

# NGOKO CHARITABLE TRUST

## TRUSTEES' ANNUAL REPORT & ACCOUNTS

YEAR ENDED 31 DECEMBER 2020



## CONTENTS

<b>01</b>	EXECUTIVE SUMMARY	1
<b>02</b>	WHO WE ARE AND WHAT WE DO	2
<b>03</b>	ACHIEVEMENTS AND PERFORMANCE	6
<b>04</b>	FUTURE PLANS	13
<b>05</b>	FINANCIAL REVIEW	17
<b>06</b>	ACCOUNTS	20
<b>07</b>	INDEPENDENT EXAMINER'S REPORT	21
<b>08</b>	STRUCTURE, GOVERNANCE AND MANAGEMENT	22
<b>09</b>	REFERENCE AND ADMINISTRATION DETAILS	24
<b>10</b>	ACKNOWLEDGEMENTS	25

# 01 EXECUTIVE SUMMARY

**The devastating impact of the COVID-19 pandemic was felt throughout the world during 2020. In Zimbabwe, schools were closed for six months, with online learning not accessible to the bulk of the nation's children. The collapse of tourism meant many families lost jobs and income, particularly in the Victoria Falls area which is heavily dependant on tourists. The challenges are immense and likely to be long-lasting.**

Despite the difficulties we delivered some really positive milestones during the year:

- In March 2020 Lesedi Clinic opened, providing crucial healthcare services to the local communities. The Clinic has remained open throughout the various lockdowns;
- Lesedi Primary School continued to grow with over 260 children now enrolled and facilities improved with a state-of-the-art dining/community hall and expanded sports facilities;
- We further expanded our sponsorship program such that over 95% of our pupils as at December 2020 are now being supported;
- We commenced our first commercial community project which, if successful, should then expand into further opportunities;
- The charity started supporting a second project at Jerera in south-eastern Zimbabwe, renovating the clinic and adding a waiting mothers' shelter; and
- In December 2020 we received approval to build a Secondary School at Lesedi.

Financially we had a very positive year with our highest ever annual level of donations received. This is particularly remarkable given the immense pressures

caused by the COVID-19 pandemic. We generated a net surplus of \$64k (£47k) in the year.

Over the past 6 years we have been able to achieve a huge amount but there is so much more that we can do. Lesedi means "Light" and despite the difficult environment we can look to the future with huge positivity and hope.

Our achievements have only been possible due to the amazing team we have at Lesedi and the ongoing support and generosity from our wider Lesedi family who continue to provide essential financial and moral support. A huge and heartfelt "Thank You!" to everyone on this journey with us.



# 02 WHO WE ARE AND WHAT WE DO

**Ngoko Charitable Trust is run by three committed volunteers, who are striving to reduce poverty in rural Zimbabwe through provision of quality education and healthcare. The Trust's main project is Lesedi School & Clinic in a rural area near Victoria Falls. Lesedi Primary School is educating over 260 local children, most of whom are supported through our sponsorship programme. Lesedi Clinic provides affordable, accessible healthcare to the surrounding communities.**

## About Us

The trustees of the Ngoko Charitable Trust are Fiona & Graeme Thompson and Benson Siyawareva. Fiona and Graeme are based in the United Kingdom and Benson lives in Victoria Falls, Zimbabwe. The three of them met on safari 20 years ago and have remained firm friends ever since. Benson and Fiona founded a safari company, Ngoko Safaris, together in 2005, which continues to provide their "day jobs".

Benson grew up in rural Zimbabwe and knows first-hand how challenging it can be for children in rural communities to break out of poverty. In 2013 he became involved with the Ntabayengwe community, who live in a rural area near Victoria Falls. He realised that many children were dropping out of school and decided he needed to help.

Fiona and Graeme had always talked about "making a difference" so the three of them teamed up to transform Benson's dream of educating these children into a reality.

As we commenced our journey, none of us could have envisaged the incredible support we would receive along the way, enabling us to transform more and more dreams into reality. The Ngoko Charitable Trust was registered in 2015 to support our work.

## Our Charitable Objective

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.

What started as a small project in our spare time, has grown to take over our lives. Despite this, our passion to make a difference is stronger than ever and we are constantly inspired to do more to help those who through chance of birth need a helping hand to break out of the cycle of poverty and achieve their potential.





# 02 WHO WE ARE AND WHAT WE DO

## Lesedi Project Background

The Ntabayengwe community, and other neighbouring communities, are located in scattered homesteads just 15-20 minutes drive from Victoria Falls. Despite being relatively close to town, the daily existence could be from another world. Most families survive by cattle raising and subsistence farming on the infertile Kalahari Sand soils. Human-wildlife conflict is rife as the area is adjacent to the Zambezi National Park and Jafuta Forest, so cattle are often taken by lions.

