primary school and for the last academic term of 2025 and Terms 1 and 2 of 2026 we have supported one boy in primary school. During this year's financial period the children have had three academic terms. <u>Junior secondary school</u> Currently we are supporting 7 children in Junior secondary school. Junior secondary school is the equivalent to the former Class 7 and 8 of primary school and also the former first year of secondary school. We had 1 girl complete her Junior secondary school education in November 2025 and we had 4 children progress from primary school to junior secondary school in January 2026. <u>Secondary school support</u> We currently have five students at secondary school. Two girls and two boys. We have one girl and one boy in Form 4 who are due to sit their secondary school national exams in November 2026. We have one boy in Form 3 and two girls currently in their first year of senior secondary school. One of our students is at a day secondary school but all our other students are at boarding school.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm that they have referred to the guidance issued for the Charity Commission on public benefit and have due regard for these in the charities' activities.

Additional information (optional)
You may choose to include further statements where relevant about:

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

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the financial year commencing 1st August 2025 and ending 31st July 2026 a total of £17,073 was raised and received by the charity from a variety of different sources. The expenditure for the financial year was £25,548 (see Receipts and Payment accounts for the year). We as trustees are pleased with the achievements of the charity this year especially due to the very significant impact on the charity with decreased donations. There have been further increased in costs of everything in Kenya. We have been concerned at the price rises and the demanding costs of the new education curriculum. We also have had to deal with some unforeseen emergency issues that were difficult Referred to later in our report but we have managed to pass through these. The cost of school fees, school meals, stationary, textbooks, uniforms and transport costs have increased again this year. The cost of medical care has also increased but we aim to ensure our children get prompt good medical care so

		that they do not miss out on many days of schooling. Medical care is not free in Kenya and costly. **<u>Primary school education</u>** We have been able to continue to provide for the needs for the children including: school fees, two school meals per day, examination charges, stationary, school uniforms and PE kits and mandatory expensive school trips. In addition we have provided the extra school fee for computer classes. We have provided transport costs for the children to get to their respective schools safely. There have been a number of younger children kidnapped in the area we work in during 2026 and we have aimed to ensure that our younger children always have the same person transport them to school in a tuk tuk for their safety and collect them and return them to their respective homes at the end of the school day. The costs for the CBC, Continuous based curriculum have continued to increase .The mandatory cost of termly projects and mandatory school trips has impacted us but thankfully we have managed this financial year to be able to accommodate for this. The appreciation from the children for their support from the charity remains humbling. Each child continues to write cards and letters to their sponsors and other donors and the Patron of the charity. They put a lot of effort into these and the personal touch from the child to the sponsors and other people who donate is highly appreciated. *"I want to thank you so much for your love and support. Thank you for supporting my education. I am now in Grade 5 and I really enjoy learning. My favourite subjects are English and Maths"* ***Halima Grade 5*** *" I am taking this great opportunity to thank you for what you have done to me. Firstly I want to thank you for paying my school fees and I also thank you for offering food to me. If it was not for you I don't know where now I could be. I really appreciate the great support."* ***Ryan Grade 6***

Junior secondary school

Junior secondary school (equivalent to Grade 7 and 8 of the former primary education system and Form 1 of the former secondary school curriculum) has come with a very significant cost. The children require different uniforms and PE kits and require mandatory purchases of a lot of new text books each year. There has also been a further rise in the cost of their school fees for the academic year commencing January 2026.

We had four children transition from primary school to Junior secondary school in January 2026. We are thankful for donors continued support and we currently have managed to support eight children at Junior Secondary School since January 2026 which is the start of the academic school year in Kenya.

We have been providing for the needs for these children to attend school which are similar to those of our primary school students: school fees, examination charges, stationary, school uniforms and PE kits, mandatory school trips, text books, project costs and the extra school fee for computer classes. We have also provided transport costs to school to ensure the children's safety.

The children at Junior secondary school all also write letters of thanks to sponsors and people that have donated generously to Change a Chapter.

" I am grateful and thankful to you for contributing to my school fees. I thank you so much for the financial sacrifice you have made which has enabled me to attend Junior Secondary School "
Brian N Grade 6

"I want to thank you so much for everything you have done for me. I'm grateful to you for paying my school fees and getting me extra food. I thank you for the love and kindness you have given me. Thanks once more for enabling me to have glasses which have helped me greatly in school"
Brian K Grade 9

"I am fine here in Kenya for God has been protecting me from harm. I honestly cannot thank you enough for agreeing and being willing to pay for my school fees food and textbooks. I wish to thank Change a Chapter for Changing my life.
Claudia Grade 8

Secondary School Education

Our secondary school students are working very hard. We had one girl who sat her Kenyan Certificate of Secondary school exams in November 2025 and she achieve a mean Grade of B minus. We were thrilled at how well she did. The school gave her a prize for her Grade of a new suitcase. Due to her grade she was able to get a student loan and has now joined university.

