

NGOKO CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT & ACCOUNTS

YEAR ENDED 31 DECEMBER 2021



CONTENTS

01	EXECUTIVE SUMMARY	1
02	WHO WE ARE AND WHAT WE DO	2
03	ACHIEVEMENTS AND PERFORMANCE	6
04	FUTURE PLANS	12
05	FINANCIAL REVIEW	15
06	ACCOUNTS	18
07	INDEPENDENT EXAMINER'S REPORT	20
08	STRUCTURE, GOVERNANCE AND MANAGEMENT	21
09	REFERENCE AND ADMINISTRATION DETAILS	23
10	ACKNOWLEDGEMENTS	24

01 EXECUTIVE SUMMARY

The COVID-19 pandemic continued to have a terrible toll on lives and education. In Zimbabwe, schools were lockdown for months and economically the collapse in tourism had a devastating impact, especially in the Victoria Falls area. The effect on children has been tragic but that is when projects like Lesedi really do offer hope.

Despite the lockdowns we never stand still:

- Lesedi Primary School continued to grow with over 290 children now enrolled at December 2021.
- Our pioneer pupils sat Grade 7 exams achieving a 61% pass rate vs 41% nationally. We are so proud of all of them.
- In 12 months, the Secondary school grew from a patch of land to a fabulous functioning school with two double classroom blocks, four vocational classrooms, four teachers' cottages plus all the required water, electricity and other infrastructure required.
- We further expanded our sponsorship program such that over 99% of our pupils as at December 2021 are now being supported.
- The clinic remained open to the community throughout the lockdowns and started to expand its immunisation programs across a wide area.

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 \$27k (£20k) in the year.

We are always looking forward at what needs to be done next – 70 more sponsors needed, a science block and how to develop the secondary school. But having a fully operational high quality primary school teaching ECD A to Grade 7, a clinic and now a secondary school is a proud milestone – and a long way from a few children in a small hut in 2014.

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.



Graeme, Benson and Fiona

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 situated in a rural area near Victoria Falls. Lesedi Primary School is educating over 290 local children, most of whom are supported through our sponsorship programme. A new Secondary school has been built and enrolled its first students in January 2022. 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 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 our 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.

The responsibility for being custodians of this project are immense. We have started to look to the future and to how we can make Lesedi sustainable beyond the three of us. We have set up a local Trust in Zimbabwe, the Ngoko Trust and are looking at how we can continue to improve the long term governance of the project.

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 292 children are enrolled at Lesedi Primary – 151 boys and 141 girls.



Lesedi Primary School

02 WHO WE ARE AND WHAT WE DO

We employ eleven teachers at the school, with all salaries now funded by donations through the Trust. 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 Secondary School

Given the lack of high-quality secondary education in the area, the decision was taken in 2020 to build a secondary school on the Lesedi site to be ready to accept our pioneer primary pupils in January 2022.

The Trustees were keen that the school offered vocational and IT subjects, which is rare to find in rural schools in Zimbabwe.

During 2021, major construction works took place to ensure high quality facilities are ready for opening.

Further buildings will be required by Form 3, in particular a dedicated Science Block.

Initial purchasing of all the necessary equipment, computers and books has been completed but will need to be added to.

67 students are now enrolled in Form 1 in two classes – 33 boys and 34 girls with an even split from Lesedi Primary and other local primary schools.

The school is offering 12 subjects at Form 1. Core subjects of Mathematics, General Science, Ndebele, English, Geography, History, Physical Education and IT. Students choose two of four subjects from Food, Metal and Woodwork technology and design, and Agriculture.

At Form 3 the intention is then to offer these subjects (with science being split into Physics, Chemistry, Biology) for Zimsec exams at the end of Form 4. Finally, we hope to offer Form 5 and 6 up to A Level.

Four excellent teachers have been recruited to teach all these subjects and we will add to these, especially at Form 3.

Initially support resources are being shared across both primary and secondary to minimise cost.

The secondary school is formally annexed to Mosi-oo-Tunya secondary school (the main 1,600+ pupil school in Victoria Falls town) for registration purposes but Lesedi should be able to stand on its own two feet from Form 3 once it's reached a certain size and maturity.

The Mosi head teacher is kindly providing support to Lesedi during this period and along with Mrs Mutori our Primary Head teacher and a secondary Teacher in Charge will provide the leadership needed until a Secondary Head teacher is recruited, likely by Form 3.

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.

02 WHO WE ARE AND WHAT WE DO

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 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. This has encountered some challenges, but we are keen to support good local ideas.

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.

During 2020 and 2021 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.



