

NGOKO CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT & ACCOUNTS

YEAR ENDED 31 DECEMBER 2016



CONTENTS

01	Objectives and Activities	1
02	Achievements and Performance	3
03	Future Plans	5
04	Financial Review	6
05	Accounts	9
06	Independent Examiner's Report	10
07	Structure, Governance and Management	11
08	Reference and Administration Details	12
09	Trustee Declaration	13
10	Acknowledgements	14

01 OBJECTIVES AND ACTIVITIES

The purpose of the Ngoko Charitable Trust is the prevention or relief of poverty in Zimbabwe by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

Background

In 2014 the current trustees established a school / community project in the **Ntabayengwe Village**, 14km from the town of Victoria Falls in Zimbabwe.

For many years, this community has survived by cattle raising and limited subsistence farming. The village is situated adjacent to the Zambezi National Park and Jafuta Forest area so human-wildlife conflict is rife. Education opportunities were poor and kids often dropped out of school.

Our Activities

With the support of the community we initially constructed a simple open structure which operated as a pre-school. As funds became available we introduced schooling for Grades 1 and 2. In May 2016 **Lesedi Primary School** received official recognition as a registered school by the Ministry of Education. Our plan is to expand the school each year so that we

take our original pre-school pupils through Primary School, finishing with Grade 7.

Educational opportunities are extended to the rest of the community, with the provision of adult literacy classes and vocational training.

We have organised a mobile clinic for the community, where there is a high incidence of HIV and AIDS. The nearest public clinic is at Chisuma, 28km from the village, and transport costs are unaffordable for most of the community. A community nurse now operates a mobile clinic from the pre-school on a regular basis. In due course the project aims to build a separate fully equipped clinic on site.

The community has been heavily involved in this project from the start to ensure they are fully invested in the scheme. Elected members of the community are part of the school advisory council and are responsible for day to day decision-making at the school.

I love my school because we now have more classrooms. I am one of those who were there when the school started and we were using the shade only as a classroom. Now we even have new chalkboards in the new classrooms. There are sports grounds with new goal posts. We also have computers and many books to read. We have clock faces and reading cards. More children are coming to us. Thank you.

Adioa Ncube. Grade 3 pupil

01 OBJECTIVES AND ACTIVITIES

Public Benefit Statement

The Trustees have a duty to report on our organisation's public benefit and follow the guidance from the Charity Commission on the provision of Public Benefit requirement under the Charities Act 2011.

1. Education

By establishing a local primary school in the Ntabayengwe community we are keeping children in school for longer as they don't need to travel long distances to school.

Our focus on high quality teaching standards and the provision of computer classes ensures the pupils are receiving a far better education than a government school would offer. Better educated children will have greater opportunities for employment, providing role models for future generations.

2. Training

The community is heavily involved in the school project. The experience is teaching them new skills and providing a renewed sense of purpose and responsibility.

Seeing the progress being made by the children is encouraging many of the adults to improve their own education and training. Adult literacy classes are offered at the school and vocational training is provided when suitable instructors are available.

Improving educational standards will enable new sources of income and slowly divert attention from reliance on other non-sustainable income sources.

3. Healthcare

A nutritious breakfast and lunch is provided on each school day for all pupils, reducing the incidence of malnourishment.

The provision of a mobile medical clinic means that the community benefit from improved medical services. There is a high incidence of HIV and AIDS in the community so the clinic allows regular access to life saving medication.

Welfare has also been improved by the introduction of a mains water supply to the school, providing access to clean water for the children and the wider community.



02

ACHIEVEMENTS AND PERFORMANCE

In 2014 we started with a handful of pre-school pupils and a sceptical community. We now have 136 eager pupils, an officially recognised Primary School and a supportive community who are travelling with us on this journey.

When the initial pre-school opened for registrations in January 2014 it was a nervous moment. A handful of children turned up, accompanied by some curious and rather sceptical parents. The community were expecting we would be "here today, gone tomorrow".



Fast forward three years and mention of Lesedi Primary School creates a buzz of excitement. It is becoming known as a "centre of excellence" within this rural area.

A list of our achievements fails to grasp a subtler change. An underlying sense of

despair and lethargy within the community is gradually being replaced by belief and optimism. Confidence is growing, both in the children and the adults.