We have one girl who is currently in Form 4 at the same boarding school and she is due to sit her Kenyan Certificate of Secondary school national exams in November 2026. She is the only member of her siblings (eight of them) to ever go to secondary school. She is so appreciative of the charities support.

We also have one boy in Form 4 at a day secondary school who will also be taking his Kenyan Certificate of Secondary school exams in November 2026.

We have one boy who is now in Form 3 at boarding school. In January 2027 he will join Form 4 and he will be our last child to complete the former education curriculum.

In January 2026 we had two girls who have only studied the modern curriculum join senior secondary boarding schools.

The pupils are dedicated to their studies and very appreciative of the generosity of their sponsors and the charity to enable them to attend secondary school. They know it is a privilege to be supported by the charity as they know of other children their age who simply cannot afford to go to secondary school or if they do go they are frequently sent home due to lack of payment of school fees.

The costs to send the students to secondary school is very considerable and

		there has been a further rise in prices this financial year. It is very challenging due to the costs but so far as a charity we have been able to meet the demands for this current financial year. The costs increased significantly as in May 2026 two of our children at boarding school had fires in the evening in their school dormitories. One was at one of our boys boarding school and the other at one of our girls secondary boarding schools. She had only joined the school in January 2026. Thankfully both the children were in evening prep class's at their respective schools at the time but apart from what they were wearing and the few books they had with them at the time all their belongings were destroyed by the fires. They required new everything: mattress, bedding, school trunks, school uniforms, textbooks, jerry cans and basins and all their item for washing themselves and their clothes and new uniforms. We also had to cover an additional fee at each school to help pay for the repair costs, this was mandatory. It was a challenging time. We had to pay out this emergency relief for the sake of our students. It was expensive to replace these items and the extra fees demanded by the schools but we were as trustees were highly thankful that both out students were safe despite the terror of the ordeal. We were especially relived upon hearing there had been a fire at another boarding school in Kenya when 16 girls died. All the secondary school students also continue to write letters to their sponsors and the children are most grateful for their support. *"Thank you greatly for the support that you have shown me. Thank you for paying for my school fees and for providing all the needs that are needed in school. Through your generosity I get good education which I would not have received."* ***Talanta Form 3***

"I take this opportunity to thank you for all the good deeds that you are doing unto me. I thank you for paying for my schools fees and also for all my shopping's. It has not been easy for me to join secondary school but through your love and support you have enabled me to be in school."
Emily Form 3

"I am writing this letter with a heart full of appreciation for the kindness love and generous support you have continued to show me throughout my education. There was a fire in my dormitory whilst we were in class. The fire destroyed all my belongings. I am therefore grateful to you for stepping in and helping me replace the belongings that I lost. I sincerely thank you for caring about my wellbeing and helping me get back on my feet again."
Leah Grade 10 Senior Secondary School

"I would like to express my heart felt gratitude for the support you have given me throughout my secondary school education. It would never have been possible without your help for me to achieve this important stage of my education. I passed my Kenyan Certificate of Secondary Education with a mean grade of B minus. This was a high enough grade to mean I was eligible to apply to go to university. Thank you for being of great support. I will forever be grateful to you."
Rinah
(completed Form 4 November 2025)

<u>Medical care</u>

There has been a lot of poor health and sickness in the children we support this year. It is not surprising due to the dirty and squalid conditions many of our children live in. They have no running water or adequate sanitation. To make it worse In the area where many of our children live there have been problems with water supply and they have not been able to collect water from stand pipes but the water has come directly from a bore hole. As a consequence this has led to many stomach

		and bowel infections. A number of our children have had severe chest infections including a couple of children developing pneumonia which is concerning due to the high death rate from pneumonia in Kenya. We had two girls sent home from boarding school for medical care. One girl was admitted with severe dehydration due to a bowel infection one week prior to sitting her Kenyan Certificate of Secondary education. She had to be treated quickly with high doses of IV antibiotics and returned to school still on medication 3 days before her first exam. We had a concerning incident when one boy in junior secondary school had a seizure whilst doing an exam. It alarmed all those who witnessed this. The boy did not recognise any of his teachers and did not recognise our charities Kenyan based coordinator and deputy who were all called urgently to the school. The boy had to undergo a number of emergency medical investigations. With medication, sufficient counselling, being given extra food as he frequently would go without meals and having spectacles bought for him he has managed to remain seizure free. These costs incurred also came from our emergency fund as seen in the accounts. A couple of our girls have had to be given medication during their menses otherwise the pain is so bad they could not attend school. The children continue to receive deworming medication. Medical care is not free in Kenya. The cost of medication is very expensive but despite the large medical expenses we have ensured all the children have received good prompt medical care with only a few days out of school. They have been able to continue with their primary, junior secondary and secondary school studies and examinations which otherwise not have been feasible. Despite the costs we are grateful they are all still alive due to the medical care received.

