

Uzima in Our Hands
Registered Charity Number 1153181
Trustees' Annual Report For the period 1.1.2023 to 31.12.2023



Photo – Family supported by Uzima

Annual Report 1 Jan 2023 - 31 December 2023

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 1st August 2013. The Charity’s primary aim is to provide funding to support education for vulnerable children in rural Western Kenya.

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) - Louise Collins (Treasurer) - Vivienne Collins (Secretary)

There were 7 trustees meetings in 2023

12 January 2023, 27 January 2023, 16 March 2023, 18 May 2023, 19 July 2023, 21 September 2023, 28 October 2023

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 • Roles and Responsibilities • 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 particular, but not exclusively, for Uzima Children Orphan Centre in the Samia district of Western Kenya

During 2023 the trustees applied to amend the Objectives on Charity Commission website to remove the words - *in particular, but not exclusively, for Uzima Children Orphan Centre in the Samia district of Western Kenya*. This was successfully done during 2023.

A summary of the main activities in relation to those purposes for the public benefit

In 2023 the Charity achieved its purposes for the public benefit through regular grants to Rise to Shine Education Foundation (RTSEF) a Kenyan NGO that agreed to support the children that had previously attended Uzima Children Orphan Centre by giving them scholarships to attend local Government Primary schools. As with the Orphan Centre help and support are offered irrespective of tribe or religious affiliation and their support is purely based on need. All children are carefully assessed before being awarded a scholarship and then are enabled to attend school by being given all the necessary equipment and uniform required. More children were added to the 67 already on the books at the start of the year meaning that the numbers in total added up to over 100 during 2023. A further 9 children with extra needs attended special schools or colleges or were supported at home.

Joy, the Chair of Trustees, or another Trustee, visits Kenya every year, if possible, usually 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. As a visit had been done late in 2022, no visit was made in 2023.

The year started with the idea of closing our charity by the end of 2023 in line with the end of the Five Talents scheme. However, we gradually realised that we should stay open to continue our work of supporting vulnerable children, collecting funds and sending grants. This was agreed by all the trustees.

Helen Taaka a girl aged 7 is one of the pupils who was awarded a scholarship to attend Primary School in 2023. The students selected have already suffered in their short lives, usually from living in extreme poverty which in turn can lead to the premature death of their parents through sickness or, as in Helen's case the loss of her father's care and support. Offering these children scholarships for basic Primary education helps to relieve the burden on their families and gives the children a chance to escape poverty into their future.

Children in Kenya are sent home if they go to school without the correct uniform or the required stationery and school bag.



Helen's home is a small mud house where she lives with her brother and mother. In 2023 during the rains, their house partially fell down as it is not built to withstand heavy rain well. At night they stack the chairs and table to be able to sleep on the floor. Helen is in Grade One and now goes to Bunandi Government Primary School about one mile walk from their home.

The mother lost the sight in her right eye in an accident and since then she farms for a living, tilling the soil on both her own land and for others, to earn a little money. This is used for food, but she says, 'it is never enough'. Her husband left four years ago to get work in Nairobi but has never returned and since has never supported his family financially.

Our Primary project has given Helen and her older brother uniform, school bags, stationery, books and paid the termly school fees for them. This in turn has given them hope for a better future.



photo – Emanuel one of the children supported at home

We worked through many things with our new NGO on the ground and at times this wasn't easy but by the end of the year we were happy with our MOU (memorandum of understanding) and the good working relationship we had with RTSEF. The relationship was improved by a visit from the founder of RTSEF (Bakhitah) to the Isle of Wight in October, at the start of her academic year studying for an MA in London.

RTSEF had set up a good working program in Nanderema that looked after the children we wanted to enable to get an education once Uzima Orphan Centre had closed. This included Secondary School pupils both in Nanderema and at another impoverished location called Elgeyo Marakwet. We supported children with extra educational needs such as cerebral palsy or deafness and over 100 local Primary School pupils. We kept our supporters informed through five Newsletters across the year about the charity's and children's progress, many of whom had individual sponsors.

We introduced a new system where RTSEF could help as many children as possible with the budget we gave them and allowed them to have far more input into who they chose to support. They chose

to increase their support in Elgeyo Marakwet giving scholarships to 20 Secondary students increased from the original 10.