Lesedi Clinic

03 ACHIEVEMENTS AND PERFORMANCE

Despite the challenges of COVID-19 and the ongoing economic challenges in Zimbabwe, 2021 has been a really positive year for the Trust. Nationally imposed restrictions resulted in Zimbabwe schools being shut for months, with children not only losing access to education but also to school feeding programmes. The Clinic remained open during the lockdowns and provided a vital community service with Covid and other vaccinations delivered. During the year we started construction on the Secondary School which was opened in January 2022.

COVID-19

Covid numbers have thankfully remained relatively low in Zimbabwe, although there was a surge in cases with the spread of the new Omicron variant in late 2021.

Sinovac supplies have been reaching Zimbabwe and the Victoria Falls area has been prioritised to receive them. It is estimated that the majority of adults in the local area have been double vaccinated and vaccinations have started for children aged 12+.

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 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.

We continue to see the impact of some families being forced to leave the area in search of work, often in South Africa. Six of our learners left in 2021 (versus eleven in the whole time 2014 to 2020).

It is sad when we lose learners, but the teachers do an amazing job encouraging the vast majority of children to return after the lockdowns.

As a charity we try to track "our" children where possible. We've mentioned Karen Sibanda in previous reports whose parents now work in South Africa – given the challenges of moving her education locally we are now supporting her at a school back in Zimbabwe.

The school continues to operate socially distant with mask wearing/washing.

Lesedi Clinic

The Lesedi Clinic opened in March 2020.

The clinic is privately registered but operates as a local community clinic, providing affordable care to the whole

03 ACHIEVEMENTS AND PERFORMANCE

community. Our team work closely with local health officials and support their vital work.

Patient numbers have continued to increase during 2021. 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.

Sister Irene and the rest of the nurses do a fabulous job in keeping the clinic as financially sustainable as possible with affordable consultation and prescription charges. Apart from salaries, during 2021 the clinic has not required any material funding from the charity.

The clinic offers 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 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, epilepsy 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 Primary School

Given the children were out of education for at least a year due to national covid lockdowns, the teachers did an incredible job catching up lost time where possible. Homework was provided during lockdowns and Grade 6 and 7 learners were provided with solar lamps, allowing them to study in

03 ACHIEVEMENTS AND PERFORMANCE

the evening once they had completed all of their home chores.

The main milestone during 2021 for the primary school was the completion of the **Grade 7 exams** for our pioneer year students. This involved two weeks of exams plus course work over the year.

The overall pass rate for Lesedi learners was 61% vs 41% nationally. This was a really pleasing result and the learners and teachers can be extremely proud of their achievements. There are always lessons to learn from these exams and Mrs Mutori and the teachers are looking to build on this for future years.

Our fifth double **classroom block** was completed. This is the final classroom needed by the Primary School. One of these rooms is now a dedicated **library** which is heavily used by the learners.

At the time of writing, 319 of the 359 children enrolled at Lesedi Primary School are **sponsored**, an increase of 83 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 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. In 2021, partly due to lower running costs due to lockdown, the sponsorship was able to cover 83% of the salaries and other costs.

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.



03 ACHIEVEMENTS AND PERFORMANCE

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.

Lesedi Secondary School

The main project focus during 2021 was turning the late 2020 decision to build a secondary school into a reality ready for January 2022 enrolment.

During 2021, **major construction works** took place with the following completed / near completed:

- Two double classroom blocks with associated store and teachers' rooms;
- Two double vocational blocks, tailored for the three practical vocational subjects (eg with the right ventilation, worktops, sinks) and an IT lab;
- Two ablution blocks, including showers;
- Four teachers' cottages;
- Two new boreholes drilled, and water pumped 1.5kms to 30,000 litres of tanks;

- Extended the high voltage electricity supplies from the primary school and connected all the classrooms;
- Other necessary infrastructure needs – roads, sewage/septic systems etc.

A secondary school's **equipment** needs are clearly far higher than those of a primary school, especially when teaching vocational subjects.

- Vocational Day 1 needs for the Food, Metal, Woodwork and Agriculture. This included cookers, a welding machine, safety clothing and goggles;
- Computers for the IT lab and laptops for the teachers;
- All the text books, workbooks, stationery and other equipment (eg simple science requirements of test tubes);
- Furniture needs for all the above with all the desks, stools and chairs being hand made by local craftsmen providing much needed employment.

The necessary **registrations and inspections** were completed to allow the school to open. The school will initially be annexed to the major secondary school in town but



Benson Inspecting One Of The New Secondary Classroom Blocks

03 ACHIEVEMENTS AND PERFORMANCE

should hopefully be registered in its own name from Form 3.