		Transport costs We have included this in our report this year as our costs incurred during this financial year have been large. During this financial year we have had two children sent home from boarding school as they have become very unwell. Our Kenyan based coordinator has to collect the child from their respective school and then also escort them back to school when they have had medical treatment. It was the same when there were the fires in the two different boarding schools the children had to be escorted by their guardian who is the Kenyan based Change a Chapter coordinator. This year (2026) there have also been some gangs from Tanzania who had been kidnapping and sometimes killing school children in the area where most of our primary and junior secondary school children live. We have therefore ensured that all the children are always taken to school by someone well known to the Kenyan coordinator and trusted and also picked up from school by the same trusted driver. **Tertiary Education Success** Although as a charity we do not support tertiary education we were delighted as trustees to hear that one girl who we supported for part of her primary schooling and then all of her secondary schooling has completed her Batchelor of Education degree in July 2026 and achieved a Second Class Upper Division (2:1). She is now a qualified mathematics and business studies secondary school teacher and has already got herself a job teaching despite not officially graduating until the end of November 2026. She has achieved this through applying for a student loan and also having a side hustle of cooking samosa's on the street near her disabled mums mud hut during her university holidays. As trustees we are so delighted and she has already kindly offered to help tutor some of our junior secondary and secondary school student in maths during their school holidays.

Additional information (optional)
You may choose to include further statements where relevant about:

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

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	£10, 487
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	It has been the policy of the charity to retain sufficient funds to avoid becoming overdrawn and incurring unnecessary bank charges. Despite increased costs and a fall in income it remains our aim to hold sufficient funds for the foreseeable future.
Amount of reserves held	Para 1.22	£ 10, 487
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The financial donations this year have been received from generous individuals and from one trust fund.

Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO Registered 19 September 2016
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organization
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by invitation after consideration by the Board of Trustees. No new appointment has been made this financial year.

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	

Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

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

Names of the charity trustees who manage the charity

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

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	

falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

We as trustees would like to thank our Patron Lady Julia Clayton for her continued support.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Diane Evans	D Langley
Full name(s)	Diane Evans	David Langley
Position (eg Secretary, Chair, etc)	Trustee	Trustee
Date	11/11/2026	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name: Change a Chapter

No (if any):

Receipts and payments accounts

CC16a

For the period from: August 1. 2025 To: 31.07.26

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					
Sponsors		8,250	-	8,250	9,744
Donations	10,712	-	-	10,712	14,431
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	10,712	8,250	-	18,962	24,175
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	10,712	8,250	-	18,962	24,175
A3 Payments					
Primary School Fees	395	440	-	835	1,820
Primary School Text books	-	100	-	100	253
Salaries	803	-	-	803	775
Junior Scondary fees	-	2,075	-	2,075	2,090
Junior Secondary Textbooks	66	665	-	731	559
Secondary School fees	461	2,143		2,604	2,345
Secondary School text books	397	260		657	437
Personal needs	1,437	944	-	2,381	1,411
Medical	2,997	-	-	2,997	3,114
Food and Water	1,767	-	-	1,767	2,026
School Uniforms		820		820	1,644
Transport	3,023			3,023	4,340
Educational Courses		803		803	476
Administrative and legal	2,376			2,376	1,937
Emergency Relief	2,038			2,038	
Gifts	848	-	-	848	967
Sub total	16,608	8,250	-	25,548	24,194
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	16,608	8,250	-	25,548	24,194
Net of receipts/(payments)		-	-		
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	17,073
Cash funds this year end	10,487	-	-	10,487	17,073

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 £
	Lloyds	9,054	-	-
	KCB	106	-	-
	Cash	27	-	-
	Total cash funds	10,487	-	-
	(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
Diane Evans	DIANE EVANS	11.11.26
D Langley	DAVID LANGLEY	11/11/2026

Notes to financial statements for the year ended 31st July 2026

This year has been challenging due to a fall in donations and unexpected emergencies referred to in the annual report

However, despite this, and Kenya experiencing the same increases in cost of living as in the UK(mainly transport and food in Kenya), we have managed to end the year with a positive balance.

We hope the expected continuing fall in our annual income, due to the increasing age of many of our regular donors, will not jeopardise our work during the coming year.