

NGOKO CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT & ACCOUNTS

YEAR ENDED 31 DECEMBER 2017



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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 trustees established **Lesedi School** in the Ntabayengwe community, 14km from the town of Victoria Falls in Zimbabwe.

The families in this area were re-located in the colonial era from the fertile lands of the Midlands and Matabeleland South during the creation of farms by the settlers.

Relocated into the poor unfertile Kalahari sandveld of Matabeleland North around Victoria Falls the only option for survival was cattle raising and minimal subsistence farming. This is a challenging existence as the area is adjacent to the Zambezi National Park and Jafuta Forest, so human-

wildlife conflict is rife. For many years the Government and NGOs have provided food handouts, leading to a culture of dependency.

To receive an education the children had to walk a long distance to the nearest school, exposing them to the risk of animal attacks. As a result, many children dropped out of school. This was exacerbated by parents not being educated themselves and preferring the children to help with household chores.

This cycle of poverty had led to a culture of hopelessness, lethargy and distrust, which was being passed from generation to generation.



01 OBJECTIVES AND ACTIVITIES

Our Activities

The ambition of the Trustees is to change the spirit of the community from despair and defeatism to hope and opportunity. Education is the key to achieving our aims.

Our first step in 2014 was to introduce pre-school classes for the youngsters in the local area. The following year, we introduced Grade 1 classes. A new grade is added each year, with Grade 4 classes starting in early 2018. Our plan is to continue expanding the school so that we take our original pre-school pupils through Primary School to Grade 7.

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

There is a high incidence of HIV and AIDS in the community, including some of the school children. The nearest public clinic is at Chisuma, 28km from the village, and transport costs are unaffordable for most people. As a temporary measure we arranged for a mobile clinic to visit the school on a regular basis. In due course we plan to build a separate medical clinic on-site, which will be staffed by a full-time community nurse.

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.

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.



01 OBJECTIVES AND ACTIVITIES

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

2017 has been another year of great progress at Lesedi, with the school continuing to develop and expand. A new classroom block has been added, projects to bring electricity and internet to the school are well underway and a child sponsorship scheme is being introduced. Over 150 pupils are now enrolled at Lesedi.

The intention was for 2017 to be a year of consolidation at Lesedi, given the fast pace of progress since the school started in 2014. However, the reality is that the momentum hasn't really slowed.

Our co-founder and trustee, Benson Siyawareva, handles all of the construction projects at the school. Given that he also has a safari business and is away on safari for much of the time, construction is fitted in during his "downtime". Benson's unstinting commitment is remarkable, and he is not only the inspiration behind Lesedi, but also the force of nature that drives it forwards.

Much of what has been accomplished would not have been possible without our growing team of supporters. It is inspiring to see how much people care and want to help and be involved. Your donations have made the following achievements possible during the year:

School Buildings

Our second main classroom block was completed early in the year. Each block consists of two large classrooms, so the school was able to accommodate the Grade 1-3 pupils, and have a dedicated classroom for IT lessons.

Several substantial donations also enabled us to construct our third classroom block during the year. One of the additional classrooms has been used from the start of 2018, with the introduction of Grade 4

classes at Lesedi. The other classroom will be for special needs classes, if permission is granted to offer these. Otherwise it will be utilised for Grade 5 in 2019.

Electricity

A significant project is underway to bring electricity to Lesedi. After considerable investigations, the trustees ruled out solar power due to security and longevity issues. The expense of connecting to mains electricity was much higher than anticipated but the generosity of a few individual donors allowed us to proceed with the project.



02

ACHIEVEMENTS AND PERFORMANCE

A private contractor was appointed, and pylons and cabling were installed from the main airport road to the school perimeter, a distance of two kilometres. The school buildings have been wired, with lighting and electrical sockets installed. We are now waiting for the Zimbabwe Electricity Supply Authority to connect Lesedi to the national grid. This is taking much longer than anticipated but we are confident that power will finally arrive at Lesedi within the coming months.

Computers

Computer classes are a vital part of our teaching at Lesedi Primary School, with even the pre-school pupils having computer lessons. Another 10 Lenovo laptops were purchased during the year, progressing closer to our aim of one laptop per child.

Internet

Much time was spent researching the options for connecting the school to internet. Unfortunately, the internet service providers were unwilling to install fibre internet, so our only option was a much slower VSAT connection. At the end of 2017 we agreed a 12-month contract with a limited data package, so Lesedi is now "online".