Thanks to the amazing and wholly unexpected support our project has received, development has moved at a fast pace. Here are a few of the highlights since the project started:

Water Supply

Although the community is situated relatively close to the Zambezi River, due to the steepness of the gorges it is not possible to collect water from the river.

One of our early objectives was the provision of a water supply to the school and wider community. Thanks to an extremely generous donation we accomplished this, with the community digging a 3km trench for the supply pipe. Several families have since connected their homes to the new water supply.

More recently, thanks to another donation, a bore hole has been drilled one kilometre from the school for use by both the community and the school.

I love my school and am one of the pioneers. I am happy to see many classrooms coming up. Now we have new desks and the Headmaster has an office. Our windows have window panes. I love seeing the changes. I did not know that I would do computers in my home area. Thank you to all who are making this possible.

Shelter Zulu. Grade 3 pupil.

02 ACHIEVEMENTS AND PERFORMANCE

School Buildings

The first addition to the initial, very basic pre-school structure was an Early Childhood Development (ECD) classroom kindly donated by Rotary Club International in late 2015.

Soon afterwards, we finished construction of the first main classroom block for Lesedi. The block has two classrooms along with offices for the teachers.

In addition to the classroom block, over the past year we have added an ablution block, kitchen rondavel with dining gazebo and a teachers' cottage which will accommodate up to three teachers. The land around the school buildings has been fenced to provide additional security for the children.

Towards the end of the year work started on a second double classroom block, which has now been completed.

Official Endorsement

In May 2016, the Ministry of Education formally endorsed the application for Lesedi Primary School to be officially recognised as a school. One government teacher has since been allocated to the school and more will follow in due course.

Computer Lab

Despite the lack of electricity and internet in the area, the trustees were keen to introduce computer lessons. The school committee approved the purchase of a small generator and we received generous donations of new and used laptops. The Ministry of Education supplied an IT teacher. All the students now receive computer lessons, something that really sets Lesedi apart for a rural school.



Text Books

Providing sufficient text books for a fast-expanding school has been challenging as books are expensive in Zimbabwe. However, we have been fortunate to receive donations allowing us to purchase sufficient text books for the students to share.

In September, we were delighted to receive a consignment of 21 boxes of books donated by the Zambezi Schoolbook Project.

Land Purchase

During the year, we also purchased two further plots of community-owned land for future expansion of the project.



03

FUTURE PLANS

After a fast-paced period of construction, we are planning a year of consolidation in 2017. Our focus is on ensuring construction projects are fully completed and equipping the school to the best standards possible.

Our immediate priority is to complete construction of the second classroom block, a project started at the end of 2016. Once completed, the school should have sufficient classrooms until the introduction of Grade 5 in 2019.

Several smaller construction projects are also scheduled during early 2017:

- A small computer lab is to be built between the two classroom blocks, resulting in a dedicated room for computer lessons;
- A simple structure is planned to house the generator, which is currently only covered by plastic sheeting;
- A stand will be constructed to house the 5000L water tank.

We also plan to:

- Add guttering to the buildings and purchase smaller water tanks to collect rainwater and feed the main tank;
- Add plumbing to the ablution block;
- Lay gravel along the 3km track leading to the school, to prevent buses getting stuck when bringing in tour groups for village/school visits;

- Add more fence poles for support along the fence around the school property;
- Build a perimeter fence around the rest of the school land;
- Provide playing fields for school sports.

The trustees are also investigating the possibility of connecting the school to mains electricity or installing solar power, subject to costs and availability of funding. We also hope to connect the school to the internet, something that is likely to be a first for a rural school in Zimbabwe.

We continue to be in discussions with the Ministry of Health about our proposal to build a medical clinic on land near to the school and hope that this will be approved soon.

Longer-term the trustees plan to continue to expand the facilities at Lesedi until we can offer Grades 1-7. The trustees anticipate the school needing at least two further classroom blocks and probably one further teachers' cottage in due course. We are very excited by the progress we are seeing at the school and remain dedicated to ensuring its future success.

I came to Lesedi last year in May. I like the play area at our school. You find a variety of things to play with including cars. There are nice big classrooms. We also have tap water and a very big water tank. Thank you.

Fortune Sibanda. Grade 3 pupil.