The people in this area are often poorly educated with low aspiration levels and limited role models. Prior to Lesedi, the nearest local school was many kilometres away. Children were often absent or dropped out of school altogether. Many parents, unable to pay school fees, preferred their children to remain at home to help with household chores. Alcohol dependence was an issue, with some households engaged in the illegal moonshine business. Many families are

dealing with ill health, including HIV and AIDS.

The cycle of poverty in these communities has persisted for generations and there was little hope for improvement without outside intervention.

## Lesedi Primary School

Our project started with construction of a simple structure to offer classes to pre-school children, with the initial intake of kids, our "pioneer" students, enrolling in 2014.

Thanks to the generosity of our ever-expanding Lesedi family, development has continued year on year and Lesedi Primary School now offers a full infant and junior education. Infant education consists of four years of schooling from Early Childhood Development (ECD) A to Grade 2. Junior education comprises five years from Grade 3 to Grade 7.

At the time of writing 269 children are enrolled at Lesedi, comprising 138 girls and 131 boys.



**LESEDI PRIMARY SCHOOL**

# 02 WHO WE ARE AND WHAT WE DO

We employ ten teachers at the school, with all salaries funded by donations through the Trust. An extra teacher will be employed once school resumes. The teachers are supported by a school clerk, three cooks, and two gardeners/general hands.

The school is equipped with laptops, and we have a dedicated teacher for Information & Communication Technology (ICT), enabling the children to become digitally literate from a young age.

Lesedi is connected to mains electricity and water supply, although most water is supplied by a borehole. The school also has internet. These are considerable achievements considering the school's rural location.

## Lesedi Clinic

Having started the project at Lesedi, we soon realized that healthcare was a major problem. The nearest public clinic was far from Lesedi, with transport costs unaffordable for most. Health issues were

often ignored, or a traditional healer visited instead.

Building a clinic at Lesedi – along with various ancillary buildings – was a hugely ambitious project but despite the challenges, Lesedi Clinic opened to the community in March 2020.

Lesedi Clinic provides local, affordable healthcare, antenatal care and vaccinations. The clinic and school work closely together to monitor the welfare of our learners and provide ongoing treatment as necessary.

Along with the clinic, we have also built a maternity waiting-home for expecting mothers to stay during the final weeks of pregnancy. The cottage enables women to give birth in a safe environment, monitored by skilled health professionals.

We employ two nurses at the clinic, along with two nurse-aides and support staff. We also employ a doctor for weekly clinics. All costs are funded by donations to the Trust.



LESEDI CLINIC



# 02 WHO WE ARE AND WHAT WE DO

## Lesedi Community Projects

We have always been keen to introduce and support community projects, although until recently there has been little appetite from the community. However, in late 2020 the Trust financed a chicken project which is being run by members of the local community. If successful, more projects will be introduced.

## Jerera Project

Although our main focus remains at Lesedi, we are painfully aware that as the crisis in Zimbabwe deepens, more and more communities are desperate for help.

Poverty has reached unprecedented levels in Zimbabwe, with more than 70% of Zimbabwean children in rural areas living in poverty according to a study by the UN.

During 2020 we funded some improvements to the Siyawareva Clinic in

Jerera, located in the Zaka District of south-eastern Zimbabwe. This is the rural area where Benson grew up, and family still live in the area, so it was an ideal place for our first non-Lesedi project.

The Siyawareva Clinic has an interesting history. It was originally a missionary hospital but was downgraded to a government clinic when Benson was a child. This is the hospital Benson's mother was walking 4km to when in labour with Benson. She didn't make it – giving birth in a gully at the side of the road. The clinic bears the Siyawareva name as Benson's father was one of the first inhabitants in the area and become local headman. There are now around 400 inhabitants of Siyawareva Village, and Siyawareva Clinic serves around 2,500 people in the wider community.



**THE BIRTH OF LESEDI PRIMARY SCHOOL IN 2014**

# 03 ACHIEVEMENTS AND PERFORMANCE

**2020 has been a challenging year due to the COVID-19 pandemic. Nationally imposed restrictions resulted in Zimbabwe schools being shut for more than seven months, with children not only losing access to education but also to school feeding programmes. Our teachers went “above and beyond” to ensure schoolwork reached our learners during the school closure and proactively monitored the welfare of the children and their families, providing assistance where needed. Lesedi Clinic opened just prior to the first national lockdown and after a relatively slow start due to the pandemic is now becoming busier and expanding the services it provides.**

## COVID-19

Covid numbers have thankfully remained relatively low in Zimbabwe, although there was a surge in cases with the spread of the new “South African” variant in early 2021. Given the poor state of health facilities in the country, any increase is of huge concern.

Even without COVID-19, Zimbabwe was facing an economic and humanitarian crisis. The challenges have been exacerbated by the pandemic and consequent lockdowns.