To deliver all the above in 12 months especially during extended national lockdowns is a miracle and is only due to the continued heroics of Benson who worked constantly project managing the project. Our heartfelt thanks go out to him as well as everyone involved in making the secondary school a reality.

Enrolment for the new school commenced in January 2022 and at the time of writing 67 children are now enrolled.

To be able to afford the running costs of the secondary school, we need to ideally **sponsor** all the children at secondary as well as all of the primary children – which by Form 6 could be 700+ pupils:

- All existing Grade 7 primary school pupils will continue with their existing sponsors into Form 1 secondary.
- All non-Lesedi primary Form 1 starts will need to either pay school fees or find sponsors. It is likely sponsorship will be needed for all children with parents expected to at least cover uniforms.
- Secondary school children will be provided with lunch every day. The primary school children also receive a porridge breakfast but this doesn't fit with the busy secondary timetable and lunch is the main meal where the children get their protein.
- The sponsorship fees will remain at \$300 pa for now despite secondary school costing more (vocational costs, higher teacher ratio etc) and with high inflation (as with everywhere else in the world) also increasing costs.



Lesedi Secondary Vocational Blocks Nearing Completion



Lesedi Community Projects

As noted within the 2020 Annual Report a chicken project was set up in late 2020 run by members of the local community.

The project is continuing but remains challenging. The team are learning about the technicalities of operating a project at a larger scale. In addition, with most adults out of work, families have resorted to

03

ACHIEVEMENTS AND PERFORMANCE

raising chickens themselves in order to survive which has reduced demand.

The intention remains to set up other community initiatives. This should now be helped by the vocational facilities and skills gained from the secondary school. It is still early days but anything we can do to make the community more sustainable has to be a positive result.

Jerera Project / Other Projects

As noted within the 2020 Annual Report, the charity started to support its first project beyond Lesedi near Jerera in South Eastern Zimbabwe, improving facilities at a local clinic. Minor works were completed on this at the start of 2021 and given the focus on the secondary school other projects have been put on hold for the time being.

Ngoko Trust (Zimbabwe)

For the past 6 years, the project has been run with the UK Charity fundraising and

overseeing governance and other high-level requirements with Benson and the teachers and nurses on the ground in Zimbabwe delivering on the operations.

Given the maturity of the project, a local trust, the Ngoko Trust was established in June 2021 to be the local governing authority for Zimbabwe. Registrations required for the school and clinic, as well as other legal requirements such as staff contracts will be in the name of the Ngoko Trust.

A separate bank account was set up for the Trust but from a finance point of view there is no change – all income and costs will continue to be earned and expensed through the UK charity.

The UK Ngoko Charitable trust will remain accountable and responsible for Lesedi and any other projects supported.



04 FUTURE PLANS

Our pioneer primary students started secondary education in 2022. Our focus for the next few years is the establishment of a sustainable secondary school that will deliver high quality academic, vocational and life training. The Primary School and Clinic are now mature – our focus will be on increasing the positive impact these have already made on the community.

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 350 pupils at the time of writing 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.

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 operationally complete, with our final year – Grade 7 – completed in 2021. We now have a full complement of excellent teachers and support staff working in quality facilities.

With our first official test results and the experiences over the last 7 years the focus

is now on how we can do better not just in Grades but also widening the positive impact that the school has on the community.

Lesedi Secondary School

We are at the very early stages of our secondary journey with no doubt a lot of immediate issues to sort out in the first year. That is the focus over the next 12 months as well as properly equipping all the classrooms.

In 2023 we will have another 70 learners starting. We would just about have enough buildings to accommodate them, but it is likely that during 2022 we start construction on further classrooms, cottages, an admin block, and other buildings to ensure that we can keep pace with growth. A further teacher may also be required.

The start of 2024 will be a major milestone with learners starting their main secondary senior years leading to their Zimsec exams in late 2025 with the following needed:

- Further construction of classrooms, cottages, infrastructure etc;
- Construction of a proper, fully equipped science block;
- Confirmation of the Zimsec subjects to be provided with high quality teachers, equipment and facilities to enable them to do so;

04 FUTURE PLANS

- Confirmation if we have the capacity / resources to potentially offer vocationally focussed qualifications such as Hexco;
- High quality teachers to support the above requirements;
- Likely that we will seek registration as a stand-alone school.

For cost efficiency, we will share capacity and resources across primary and secondary as much as possible eg: dining & sports facilities, support staff.

However, at some stage we will need to have a separate head teacher and potentially some dedicated secondary school support. We have learned from the primary school to grow steadily, annually and we will make the decisions when the time is right.