04

FINANCIAL REVIEW

Thanks to the incredible generosity of our supporters, we have managed to keep up a steady pace of development at the school. Construction costs have formed the bulk of our expenses since inception of the project, as we steadily add school buildings. Our biggest regular outgoing is covering teachers' salaries each month.

A summary of our receipts and payments since inception is shown in **Section 05**

Accounts on page 9. Here we provide a brief narrative of the story behind the figures.

Receipts

1. Financial Donations

Most our receipts are from individual donors, many of whom have visited the school and experienced first-hand the difference the project is making. The trustees have been humbled by the support we have received and the donations that have been entrusted to us. There are several donors without whose generosity we would not have been able to achieve a fraction of what we have done. You know who you are and what a difference you are making. Thank you!

2. Income from Village / School Tours

In addition to financial donations to the charity, the school receives a direct financial contribution for each group of tourists who visit on a village tour. These contributions are managed by the school committee and are used to cover many of the smaller day-to-day expenses at the school. The school generator was also purchased using the income from village tours. This is an important source of income for both the school and community. It is particularly valued, having been generated

by the efforts of the community and the pupils.

We are grateful to the tour operators who support us by arranging village tours, with a special mention to Road Scholar who were the first to include us on their itineraries and continue to bring regular tour groups to the project.

3. Non-Financial Donations

Not all the donations to the project are financial. Other contributions include:

- a regular supply of porridge by World Vision. This provides a daily hot, nutritious breakfast for the children;
- the ECD classroom was donated by Rotary International;
- a shipment of books was gratefully received from the Zambezi Schoolbook Project;
- the school has received donations of new and used laptops and desktop computers/monitors;
- a bore hole was drilled for use by the school and community;
- several individuals have given their time to teach at the school on a volunteer basis.

04 FINANCIAL REVIEW

4. Profit on Exchange

The 2016 accounts show a Profit on Exchange. As a UK-registered charity, we report in Sterling. However, on a day-to-day basis we generally work in US Dollars (USD). Donations received from the US are remitted to the project in USD. Our costs in Zimbabwe are paid in USD.

Converting the accounts into Sterling at the year-end may result in a profit or loss on exchange due to appreciation or depreciation of the exchange rate during the year. It does not necessarily mean that a profit or loss has been realised.

Payments

1. Teachers' Salaries

The charity funds the salaries of the school headmaster, the Grade I and II teachers plus the two ECD teachers. The outlay is now US\$1,460 per month or US\$17,520 per annum.

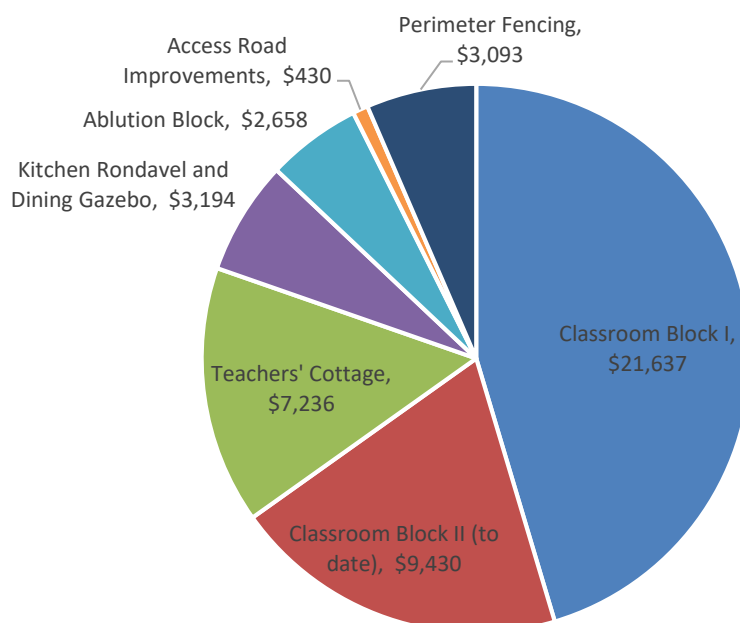
The Ministry of Education has a responsibility to provide the school with teachers so we are hopeful that over time this outlay will reduce. The government does not supply teachers for ECD classes so this portion of the salary costs will continue to be covered by the charity longer term.

2. Construction

Building costs have been the main expense of the charity since inception, as we construct the school buildings and other facilities required.

In order to offer a full Primary School education we will need to add at least two further classroom blocks and an additional teachers' cottage. Construction costs will therefore continue to be a major outlay for the charity over the next few years.