It is estimated that over 90% of Zimbabweans work in the informal economy, with many living hand to mouth. So the strict lockdowns to restrict the spread of Covid have been devastating. The impact has been compounded in Victoria Falls by the sudden and prolonged cessation of tourism, the lifeblood of the town’s inhabitants.

With tourism decimated, many inhabitants of Victoria Falls have lost their jobs or have been retained on zero pay. Families are struggling to survive, let alone educate and provide healthcare for their children. People have resorted to growing food on every spare patch of land and making money where they can to survive.

There has been an exodus from town, with families returning to rural areas. The rural

area around Lesedi has become increasingly popular, as the living costs are much lower. The knock-on effect is that the demand to enrol children at Lesedi is far higher than we can absorb.

Around Lesedi, some families moved away during the first lockdown. Our teachers did an amazing job, keeping track of all our children in extremely challenging circumstances and encouraging parents to return prior to school re-opening.

When school re-opened in November, we were missing just four of our learners. Two

## Above and Beyond

The single mother of one of our Grade 6 sponsored girls relocated to Bulawayo during the lockdown, over 400km from Lesedi. She expects to remain there long term while seeking medical treatment but knew she could not afford to pay school fees at a local school. After discussions with our school principal, Mrs Mutori, the mother agreed for her daughter to stay at Lesedi during term times. There are no boarding facilities at Lesedi, but that was not going to stop our teachers bringing this girl “home”. Our deputy principal, Ms Ncube, offered to take the girl in. The teachers sewed bedding and gathered provisions for their new charge. A touching reminder of how far our Lesedi teachers will go to fight for the education of our learners.



# 03 ACHIEVEMENTS AND PERFORMANCE

are being transferred to another school and we have been assured that the other two will be returning. Although it is very sad to lose any of our learners, given the unique opportunity they have at Lesedi, there was a tangible relief that the vast majority of our children had returned.

Considerable efforts – and funding – went into the safe re-opening of the school in November. The teachers undertook the mammoth exercise of sewing two face masks for each child, school desks were divided, or new desks made to ensure social distancing, and extensive Covid-secure procedures were put in place. Volunteers from the local community attended daily to assist the teachers. Inspections by the Ministries of Health and Education were both passed with flying colours.

Despite the challenges of Covid, we still managed some very notable achievements during the year. These would not have been possible without the heart-warming generosity of our supporters and we remain truly humbled by the support we receive.

## Lesedi Clinic

Lesedi Clinic finally opened in March 2020. A momentous day!

The clinic is privately registered but operates as a local community clinic, providing affordable care to the whole community. Our team work closely with local health officials and support their vital work.

Patient numbers have been building up gradually as the clinic becomes established within the community. It is early days, but the clinic is already having a hugely positive impact, proving invaluable to the welfare of the Lesedi children and providing a valuable resource within the wider community.

To ensure the long-term sustainability of the project the clinic needs to be as financially self-sustainable as possible. We therefore decided to implement a nominal fee structure. Consultations are charged at \$2 per adult and \$1 per child, with services to the elderly and vulnerable provided for free. Medication is charged at cost plus 10% to enable restocking.



**LESEDI CLINIC COURTYARD**

# 03 ACHIEVEMENTS AND PERFORMANCE

The clinic recently received a solar EPI fridge from the district hospital for storage of vaccines, enabling us to offer a full vaccination programme at Lesedi. The Zimbabwe Expanded Programme on Immunization (EPI) aims to reduce vaccine preventable diseases. Targeted mostly at the under-5s, vaccines protect from Tuberculosis, Hepatitis B, Diphtheria, Tetanus, Pertussis, Meningitis, Polio, Pneumonia etc. The clinic is also giving the HPV vaccine to girls aged between 10-14 years for prevention of cervical cancer. There is no charge for any of the vaccination services.

Regretfully, the clinic is still awaiting approval to distribute anti-retrovirals but the process is ongoing, and we are confident that permission will soon be granted.

In addition to serving the wider community, Lesedi Clinic provides a vital health resource for our Lesedi learners. At the start of the pandemic, the nurses were undertaking medical check ups of each child on a class-by-class basis. This will continue when the situation allows. The

clinic also fulfils the role of school nurse – with the school clerk regularly escorting children the short distance to be checked by a nurse. Our learners with long term health conditions, such as diabetes, cerebral palsy and sickle cell anaemia are all under the care of the clinic, with the team ensuring a consistent supply of medication and regular monitoring. The cost of looking after the health of our Lesedi children is covered by our child sponsorship program.

Lesedi Clinic was only possible due to the tireless work and vision of Benson along with the incredible support provided by our wider Lesedi family. The impact of this support will be felt within the community for generations to come. A remarkable achievement. Thank You!!

## Lesedi Primary School

Despite the prolonged lockdown during 2020, work was completed on the eighth wonder of the world – our large **dining/community hall!** It is an incredible facility that will provide multi-purpose covered space for the school and community for many years. Thank you



**LESEDI DINING/COMMUNITY HALL**



# 03

## ACHIEVEMENTS AND PERFORMANCE

again to our friends at Jafuta Foundation and the other donors who made this project possible.