Five Talents

UIOH SAVINGS GROUP PROGRAMME - 2023 Activity

It has been a strong year for the Savings Group project. We are pleased to report that at the end of 2023 we had a total of 499 savings group members, that is close to an additional 100 members on last year's figure of 400. The project continued to run extremely well under the dependable leadership of Emmy Ronoh, our Five Talents trainer who we employed to run the project for us on the ground. Our groups are run by Frida (full time) who now manages 24 groups and a part time accountant, Wilkister. We sponsored Frida to pay for a motorbike through her own wages which has made it easier for her to get around between groups. As we continue to meet our goal of helping families save, learn how to run a small enterprise of their own, and make their own living, there have been many heart warming success stories.

The following report comes from Emmy herself, describing the project. At the end of her report, she highlights one encouraging case study about Agnes & Felister, two women from the Busia County who successfully set up and manage their own brick building business after being members of our Savings Group project.

Emmy's report (at the end of 2023)

Uzima in our hands is a non government, non profit organization that Works with the community in Busia County Samia sub county. The population in the rural area is mainly Samia. Main economic activities are dairy farming, fishing, and small scale enterprises. Samia sub county is located in the lower region of Busia County with four administrative wards namely Bwiri, Agenga/Nanguba, Namboboto/Nambuku and Nangina . It has a population of 107,176 and an area of 281.2 km².

Uzima in our Hands has established 24 savings groups with a membership of 499 at the end of 2023, whereby 80% are female and 20% are male. Cumulative social capital (total savings) as the end of the year was 1,978,265 ksh. The programme operates groups that end in cycles, that is they share out what they have saved (the cycle ended in December 2023). The groups share out their savings, and interest earned on loans and social money, and they begin afresh the following year. The programmes core objective is to transform lives through savings and loans and diversified trainings and we are proud to say that indeed we are meeting the objective. It is worth noting that the groups are purely savings led, that is they are 100% led by the members' social capital, no donor money has been injected to the groups. There are a number of clients who have benefitted from the programme and we have highlighted here **Agnes Ouma and Felister Auma**.

Agnes Ouma and Felister Auma are business partners and members of Nabuganda Safari ni Hatua savings group. (The name of the group means a journey of small steps). They joined

the savings group in January 2022 which ended the first cycle in December of the same year and started second cycle in January 2023.

Before joining the Savings Group, Agnes and Felister were doing casual jobs to meet their needs of which the income was not enough. When UIOH established savings groups in their area, they were very happy to be members. They registered as members and started saving with a view of getting loans.

Agnes and Felister as members of Nabuganda savings group.

Their dream of starting a business was made possible with business skill training taught by their trainer Frida. They were happy to attend training sessions every time. Their dream was actualized with Agnes taking a loan of Ksh 10,000 and Felisters ksh 5000. Together they put their resources together and started a partnership or rather a joint Brick making business. They both earn income from the bricks being sold which enables them to meet their needs including paying school fees for their children. Loan repayment and savings mobilization is done with ease because of the profits from brick making.

The two photos show Agnes and Felister in their brick making business.

They are grateful to UIOH for initiating savings and credit program that has transformed their lives.





CHARITY COMMISSION
FOR ENGLAND AND WALES

Receipts and Payments Accounts

Charity Name

Uzima In Our Hands

Charity number (if any)

1153181

For the period from

01/01/2023

to

31/12/2023

Section A

Receipts and payments

	Unrestricted Funds	Restricted funds	Endowment Funds	Total Funds Per. (From - To)	Last Year
A1 Receipts					
Donations	22,997	-		22,997	63,473
Fund Raising	425	-		425	15,978
GiftAid	2,509	-		2,509	13,498
Grants	-	-		-	1,000
Other Income	-	-		-	-
Interest	504	-		504	3
	-	-		-	-
Sub total	26,436	-		26,436	93,952
A2 Asset and investment sales, etc.	26,436	-		26,436	-
Total Receipts	26,436	-		26,436	93,952
A3 Payments					
Grants to Uzima Orphan and Day-Care Centre	-	-		-	2,409
Grants to Uzima Orphan and Day-Care Centre S/N					
Five Talents Programme	13,205				
Bank charges	-	-		-	331
FOB Transfer	211			211	-
Cost School Shirts	-	-		-	682
Fund Raising Cost	-	-		-	50
Admin Cost	471	-		471	-
	-	-		-	-
Subtotal	49,150	-		3,091	101,568
Total Payments	49,150	-		3,091	101,568
Net of receipts / (Payments)	22,714	-		23,345	7,617
	-	-		-	0
A5 Transfer of funds					
A6 Cash funds last year end	60,127	0		60,127	9,294
Cash funds this year end	37,413	0		83,472	1,678
	0	0	0	0	0