In 2026 the intention is to offer A levels or equivalent subjects which will require separate teaching and other facilities.

At the end of 2027, for those who want to stay in education, we hope to see our pioneer students then go onto University.

Lesedi Clinic

The Clinic will continue to be a major focus especially with the ongoing pandemic. The team are doing an incredible job and have made the operations sustainable. The focus now is helping more people, delivering all the health needs for their catchment area.

Jerera Project / Other projects

With the focus on the secondary school there is no intention currently to spend material resources on other non-Lesedi projects over the next 2-3 years. Clearly if a situation does arise, we can afford it

after Lesedi needs and it would make a big difference in line with our charitable objectives then we would consider supporting.

Fundraising

All of this requires money. We have been incredibly successful fundraising with over \$1.5 million now raised for the project. However, we need to keep increasing our income each year to keep up with the growth in ambition and students.

The sponsorship program is essential. As well as providing the friendships and connections, financially it makes both schools affordable to fund from more ad-hoc donations.

We need to find many more sponsors for the new 2022 intakes and then seventy more a year for at least five more years. This is a huge undertaking and we are so thankful to our amazing supporters who have taken on more sponsorships and spread the word.

The administration of the sponsorship scheme is becoming very onerous for Fiona in the UK. It will be impossible at seven hundred children, so we need to start developing ways to support this process better from Zimbabwe and possibly the UK / US.

One other new fundraising area is potentially around further education scholarships. The trustees are currently personally supporting a local man through university as he wouldn't have been able to study otherwise. If any supporters show interest, we may support further scholarships.

Governance

Following the creation of the Ngoko Trust we will continue to improve on the charity governance.

04 FUTURE PLANS

A key element to this is the succession planning and widening of the Trusts leadership beyond its three founders. We will consider this further over the coming year.

We have been very proud up to this point of having no administration costs in the UK from the running of the charity as we want to maximise the end \$ donation on the ground.

Given the increasing scale and complexity of the charity we may eventually need to employ staff to help run the charity but ideally this would be in Zimbabwe to

provide local jobs and given the pay disparity between the UK and Zimbabwe.

Overall, we have very clear plans for the next few years but will keep the flexibility to ensure we grow as required. There are huge challenges to overcome but given our experience of the last 7 years and the wonderful Lesedi team we have, staff and supporters, we are confident of delivering on our ambitions.



05 FINANCIAL REVIEW

The funding position during 2021 has remained strong with a record level of donations from individuals and growing income from the child sponsorship program. This more than offset the substantial investment in the secondary school required during the year. Extended covid lockdowns limited the increase in operational running costs but these are expected to significantly step up in 2022 with hopefully a full year of no lockdowns and year 1 of the secondary school operations.

A summary of our financial position is shown in **Section 06 Accounts** on pages 18 & 19.

Please note that due to UK reporting regulations and the increase in our revenue, the UK charity now has to account and report on an "accruals" rather than a "receipts and payments" basis. The impact on the accounts this year is immaterial but there is significantly more disclosure required in the financial statements. A full set of accounts can be found on our website:

<http://lesedizim.org/news/>

Here we provide a brief narrative of the story behind the figures.

As before we account for our income and expenditure into two separate funds:

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

Income

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 2021, substantial donations allowed us to fully fund one of the classroom blocks, the boreholes and most of the equipment for the secondary school.

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.

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:

- 2 double classroom blocks (£48k)
- 2 double teachers cottages (£39k)
- Part complete 4 vocational blocks (£21k)
- Borehole, pump and pipes (£19k)

05 FINANCIAL REVIEW

Other secondary – 2 ablution blocks, electricity works and project management costs (total £60k).

2. Teachers' Salaries

The charity funded the salaries of ten 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. Other School Costs

Other costs not listed elsewhere include fuel, repairs and transport, 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.

7. Clinic operational costs

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

Clinic equipment, consumables and medicine costs have been minimal due to the initial stocking on opening.

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

8. Profit/[Loss] on Exchange

The 2021 accounts show a profit on exchange of £1,323 (2020: loss of £4,177). 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.



05 FINANCIAL REVIEW

9. Jerera Project

The accounts include £508 income within restricted donations and £508 within building costs for the Jerera project. The costs of this project are fully ringfenced and paid from specific donations.

10. Trustee Remuneration

During 2021, Benson Siyawareva project managed the secondary school construction from agreeing the plans to procuring materials and managing all the builders and other 3rd party contractors. In the year, the charity received a net donation of \$9,800 (£7,261) specifically to reimburse Benson for some of his time and effort on this work.