Building costs May 2015 - Dec 2016
(in US Dollars)



04 FINANCIAL REVIEW

3. Land Purchase

The original pre-school was built on land donated by the village elders on behalf of the community. As the school has grown, more land has been required. The charity has funded the purchase of two additional plots of land from the community which should be sufficient for the project's future requirements.

4. Text Books

The charity has funded the purchase of text books for the school, although more are needed. Changes to the education curriculum from early 2017 mean that new text books will be required.

5. School Furniture

With the rapid growth of the school and the high investment in construction, funding has not been available to purchase enough school desks for pupils and teachers. However, the school is in the process of investing in new desks and this shortage should be resolved early in 2017.

6. Other costs

Other costs not listed elsewhere include the purchase of a 5000L water tank, which was needed during construction of the second classroom block and will continue to be used by the school going forward. The charity also purchased a projector for the school.

Included in other costs is an amount to cover the fuel expenses incurred by one of

the trustees, Benson Siyawareva. Benson directly manages the construction projects, using his own vehicle to transport materials. The charity reimburses the cost of fuel used on these trips.

No other expenses have been charged by the trustees.

Net Assets

At the year end the charity was holding net monetary assets of £42,945 (split between sterling and US Dollar accounts).

The Trustees have budgeted £25,000 for completion of ongoing construction projects in early 2017.

£10,000 was donated from a legacy with the purpose of contributing to construction costs of the planned medical clinic. Although the funds aren't restricted, there are being held awaiting approval of the clinic.

The balance of almost £8,000 is to cover teachers' salaries in line with the policy for holding reserves.

Reserves Policy

Teachers' salaries form the bulk of our non-discretionary spending commitment and our policy is to keep a minimum of 6 months' salary cost in reserve. At current salary costs (and exchange rate), reserves should be around £7,500.

I love Lesedi because we do computers. More classrooms are being built and we are given food at school. Thank you.

Sibonokuhle Sibanda. Grade 3 pupil.

05 ACCOUNTS

Receipts and Payments

	Year to 31 December 2016			Period to 31 December 2015 ⁽¹⁾		
	Unrestricted funds	Restricted/Endowment funds	Total funds	Unrestricted funds	Restricted/Endowment funds	Total funds
	£	£	£	£	£	£
Receipts:						
Donations	71,363	-	71,363	32,746	-	32,746
Profit on exchange	3,061	-	3,061	-	-	-
Total receipts	74,424	-	74,424	32,746	-	32,746
Payments:						
Teachers' salaries	13,010	-	13,010	4,037	-	4,037
Building costs	27,091	-	27,091	9,802	-	9,802
Text books & stationery	2,296	-	2,296	-	-	-
School furniture	634	-	634	-	-	-
Other costs	2,521	-	2,521	769	-	769
	45,552	-	45,552	14,608	-	14,608
Asset and investment purchases:						
Land purchase	4,064	-	4,064	-	-	-
Total payments	49,616	-	49,616	14,608	-	14,608
Cash funds this year end	24,808	-	24,808	18,138	-	18,138

¹ 2015 period was 25 May (date of Trust Deed) to 31 December

Statement of Assets and Liabilities as at 31 December

	2016			2015		
	Unrestricted funds	Restricted/Endowment funds	Total funds	Unrestricted funds	Restricted/Endowment funds	Total funds
	£	£	£	£	£	£
Cash funds:						
Bank accounts	28,242	-	28,242	19,747	-	19,747
Other monetary assets:						
Generosity in Action account	17,235	-	17,235	9,498	-	9,498
Liabilities:						
Expenses unpaid	(2,532)	-	(2,532)	(11,107)	-	(11,107)
Total net assets	42,945	-	42,945	18,138	-	18,138

06

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of the Trust for the year ended 31 December 2016, which are set out on page 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts

presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Colin Hoare Accountancy Services Ltd
Chartered Accountants
10 The Green
Cheddington
Buckinghamshire
LU7 0RJ



Dated 14 March 2017

07

STRUCTURE, GOVERNANCE & MANAGEMENT

Ngoko Charitable Trust is an unincorporated Trust, constituted under a Trust Deed dated 25 May 2015 and is a registered charity (registration number 1163965).