Our fifth double **classroom block** is nearing completion, majority funded by the Grand Circle Foundation. This is the final classroom needed by the Primary School.

School **sports facilities** have also been significantly expanded to now include all weather tennis, netball and basketball courts. Prior to the lockdown, the school had participated in their first inter-school sports competitions, competing against five other private schools in Victoria Falls.

A few of our Grade 5 learners were selected to attend the annual camp run by Children in the Wilderness. This year was hosted by Camp Hwange in Hwange National Park, and Benson also volunteered as a guide. The experience was extremely memorable for those lucky enough to attend. Despite wild animals living and travelling through the community there is little positive engagement with wildlife by the children

and the community generally. With our safari history and passion, we are really keen to do a lot more of this and enthral "our" kids in nature's beauty.

### Child Sponsorship

At the time of writing, 234 of the 269 children enrolled at Lesedi Primary School are sponsored, an increase of 47 on last year. This is especially pleasing given the pandemic backdrop, with no tourist group visits to the school since March 2020.

Without sponsorship, it is likely that many of our learners would not be regularly attending school, and certainly wouldn't have expectations to continue past their primary education. Our school meals are crucial to the welfare of many children, and for some the access to healthcare is proving to be a lifeline. For the charity, the sponsorship program provides much needed longer term financial security and engagement with a wider supporter base.

We endeavour to make the relationship between each child and their sponsor as



**WRITING TO SPONSORS**



# 03 ACHIEVEMENTS AND PERFORMANCE

personal as possible. Communications have been difficult this year with the pandemic and school closures, but we have tried hard to ensure that relationships are maintained.

The \$300 per child per year sponsorship income covers school fees, two hot meals a day, uniform and a contribution to our welfare fund. An allocation is also made towards paying part of the teachers' salaries and other costs such as books and equipment, with the charity directly paying for the remaining balance.

With the school closed for a large part of the year, outgoings from sponsorship fees were lower than normal, although we did spend significant monies on transforming the school into a Covid-secure environment. Some costs, such as for school uniforms, have merely been postponed.

We consciously decided early in the pandemic to continue to pay the teachers in full – they continued to work where they could and needed the income for their families.

We were not allowed to continue our feeding programme during lockdown but instead provided food parcels and other help to families as necessary. The teachers did a great job identifying those who needed a helping hand during the lockdowns.

One of the many challenging issues we needed to address this year was whether to help with school transport for some of our Lesedi learners who live further afield. Many children travel long distances each day to come to school. Often children are able to run or walk but some arrive in shared taxis organised by parents.



## A Helping Hand

Proactive monitoring by the Lesedi teachers and nurses is proving a very reliable way of identifying families in crisis – or just needing a helping hand.

During lockdown, sponsorship funds have been used to provide food hampers to sponsor children and their families as needed, providing a lifeline for many.

However, with many parents now out of work, money was no longer available for transport, resulting in a few children being absent from school. Although we provided some short-term assistance to enable these children to attend school, the charity is reluctant to formally provide school transport with all the associated issues that brings (vehicle maintenance, insurance, distraction from our core focus etc). Tough decisions were needed.

After a great deal of consideration, we decided to limit future enrolment to children living close enough to walk to school. The school was always intended to cover the local rural communities and with the rapid growth in these areas we need to prioritise education and welfare here first. For those existing learners living further afield we will continue to monitor and assist on a case-by-case basis.

# 03 ACHIEVEMENTS AND PERFORMANCE

## Water and services

Water supply remains a constant battle with no mains water available and a drought for most of the year. Water storage was increased at the school, with installation of a 10,000-litre water tank.

In August we had an extremely distressing incident, with the theft of solar panels and pump from Babs' Borehole II. A number of boreholes in the wider area suffered a similar fate, and it was clear that a "team" was targeting boreholes to resell the panels and pumps. However, it was particularly upsetting knowing that the thieves must have had insider help from individuals within the local community. Investigations are still ongoing but we are fairly confident that the culprits have been identified.

To compound our problems, the temporary loss of Borehole II highlighted that Babs' Borehole I had virtually dried up. A new borehole urgently needed to be drilled. A huge thank you to the original donor, who without hesitation stepped in to not only fund a replacement pump and solar for Borehole II but also the drilling cost to relocate Borehole 1. Extra funds were provided to cover the cost of providing 24-hour security for both boreholes. This

generous gesture has ensured that the school and clinic once again have a reliable, clean water source.