As the school only has a 25GB per month data allowance, usage of emails and internet is still limited. In due course we hope to increase the data package but for the time being this was our only option as internet services are still extremely expensive in Zimbabwe.

Child Sponsorship

Since the earliest days of Lesedi, it has been apparent that some families are unable to pay the nominal school fees charged at Lesedi (US\$102 per year, including 2 hot meals on each school day). To continue at school, many of the children need financial support.

To address this issue, the trustees took the decision to introduce a sponsorship scheme for children requiring assistance. Preparatory work on this started in December and the new child sponsorship program was implemented in early 2018.

At the time of writing, we have sponsors for 31 children attending Lesedi. Many of these children have had a very difficult start in life and without the sponsorship scheme their education would be extremely limited, with most not able to complete Primary education. Child sponsorship gives them a massive opportunity to improve their circumstances in life.



02

ACHIEVEMENTS AND PERFORMANCE

Football Pitch

We have built a football (soccer) pitch on land adjacent to the school, and Lesedi now has a school football team. The local community have also established a team, called Lesedi F.C. who play in the local league. It is great to see Lesedi becoming an integral part of community life.

Teachers

After coming out of retirement to help us set up the school, our headmaster Mr Ndebele has returned to his well-earned retirement. As we are under the supervision of another local school, we aren't currently required to have a head ourselves, but our Grade 4 teacher, Mrs Mutori, is acting as Principal, ably assisted by our Grade 2 teacher, Ms Ncube.

We now have seven teachers at Lesedi, with only two on government payroll. The

salaries of the other five teachers are covered by the charity.

The Lesedi teachers are enthusiastic supporters of what we are striving to achieve at Lesedi. They have formed a strong and effective team, with great energy and dedication.

Sundry Projects

Smaller projects during the year included:

- An office for the Principal and school secretary was constructed in the space between the two main classroom blocks;
- The long access road to the school has been improved by the addition of gravel to the sandy track to prevent tourist buses from getting stuck;
- A housing has been built for the generator and a stand installed for the water tank.



03

FUTURE PLANS

As we see the difference that Lesedi School is making in this community, our plans are becoming increasingly ambitious. Hope is slowly returning to this community and the children instinctively seem to understand the life-changing opportunity that is being given.

Four years after the start of Lesedi, with the initial intake of pre-school children, some of those pioneer pupils are now in Grade 4. The transformation has been remarkable. The children at Lesedi are energetic, confident and full of hope for the future. The exposure to foreign tourists visiting the school is proving hugely beneficial to the Lesedi pupils, improving their confidence, self-belief and ambitions.

However, encouraging the children to dream brings with it a huge responsibility. The trustees feel it would be irresponsible to only provide a primary school education, given that the children would then either drop out of school or enrol at a rural secondary school which is likely to have very few resources. Assuming we can generate sufficient funding, the intention is to add a **Secondary School** at Lesedi in due course.

We have been in discussions with the Hwange Rural District Council for some time, trying to obtain approval to build a **Medical Clinic** near to the school, as the nearest medical facility is too far away to be of any practical use to the community. We have recently received verbal approval and plan to start construction later this year. We will build a clinic and accommodation for an on-site nurse on land adjacent to the school. Going forwards the District Council will staff the clinic and provide medical supplies.



The **Child Sponsorship** program will continue to expand as more children are identified as requiring sponsorship. There are still children in the surrounding areas who are not attending school, particularly girls whose education is traditionally viewed as less important given they will eventually marry and leave the family. Our mission is to get as many of these children back into school as possible.

We are continuing our discussions with the Ministry of Primary and Secondary Education for approval to introduce **Special Needs** classes at Lesedi. The Ministry has advised that Lesedi does not currently have enough children to warrant a special needs class, although we are hoping to reverse this decision.

03

FUTURE PLANS

Construction projects planned for early 2018 include a second **Teachers' Cottage** as the first is now fully occupied. Also, we will be building a small **Classroom Block** for our younger pre-school children. One of our pre-school classes still occupies the open-sided

structure that was the first classroom at Lesedi, so the young children are very cold during winter.

The trustees aim to introduce more **Sports Facilities** to Lesedi. We have started with the football pitch but hope to introduce other sports, including tennis, badminton, netball, rounders and table tennis.