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

B1 Cash funds

Details	Unrestricted Funds	Restricted funds	Endowment Funds
Bank - Main	44,609	-	
Special	2,272	-	
Coop Current Account	4,051	0	
Coop Savings Account	14,043	-	
Vocational Room	0	0	
Give As You Live	-	-	
Paypal	0	-	
Paypal Giving Fund	0	-	
Stripe	524	-	
Total cash funds	37,413	0	

B2 Other Monetary Assets

Details	Unrestricted Funds	Restricted funds	Endowment Funds

B3 Investment assets

Details	Funds to which asset belongs	Cost (Optional)	Current Value (Optional)

B4 Assets retained for the charity's own use

Details	Funds to which asset belongs	Cost (Optional)	Current Value (Optional)

B5 Liabilities

Details	Funds to which liability relates	Cost (Optional)	Current Value (Optional)

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

signature

Print name

Date of approval



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Uzima In Our Hands

On accounts for the year
ended

31 December 2023 Charity no
(if any) 1153181

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2023.

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: *Josh Fagelman*

Date: 31/10/2024

Name: Joshua Fagelman

Relevant professional
qualification(s) or body
(if any):

A.C.C.A

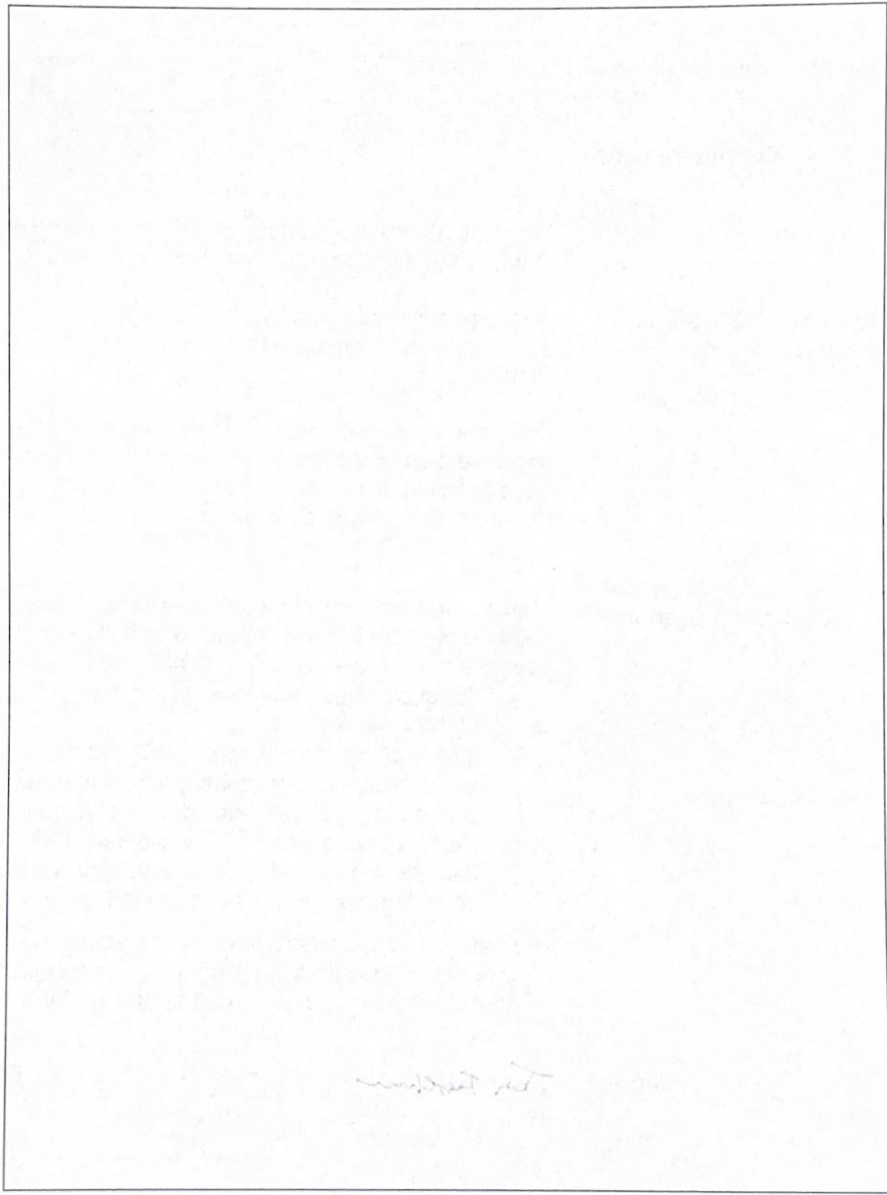
Address: Enterprise House
Ocean Way

Southampton, SO14 3XB

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.

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