## Lesedi Community Projects

Towards the end of the year, we were approached by Tendai Mhere, a local lady brimming with ideas and energy on community led projects who asked for our support. We have been keen to fund some "micro finance" community projects for some time and it is great to have interest from the community to drive this forward. Coincidentally at the same time two of our child sponsors had asked about funding a chicken project at Lesedi. So we started with chickens, constructing purpose built chicken pens on land adjacent to the Primary School. The community team, selected and led by Tendai, are making good progress and have already sold their first batch of chickens to the community.

The project is proving challenging but Tendai is adopting a professional approach and learning from any mistakes. The plan is to rotate the community members involved in the project, with the next team comprising single mothers and a child headed family.

Once the chicken project is established and able to continue without Tendai's full-



**BOREHOLE INSPECTION**



**CHICKEN PROJECT**

# 03 ACHIEVEMENTS AND PERFORMANCE

time supervision, the intention is to set up other community initiatives such as a sewing project to make the school uniforms locally. Far better for the community to benefit from the school's orders, rather than purchasing from Bulawayo. These are early days but we are excited for the potential. If successful, these projects could make a big difference to the community.

### Jerera Project

Our first venture to support a non-Lesedi project has been a relatively modest investment. The Siyawareva Clinic was in a desperate situation, and urgently required renovations.

The clinic had been functioning without electricity due to a broken electricity transformer. This should have been replaced by the local power supply company but there were no funds to do so. The clinic also had no functioning toilets as the four Blair toilets were all full and plumbing repairs were needed. The clinic itself was in a terrible state of disrepair.

Recognising this need but not wanting to dilute the funding or focus on the existing project, the Trustees agreed to set up a

separate fund for these works which has been 100% funded by monies from specific donations to this project. All income and costs are fully ringfenced from the existing project.

Our initial investment allowed Benson to replace the transformer, ensuring the clinic once again has electricity. The community volunteered their labour, digging pits for new Blair toilets, re-plastering and painting. The transformation has been remarkable and means the world to this community.

In addition to the repairs to the clinic itself, we are constructing a maternity waiting-home for expecting mothers. Siyawareva Clinic covers a wide area, and this will be a hugely beneficial addition.



**WAITING MOTHERS' SHELTER**



**PAINTING SIYWAREVA CLINIC**



**REFRESHED AND RENEWED!**



# 04 FUTURE PLANS

**Our pioneer students will graduate from primary education at the end of 2021. Following significant due diligence, the Trustees have agreed to build and operate a new secondary school on land adjacent to the primary school. The Rural District Council approved the school in December 2020 and work has now started on the detailed planning and registrations required to allow construction to commence.**

The transformation over the past seven years has been incredible. Starting with one pre-school class, our "pioneer students", Lesedi Primary School is now a well-equipped school campus with over 260 pupils who are energetic, confident and full of hope for the future. Lesedi Clinic is providing essential health services to the school children and wider community. Community projects are underway at Lesedi and we have even ventured further afield, making improvements to the Siyawareva Clinic at Jerera.

Although it would be wonderful to sit back and feel proud of our achievements, there is still so much more for us to do. The COVID-19 pandemic has exacerbated existing disparities in education, nutrition and health. The economic crisis in Zimbabwe already meant that education and health services were dramatically under-resourced. The drop in family incomes increases the risk of school dropouts, particularly for girls. It is likely that the aftershocks of the pandemic will be felt for years. This makes us all the more determined to keep going and do everything we can to make a positive difference.

## Lesedi Primary School

The Primary School is now close to completion, with our final year – Grade 7 – being added in 2021. A new teacher has been recruited to join the Lesedi team.

Although longer term Lesedi Primary still has outstanding projects needing our attention, our immediate focus has rather urgently turned to the need for a Secondary School from the start of 2022.

## Lesedi Secondary School

The decision to build a secondary school was not taken lightly given the substantial financial commitments involved for the charity. Not only is significant investment needed for construction but also the ongoing operational costs will be considerable.



# 04 FUTURE PLANS

The trustees undertook detailed due diligence on the options during their time at Lesedi in late 2020. In particular, we didn't want to spend charity resources on a secondary school if not absolutely necessary.

We visited the nearby secondary schools and spoke to a number of incredibly dedicated heads and teachers about their situation and our plans. The reality is that resources available at the existing schools are minimal with most requiring charitable support in one form or another. Class sizes range from 45 to 60. The rural schools do not have the science, IT, vocational and other facilities to provide a complete secondary education. And the situation is only going to get worse, with families relocating from Victoria Falls town increasing the pressure on these rural schools even further.



On this basis the Trustees decided to progress with registration of a secondary school at Lesedi. Land has been acquired on adjacent plots to the primary school and clinic, allowing sharing of sports, dining and other facilities.

The Rural District Council approved the new school in December 2020. Benson and Mrs Mutori are working hard on delivering the necessary registration requirements and planning to be able to start construction during 2021.

Although construction will be phased over several years, the initial costs will be substantial. We expect to have two streams for each year, so each Form will require one double classroom block. Several teachers' cottages will be needed, along with other ancillary buildings. Then there is the infrastructure to consider – water supply, electricity connection, internet and road access.