Further construction projects are also scheduled during early 2018:

- The trustees plan to purchase additional land adjacent to the school, to accommodate our future expansion plans;
- The perimeter of the school land will be fenced;
- As the mains water supply can be unreliable when there are water shortages, we will purchase a second water tank and stand to provide spare capacity;
- We intend to connect the teachers' cottages to the mains water supply.

2018 sees the introduction of Grade 4 classes at Lesedi, and the appointment of a new teacher. We will continue to introduce a new grade each year until we reach Grade 7 in 2021. By that stage we hope to have a secondary school for the pupils to progress to.

The progress over the past four years has been remarkable. Hope is being restored and the children are daring to dream. There is still a long way to go, and no doubt considerable challenges along the way, but we have no doubt the Lesedi pupils will be cheering us on as we continue this journey.



04

FINANCIAL REVIEW

The Charity received some substantial individual donations during 2017, enabling us to continue our development at Lesedi. As in previous years, the bulk of our expenditure was on building work. We also made a significant investment to connect the school to mains electricity.

A summary of our receipts and payments is shown in **Section 05 Accounts** on page 12. Here we provide a brief narrative of the story behind the figures.

Receipts

1. Financial Donations

Most of our donations are from individuals, many of whom have visited the school and experienced first-hand the difference the project is making. The generosity we continue to encounter on this journey is truly humbling. Every donation makes a difference, no matter how large or small. 100% of each donation we receive is spent directly on developing and supporting Lesedi School.

We were delighted to also receive our first corporate donations in 2017, with HS1 Limited making two donations during the year. Our thanks to the employees for voting for us.

2. Child Sponsorship

Our child sponsorship program was introduced at the end of the year. The cost of sponsorship is US\$25 or £18 (£15 plus gift aid) per month and this covers all school fees, breakfast and lunch on school days, uniform and sports kit.

The sponsorship program has had an immediate impact, with several children returning to school after

long absences. They now have the security of knowing that they will be able to remain in school and complete their education.

3. 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 day-to-day expenses at the school. This is an important source of income for both the school and community. Please note that these direct payments to the school are not included in the Trust's accounts and are mentioned for information only.



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FINANCIAL REVIEW

We are grateful to the tour operators who support us by arranging village tours, with a special mention to Road Scholar who bring regular tour groups to the school.

4. Non-Financial Donations

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

- a regular supply of vitamin-enriched porridge oats by World Vision. This provides a daily hot, nutritious breakfast for the children;
- Shipments of books from the Zambezi Schoolbook Project.

Visitors to the school often bring out donations of school supplies, which are always appreciated.

Payments

1. Teachers' Salaries

The charity funded the salaries of four teachers during the year, plus the salary of the headmaster until his retirement in July.

The annual outlay on salaries in 2017 was US\$17,500 (£12,914). This has increased to US\$20,160 (£15,000) from the start of 2018, with the addition of an extra teacher.

We continue to apply to the Ministry of Primary and Secondary Education for government teachers to be allocated to Lesedi, however there is a dire shortage of teachers in Zimbabwe and it is unlikely that we will be allocated more teachers until this situation improves.

2. Building Costs

Construction expenses continue to be a significant outlay for the charity. Each of the

main classroom blocks costs in the region of US\$25,000 (£18,500). In 2017, over US\$40,000 (£30,000) was spent completing our second and third classroom blocks.

Our third classroom block was funded by the participants of a Road Scholar safari guided by Benson Siyawareva, hosted by the President of Road Scholar. During their safari the guests jointly pledged sufficient donations to cover the total build cost. The donors have our sincere gratitude for their remarkable generosity.



04 FINANCIAL REVIEW

3. Electricity Connection

Our other major outlay during the year was connecting the school to mains electricity. The quoted cost of installing the infrastructure to bring the electricity supply two kilometres from the main road to the school perimeter was US\$30,000 (£22,200), with additional work then required to add wiring, sockets and lighting to the school buildings. Due to delays by the Zimbabwe Electricity Supply Authority, the final connection to the national grid has not yet happened although all the work has been done in readiness for this momentous event.

The electrification project has only been possible due to substantial donations from a few individual supporters. You have the gratitude of the trustees, not only for your incredible generosity but also for your patience during the delays. We are confident that power will arrive at Lesedi very soon!

4. School Furniture

With the increase in classrooms and pupils, the school has required more desks. The charity supplied 20 desks for pupils during the year, along with desks for the teachers.

5. Internet

The costs of installing VSAT internet at Lesedi, along with a 12-month internet package were pre-paid at the end of the year.