Appointment of Trustees

There must be at least 3 trustees. Apart from the first trustees, every trustee must be appointed for a term of 3 years by a resolution of the trustees passed at a special meeting. The current trustees are all founding trustees of the Charity and hold office for the following periods:

Fiona Thompson 5 years to 2020
 Benson Siyawareva 4 years to 2019
 Graeme Thompson 3 years to 2018

In selecting individuals for appointment as trustees, the trustees have regard to the skills, knowledge and experience needed for the effective administration of the charity.

The current trustees share a strong desire to improve the lives of the vulnerable in Zimbabwe. In addition to their passion and vision for the Charity, the two UK-based trustees, Fiona Thompson and Graeme Thompson, bring a range of skills, including finance, IT and business management. The Zimbabwe-based trustee, Benson Siyawareva, provides invaluable practical input along with cultural understanding and a network of contacts.

Organisational Structure

The management of the Charity is split between the UK and Zimbabwe.

Benson Siyawareva, in Zimbabwe, is the driving force behind the establishment of Lesedi Primary School and manages all the projects and development locally.

In the UK, Fiona Thompson, is responsible for the administration and finances. Graeme Thompson brings considerable

business experience and is also a significant donor to the Charity.

At present the sole project of the Charity is the Ntabayengwe Community near Victoria Falls, Zimbabwe, including Lesedi Primary School. We work closely with the community, who have played an important role in the school project.

A school advisory council oversees the day to day running of the school. The council comprises of five village elders plus the Headmaster. The village elders are appointed by the community. The committee is overseen by a school Board of Directors comprising Benson Siyawareva, the local Barclays bank manager, Mr Hora, plus the school headmaster, Mr Ndebele.

Risk Management

The Trustees actively review any major risks which the Charity faces on a regular basis and believe that we have appropriate procedures and controls to identify and mitigate against risks we are exposed to.



08

REFERENCE & ADMINISTRATION DETAILS

Charity name

Ngoko Charitable Trust

Charity number

1163965

Principle Address

28 Station Road
Tring
Hertfordshire
HP23 5NG

Trustees

Benson Siyawareva
Fiona Thompson
Graeme Thompson

Independent Examiner

Colin Hoare Accountancy
Services Ltd
10 The Green
Cheddington
Buckinghamshire LU7 0RJ

Bankers

Barclays Bank PLC



I joined Lesedi Primary School thinking I would only be there for a term but because of the life and welcome I got I felt this was a warm home to stay. I enjoy the fast development which is evident on a daily basis. The support we are getting is making us a mark above our rural counterparts. Computer lessons for all classes is a miracle in this rural place. Children are flocking to Lesedi and parents wish we had all grades up to 7. Thank you to all who are supporting and standing with us. Lesedi is a shining light and has a bright future.

Mrs Mutori. Grade 3 teacher.

09

TRUSTEE DECLARATION

The trustees declare that they have approved the above annual report and accounts.

Signed on behalf of the charity's trustees



Fiona Thompson

Treasurer

14 March 2017



10

ACKNOWLEDGEMENTS

We offer our sincere and humble thanks to the individuals and organisations who have supported us since our project began. Our achievements to date would not have been possible without your generous support.



Listed in alphabetical order

Individual Donors:

Regina & Horace Austin
 Graham & Elaine Bartlett
 Jerry & Ari Bentoff
 Dan & Pat Burgette
 Suzanne Cook
 Laura Cowburn
 Marti Royo & John DeGelleke
 Torben & Leslie Hansen
 Marcie & Mike Healey
 Sherry Heinzerling
 Kathrin & Volker Hichert
 Jack & Theresa Hodge
 Beverly Cory & Walter Johnson
 Nancy Shaefer & Chet Kamin
 Adrienne & Barry Klaas
 Barbara & Frank Leshner
 Alan & Donna Levy
 Marcie Love & Family
 Melanie Mitchel
 Paula Nelson
 Penny Nelson
 Vivian Nguyen
 Janet Robertson
 Lori Pack & Ed Waldo

...and several other donors who prefer to remain anonymous

Organisations:

Colin Hoare Accountancy Services
 Explore Inc
 Generosity in Action
 Road Scholar
 Rotary Club of Southern Arizona (District 5500)
 Rotary Club of Victoria Falls (District 9210)
 World Vision
 Zambezi Schoolbook Project