Before our initial intake reach Form 3, we are keen to build a fully equipped science lab and vocational training facilities. Then by 2026 we will need to have built new classrooms for the sixth form (Forms 5 and 6).

Unlike the primary school set up of one teacher per grade, teachers at secondary school teach specific subjects. Fortunately, most teachers in Zimbabwe double major so can teach two different subjects. Even so, we expect to employ at least five teachers in the first year with additional teachers added in subsequent years.

Transitioning our Grade 7 learners from primary to secondary school is not going to be easy, particularly in light of the challenges presented by Covid and

# 04 FUTURE PLANS

national lockdowns. However, we are determined to find a way to make this work.

The funding of the secondary school construction and ongoing operating costs is clearly a major concern of the Trustees. However, we have confidence from the significant fundraising delivered on the clinic (\$250k with medicines and equipment) and the awe-inspiring continued support we are receiving from our ever-growing supporter base.

Our fundraising had a huge boost before even starting a campaign, with an awe-inspiring single donation of \$47k from one of our child sponsors. Words cannot express our gratitude for this incredible gesture. Some of the funds have already been used to acquire and fence the land, with the balance earmarked to fund construction of the first classroom block.

We will commence a more formal Secondary School fundraising campaign in 2021 once our detailed planning is complete. Initial estimates suggest that at least \$250k will be needed for construction alone over the first couple of years.

## Child Sponsorship

The Child Sponsorship program remains critical to the long-term success of Lesedi, and we will continue to expand this where possible. We will be seeking sponsors for our new ECD A intake each year and may also expand the program to include children joining us at secondary school level. From a financial perspective, sponsoring all the children will ensure that the school is as close as possible to being self-financing.

We are mindful that further year on year growth of the sponsorship program will present huge challenges in terms of administration, as the program is already proving extremely time consuming for the trustees to administer. It is likely that we will need to find ways to simplify the administration – or to get help!

## Lesedi Clinic

The Clinic will continue to be a major focus during 2021. The team have done an amazing job during their first year, particularly given the challenges of Covid. As the situation improves and lockdowns become a thing of the past, we need to find ways to deliver to more people within the community.





# 04 FUTURE PLANS

The nurses will continue their routine check ups and monitoring of the learners at Lesedi, along with expanding the vaccination programme. We also hope it will soon be possible for ARVs to be administered from Lesedi Clinic.

## Jerera Project

Following on from our work at Siyawareva Clinic, we are keen to continue our involvement with the local communities in this area. Something high on our "wish list" is construction of a primary school, as there is currently no local option.

We have no intention of building another Lesedi but what we may do is construct the school buildings and seek government support to run the school.

Our immediate focus has to be Lesedi Secondary School, so plans for a primary school at Jerera must be put on hold for now. However, when time and resources permit this is definitely a project that we are keen to pursue.

It is likely that this will be yet another extremely tough year for Zimbabwe, with the immense challenges of COVID-19 exacerbating the already considerable hardships. However, we can look forwards with real confidence based on the excellent team we have in place and our wonderful supporter base, ensuring that Lesedi remains a beacon of positivity and hope.



# 05 FINANCIAL REVIEW

**The funding position during 2020 has been extremely positive with strong underlying individual donations and growing income from the child sponsorship program. This has enabled us to rebuild our financial reserves following the major outlays on clinic construction during 2019. With imminent plans for construction of a Secondary School, there will inevitably be considerable pressure on finances in the coming years.**

A summary of our receipts and payments is shown in **Section 06 Accounts** on page 20. Here we provide a brief narrative of the story behind the figures.

It should be noted that we account for our receipts and payments into two separate funds:

- Restricted: this ring fences receipts and costs allocated to a specific program (e.g. sponsorship) or project (e.g. clinic);
- Unrestricted: monies that are not restricted can be spent freely on relevant Lesedi costs.

## 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. Many of our donors have now generously supported the project for several years. During 2020, substantial donations allowed us to fully fund the water and borehole works and to purchase the land and fencing needed for the secondary school.

We have been humbled by how far our supporters have taken Lesedi to their hearts. One supporter has come back out of retirement, set up a

consultancy business and regularly donates all the net income to Lesedi. Support like this allows us to dream big and be bold in our plans.

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 with zero administration costs in the UK.

### 2. Child Sponsorship

Our child sponsorship program was introduced at the end 2017. The cost of sponsorship is US\$25 or £18 (£15 plus gift aid) per month.





# 05 FINANCIAL REVIEW

The sponsorship program has had a hugely positive impact, with many children now in school who would not otherwise be receiving an education.

Sponsorship income fully funds school fees, uniforms and welfare costs for all sponsored pupils. A contribution is also made to teachers' salaries and other school operating costs. We hold a buffer of £10,000 of sponsorship money at the end of each year to ensure that sufficient cash flow is always available.