6. Other costs

Other costs not listed elsewhere include the purchase of computer equipment and other supplies for the school.

7. Loss on Exchange

The 2017 accounts show a Loss 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 results in a profit or loss on exchange depending on the change in the exchange rate during the year. It does not necessarily mean that a profit or loss has been realised.

Net Assets

At the year end the charity was holding net monetary assets of US\$78,600 (£58,222). This was predominantly being held in US Dollars.

Restricted funds of US\$15,000 (£11,110) comprise a US\$13,500 (£10,000) legacy donation for the planned medical clinic and US\$1,500 (£1,110) in child sponsorship payments.

The amount of Unrestricted funds was US\$63,600 (£47,112). The Trustees anticipate spending US\$35,000 (£26,000) of this balance on planned construction projects in early 2018.

US\$10,000 (£7,400) will be held in reserve to cover teachers' salaries, in line with our Reserves Policy below.

The balance of around US\$18,600 (£13,700) will form part of the funding for the medical clinic.

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.

05 ACCOUNTS

Receipts and Payments

	Year to 31 December 2017			Period to 31 December 2016		
	Unrestricted funds	Restricted/Endowment funds	Total funds	Unrestricted funds	Restricted/Endowment funds	Total funds
	£	£	£	£	£	£
Receipts:						
Donations	87,085	11,110	98,195	71,363	-	71,363
Profit on exchange	-	-	-	3,061	-	3,061
Total receipts	87,085	11,110	98,195	74,424	-	74,424
Payments:						
Teachers' salaries	12,914	-	12,914	13,010	-	13,010
Building costs	36,896	-	36,896	27,091	-	27,091
Electricity connection	21,461	-	21,461	-	-	-
School furniture	3,385	-	3,385	634	-	634
Other costs	3,457	-	3,457	4,817	-	4,817
Internet	2,169	-	2,169			
Loss on exchange	2,636	-	2,636			
	82,918	-	82,918	45,552	-	45,552
Asset and investment purchases:						
Land purchase	-	-	-	4,064	-	4,064
Total payments	82,918	-	82,918	49,616	-	49,616
Cash funds this year end	4,167	11,110	15,277	24,808	-	24,808

Statement of Assets and Liabilities as at 31 December

	2017			2016		
	Unrestricted funds	Restricted/Endowment funds	Total funds	Unrestricted funds	Restricted/Endowment funds	Total funds
	£	£	£	£	£	£
Cash funds:						
Bank accounts	24,043	11,110	35,153	28,242	-	28,242
Other monetary assets:						
Generosity in Action account	23,069	-	23,069	17,235	-	17,235
Liabilities:						
Expenses unpaid	-	-	-	(2,532)	-	(2,532)
Total net assets	47,112	11,110	58,222	42,945	-	42,945

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INDEPENDENT EXAMINER'S REPORT

I report on the accounts of the Ngoko Charitable Trust (registered charity number 1163965) for the year ended 31 December 2017, which are set out on page 12.

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 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 the 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 statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention 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 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.

Colin Hoare FEA

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

Dated 03 May 2018

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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, the trustees have regard to the skills, knowledge and experience needed for the effective administration of the charity.

All trustees give of their time freely and no trustee remuneration is paid.

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 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 school principal. 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 retired 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.



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REFERENCE & ADMINISTRATION DETAILS