Payment to trustees for services provided is allowed under the Trust's governing documents but the remaining trustees undertook an assessment against UK law and Charity Commission guidance to satisfy themselves that the donation could be passed on as remuneration. Having satisfied themselves of this, the payment was made to Benson in December 2021.

Balance Sheet

At the year end the charity was holding net monetary assets of £158,291. This was predominantly being held in US Dollars.

£13,400 of the net monetary assets at the year end were restricted funds representing the balance on the sponsorship fund (£10,000) plus funds for shoes, books and instruments,

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 2021 was £144,891.

£33,000 will be held in reserve to cover teachers' and nurses' salaries, in line with our Reserves Policy below.

The balance of around £112,000 will be used to cover remaining secondary school construction, equipment and other set up costs and ongoing running 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 SUMMARY

Summary of Financial Activities

	Year to 31 December 2021			Year to 31 December 2020		
	Unrestricted funds £	Restricted funds £	Total funds £	Unrestricted funds £	Restricted funds £	Total funds £
Income:						
Donations	188,195	47,467	235,662	109,330	66,662	175,992
Sponsorship income	-	67,590	67,590	-	53,687	53,687
Total income	188,195	115,057	303,252	109,330	120,349	229,679
Expenditure on charitable activities:						
Building costs	103,374	85,210	188,584	47,505	26,710	74,215
Primary School operational costs:						
Salaries	5,280	25,016	30,296	6,133	21,891	28,024
School fees	-	16,120	16,120	-	11,015	11,015
Uniforms, gifts, medical & welfare	-	9,263	9,263	-	8,671	8,671
School furniture & equipment	353	1,674	2,027	1,390	7,861	9,251
Other school costs	1,078	15,779	16,857	2,003	8,297	10,300
	6,711	67,852	74,563	9,526	57,735	67,261
Clinic operational costs:						
Salaries	18,335	-	18,335	18,185	-	18,185
Equipment, medicines & consumables	1,311	-	1,311	2,024	14,431	16,455
Other clinic running costs	665	-	665	2,163	-	2,163
	20,331	-	20,331	22,372	14,431	36,803
Bank fees	1,320	-	1,320	518	-	518
(Profit)/Loss on exchange	(1,323)	-	(1,323)	4,177	-	4,177
Total expenditure	130,413	153,062	283,475	84,098	98,876	182,974
Net movement in funds	57,782	(38,005)	19,777	25,232	21,473	46,705
Reconciliation of funds:						
Total funds brought forwards	87,109	51,405	138,514	61,877	29,932	91,809
Total funds carried forwards	144,891	13,400	158,291	87,109	51,405	138,514

06 ACCOUNTS SUMMARY

Balance Sheet as at 31 December

	2021			2020		
	Unrestricted funds £	Restricted funds £	Total funds £	Unrestricted funds £	Restricted funds £	Total funds £
Current Assets:						
Debtors	1,002	-	1,002	151	-	151
Cash at bank and in hand	143,889	13,400	157,289	86,958	51,405	138,363
Total net assets	144,891	13,400	158,291	87,109	51,405	138,514
Funds of the Charity:						
Restricted Funds	-	13,400	13,400	-	51,405	51,405
Unrestricted Funds	144,891	-	144,891	87,109	-	87,109
Total funds	144,891	13,400	158,291	87,109	51,405	138,514

Note:

Due to an increase in the amount of income received in the year, the charity has switched from Receipts & Payments accounts to Accruals accounts prepared in accordance with the Statement of Recommended Practice for Charities (SORP 2015) and applicable accounting standards (FRS102).

The impact of the change was immaterial with the only impact on the base numbers due to small changes in debtors now recognised.

A full copy of the accounts is available on the website: <http://lesedizim.org/news/>

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 2021.

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

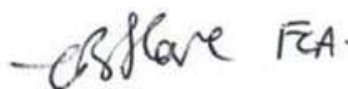
The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England & Wales.

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 23rd August 2022

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 2024

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 has been paid except for the project management payment to Benson in 2021 as noted in Section 5.

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.

The Ngoko Trust, a trust set up in Zimbabwe on which Benson is a trustee, is the registered owner of the school and clinic, and employs the staff.

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



08 STRUCTURE, GOVERNANCE & MANAGEMENT

the educational standards at the school. She is very ably assisted by her deputy, Cathy Ncube, along with nine other teachers plus 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 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

23rd August 2022



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 continue to be truly humbled by how generous and loyal our supporters have been during 2021 with some very large donations that have allowed us to build the secondary school and existing sponsors who have been adding to “their” sponsor children. 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.