## Payments

### 1. Building costs

Major projects during the year included:

- Community and dining hall (£27,428)
- Secondary school land and fencing (£11,407)
- Jerera Project (£7,797)
- Borehole, pump and pipes (£6,732)
- Clinic completion (£6,097)
- Basketball, netball and tennis courts (£4,390)

All these projects were completed in 2020.

### 2. Teachers' Salaries

The charity funded the salaries of nine teachers during the year.

Salaries of support staff are paid directly by the school from school fees, although the charity pays for occasional one-off costs.

### 3. School Fees

All pupils at Lesedi are charged \$34 per term by the school, for school fees and food. For those children who are sponsored or awaiting sponsorship the charity pays these fees via the sponsorship program. During the lockdown period, school costs were funded on an "as needed" basis backed up by receipts.

### 4. Uniforms, Medical & Welfare

Through the sponsorship program the charity funds the cost of uniforms for sponsor children as necessary. In addition, the charity pays for ad-hoc medical and welfare bills where appropriate and approved by the trustees.

### 5. School Furniture & Equipment

Primarily relates to schoolbooks, plus some school supplies.

### 6. Fuel & transport

Total costs of fuel, repairs and transport much of which is related to construction.

### 7. Other School Costs

Other costs not listed elsewhere include IT, internet, water supply and other sundry items required to run the project. This figure also includes the purchase of meat for school meals and shoes for the children. These are funded by generous donations from two of our supporters.





# 05 FINANCIAL REVIEW

## 8. Clinic operational costs

Clinic salaries cover the salaries of 2 nurses, 2 nurse-aides plus a doctor and support staff.

Equipment and consumables primarily relate to items needed to kit the clinic out before it opened.

Medicine costs were also mainly to stock the clinic prior to opening. The majority of the equipment, consumables and medicine costs were covered by a very generous donation in 2019.

Other clinic costs relate to internet, telephone and other sundries.

## 9. Loss on Exchange

The 2020 accounts show a Loss on Exchange of £4,177 (2019: loss of £4,938).

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 primarily 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.

## 10. Jerera Project

The accounts include £7,797 income within restricted donations and £7,797 within building costs for the Jerera project. The costs of this project are fully ringfenced and paid from specific donations.

## Net Assets

At the year end the charity was holding net monetary assets of £138,363 (US\$188,312). This was predominantly being held in US Dollars.

£51,405 of the net monetary assets at the year end were restricted funds representing the balance on the sponsorship fund (£10,000) and restricted amounts put aside for the Secondary School (£36,033). The remainder was split across several donor projects for meat, books, musical instruments, water supply and children's shoes.

In 2021 the Trustees anticipate that most of these non-sponsorship funds will be fully spent during the year depending on the speed of secondary school construction.

A £10,000 fund of sponsorship monies will be held at each year end to fund future welfare and other emergency costs.

The amount of Unrestricted funds at 31 December 2020 was £86,958.

£23,000 will be held in reserve to cover teachers' and nurses' salaries, in line with our Reserves Policy below.

The balance of around £64,000 will be used to cover secondary school construction costs and operational costs.

## Reserves Policy

Salaries form the bulk of our non-discretionary spending commitments and our policy is to keep a minimum of 6 months' salary cost in reserve in addition to amounts allocated to restricted funds.

# 06 ACCOUNTS

## Receipts and Payments

	Year to 31 December 2020			Year to 31 December 2019		
	Unrestricted funds £	Restricted funds £	Total funds £	Unrestricted funds £	Restricted funds £	Total funds £
<b>Receipts:</b>						
Donations	109,330	66,662	175,992	56,308	91,364	147,672
Sponsorship income	-	53,687	53,687	-	46,049	46,049
<b>Total receipts</b>	<b>109,330</b>	<b>120,349</b>	<b>229,679</b>	<b>56,308</b>	<b>137,413</b>	<b>193,721</b>
<b>Payments:</b>						
<b>Building costs</b>	<b>47,505</b>	<b>26,710</b>	<b>74,215</b>	<b>25,569</b>	<b>143,964</b>	<b>169,533</b>
<b>School operational costs:</b>						
Salaries	6,133	21,891	28,024	7,849	20,043	27,892
School fees	-	11,015	11,015	-	13,845	13,845
Uniforms, gifts, medical & welfare	-	8,671	8,671	-	5,452	5,452
School furniture & equipment	1,390	7,861	9,251	697	1,781	2,478
Fuel and transport	1,369	4,886	6,255	842	2,151	2,993
Other school costs	1,152	3,411	4,563	1,002	5,250	6,252
	<b>10,044</b>	<b>57,735</b>	<b>67,779</b>	<b>10,390</b>	<b>48,522</b>	<b>58,912</b>
<b>Clinic operational costs:</b>						
Salaries	18,185	-	18,185	1,976	-	1,976
Equipment & consumables	2,024	7,942	9,966	-	28,003	28,003
Medicines	-	6,489	6,489	-	-	-
Other clinic running costs	2,163	-	2,163	1,567	-	1,567
	<b>22,372</b>	<b>14,431</b>	<b>36,803</b>	<b>3,543</b>	<b>28,003</b>	<b>31,546</b>
<b>Loss on exchange</b>	<b>4,177</b>	<b>-</b>	<b>4,177</b>	<b>4,938</b>	<b>-</b>	<b>4,938</b>
<b>Total payments</b>	<b>84,098</b>	<b>98,876</b>	<b>182,974</b>	<b>44,440</b>	<b>220,489</b>	<b>264,929</b>
<b>Cash funds this year end</b>	<b>25,232</b>	<b>21,473</b>	<b>46,705</b>	<b>11,868</b>	<b>(83,076)</b>	<b>(71,208)</b>