Charity name

Ngoko Charitable Trust

Charity number

1163965

Principal 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

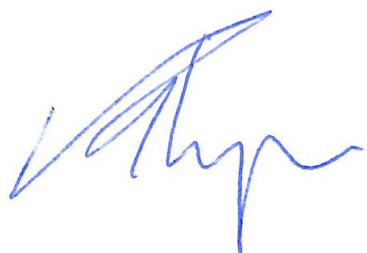


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TRUSTEE DECLARATION

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

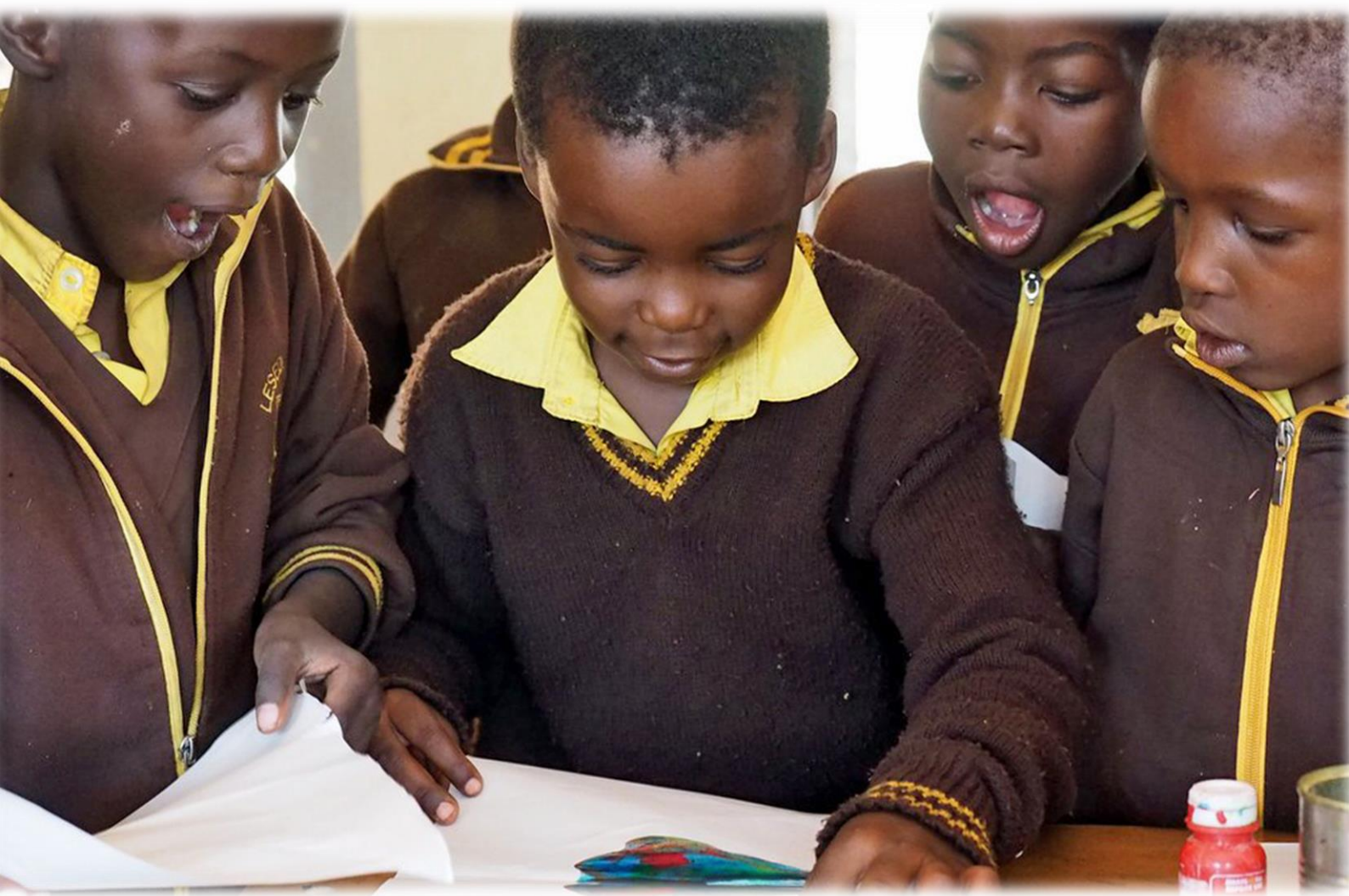
Signed on behalf of the charity's trustees



Fiona Thompson

Treasurer

03 May 2018



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ACKNOWLEDGEMENTS

We offer our sincere 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.



The vast majority of our funding comes from donations by private individuals. Many donations are one-off, although some individuals are kind enough to remember us in their charitable giving year after year.

A few individuals have donated substantial amounts to the Charity, occasionally for a specific project but most often entrusting the Trustees to spend their donations wisely. We are humbled by your incredible support and generosity. Thank you for placing your trust in us and for your commitment to Lesedi.

We have also received non-financial support, with donations of school supplies. Some individuals have volunteered their time and expertise. Others have provided encouragement and steadfast enthusiasm.

Further support for the children has come through the newly-introduced child sponsorship program. Our child sponsors have "adopted" many of our vulnerable pupils with a huge amount of love and joy.

Last, but certainly not least. A school is only as good as its teachers and we are fortunate to have a wonderful and talented team of teachers who really understand what we are trying to achieve.

We extend our grateful thanks to everyone who has provided support to Lesedi School and the Ngoko Charitable Trust. You are changing lives for the better and we salute you!