## Statement of Assets and Liabilities as at 31 December

	2020			2019		
	Unrestricted funds £	Restricted funds £	Total funds £	Unrestricted funds £	Restricted funds £	Total funds £
<b>Cash funds:</b>						
Bank accounts	76,993	51,332	128,325	42,884	27,918	70,802
Generosity in Action account	9,965	73	10,038	18,927	2,015	20,942
<b>Total net assets</b>	<b>86,958</b>	<b>51,405</b>	<b>138,363</b>	<b>61,811</b>	<b>29,933</b>	<b>91,744</b>

# 07

## INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of the Ngoko Charitable Trust (the "Trust") for the year ended 31 December 2020.

### Responsibilities and basis of report

As the charity 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 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:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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.

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



Dated 15<sup>th</sup> June 2021



# 08 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).**

## Public Benefit

The Trustees confirm they have complied with the duty in the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit which addresses the need for all charities' aims to be, demonstrably, for the public benefit.

Ngoko Charitable Trust fulfils the public benefit by the relief of poverty, and improvement of poor education and health outcomes for children and their families. Details about the specific programmes pursued can be found earlier in this report.

## 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 ..... 3 years to 2023  
 Benson Siyawareva ..... 3 years to 2022  
 Graeme Thompson ..... 3 years to 2021

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 and manages all the projects and development locally.

In the UK, Fiona Thompson, handles administration of the sponsorship program. Graeme Thompson manages the finances. Fundraising and communication with supporters is a joint effort.

Lesedi Primary School is led by our excellent headmistress, Mrs A. Mutori, who is highly experienced and ambitious for the educational standards at the school. She is very ably assisted by her deputy, Cathy Ncube, along with eight other teachers and support staff.

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



# 08 STRUCTURE, GOVERNANCE & MANAGEMENT

are appointed by the community. The committee is overseen by a school Board of Directors, which includes Benson Siyawareva as Chairman.

Lesedi Clinic is in the capable hands of our matron-in-charge, Sister Irene, and nurse, Sister Monica, along with two nurse-aides and support staff. Dr Gwenhamo provides weekly consultations and supervision.

The Trustees actively oversee all day-to-day activities at the school and clinic.

### 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.

### Adoption of the Annual Report

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

Signed on behalf of the charity's trustees.



Graeme Thompson

Treasurer

15<sup>th</sup> June 2021



**MOST OF OUR WONDERFUL LESEDI TEAM – TEACHERS, NURSES, SUPPORT STAFF AND BENSON**



# 09

## 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



# 10

## ACKNOWLEDGEMENTS

**We have been truly humbled by how generous and loyal our supporters have been during 2020, when no doubt personal finances have been stretched and there would have been many deserving causes much closer to home. We offer our sincere thanks to everyone who is on this journey with us. Our achievements to date would not have been possible without your generous support.**

Virtually all of our funding comes from donations by private individuals, with many of our supporters kind enough to remember us in their charitable giving year after year. Each and every donation is valued, from a few dollars to buy a birthday gift for a sponsor child to the uniquely overwhelming donations we receive - to drill a borehole, build a classroom block or renovate a clinic. Just as vital are the donations that enable us to pay salaries and day to day running costs.

A donation is a gesture of generosity but also one of trust. We are honoured by the trust you place in us and very aware of our responsibility to spend your donations wisely – and in full – as instructed or where they are needed most.

While financial donations fund all our projects, it is love that gives Lesedi its heart. Thank you to all our child sponsors whose love and caring means the world to the Lesedi children and their families.

A school is only as good as its teachers, and a clinic is only as good as its nurses. The challenges over the past year have highlighted how committed our talented team is to what we are trying to achieve at Lesedi. We thank them for their dedication during such a difficult time.

We extend our sincere gratitude to everyone who has provided support to Lesedi and the Ngoko Charitable Trust. Your support is heart-warming and an inspiration to us all.

