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REPORT SUMMARY

NVF exists to improve the well-being of poor and Dalits in rural Villages of Nepal by enabling access to education and learning. We do this by working in close partnership with a Nepalese organisation called Hmaro Samaj Nepal. Currently, we are supporting seventy-five girls who are in most need of an education through the Girls’ Education Project. NVF’s network of supporters and interaction with these supporters has also increased significantly in the year (see page 14).

This trustee’s annual report reflects a comprehensive picture of Nepal Village Foundation (NVF) for the year of 2013. There are three sections. Section A provides essential details of the organisation, the trustees and how NVF is run and managed. Section B looks at why NVF exists, where and how we work, who benefits, what activities were carried out in the year, what has been achieved, future plans and any factors that effects achievement. Finally Section C presents the financial situation of the organisation, the main donors and recommendations for the year.

NVF is governed by the constitution adopted on 29th of Dec 2007 and managed by a board of trustees. The board of trustees consists of eight active and motivated professionals from various walks of life. Carole Sharma is chair of the organisation. Our future plans are to develop a Learning Resource Centre and an Education Street Drama project. The factors that affect achievement are inherited. Tradition and the culture of dowry denies many girls an education.

NVF’s performance for the year 2013 has been fantastic, not just in financial terms but overall. Income has increased by 144%. The majority of the fundraising came from participating in the GlobalGiving Gateway Challenge and the London Thames Walk. We expended 54% of the total incoming resources in the year and 67% was directly on charitable activities in Nepal. The cost of management and governance was 20%.

The message from the NVF team is ‘one coffee a week’. Our financial commitment has increased as the number of girls in the scheme has increased. If only 25 of our supporters can set up a challenge to drink one coffee less a week and donate that money to NVF then this will be sufficient to keep ninety girls in school and pay Sunita’s salary who monitors the girls and reports back to us. Start your challenge this week and talk to us if you need help.
FROM THE CHAIR

This has been a year of growth for NVF and the organisation has made a dramatic leap forward not only in its fundraising but, importantly, in the number of beneficiaries in the villages in Nepal. We now have over 75 girls in the schooling project and our volunteers are encouraging school attendance by all children as part of their mission.

During the year NVF was able to fund the employment of a project co-ordinator within the villages in Nepal which greatly improves the services offered and our ability to monitor progress.

Krit Sharma was able to spend several weeks in Nepal during October 2013 working with our partner organisation, during this time he recruited and trained more volunteers and working with the trustees of the Nepalese organisation was able to recruit a skilled and able co-ordinator, who is now managing the project and providing regular monitoring reports to NVF.

This growth and improvement is made possible by the valiant efforts, hard work and commitment of our trustees, volunteers and supporters here in the UK. Everyone has worked hard to raise funds, raise awareness and support the projects.

Although on paper, and in western terms, we are a small organisation the impact on the lives of the girls, their families, communities and future generations will be dramatic.

I am proud to be the Chair of NVF and wish to extend my grateful thanks to all of our supporters; everything you do makes a difference to this generation and the generations to come in rural Nepal.

Namaste

Carole Sharma
4th May 2014
SECTION: A

[CHARITY, TRUSTEES AND GOVERNANCE]

1. CHARITY DETAILS

Registered name: Nepal Village Foundation (UK)
Registered address: 178 Rotherhithe New Road, London, SE16 2AP
Registration: HM Revenue and Customs Charity XT13105
Website: www.nvf.org.uk
Email: info@nvf.org.uk
Phone: 02070640914

2. TRUSTEES AND PRINCIPLE OFFICERS

NVF is managed by a board of trustees. Some of the trustees are elected to act as principle officers at the annual general meeting. The Trustees and principle officers’ roles and responsibilities are discussed in the organisation’s constitution paper (governing document) in part two, section 16.

Following are the trustees and principle officers of the organisation;

- Ms Carole Sharma – Chair
- Dr Subo Shanmuganathan – Vice Chair
- Ms Pam Miller – Treasurer
- Mr Krit Sharma – Secretary and Project Manager
- Ms Heather Opie
- Ms Jan King
- Mr David Lines
- Dr Rajeeb Sah
[Changes in the board of trustees]

Dr Rajeeb Sah has been appointed as a trustee in June 2012 and it has been recorded in the minutes of the meeting.

Figure -2 [MEET THE TEAM] NVF’s board of trustees from the top left in clockwise- Carole, Subo, Pam, David, Jan, Rajeeb, Krit and Heather
3. GOVERNANCE AND MANAGEMENT

Nepal Village Foundation, UK is governed by the constitution paper that was adopted on 29th of December 2007 and agreed by the board of trustees. According to the legal document, all trustees must comply with the Charity Acts of England and Wales which is discussed in the charity commission guidance. This includes obligations under the charity Act 2011 with regard to: the keeping of accounting records for the Charity, the preparation of annual statements of accounts for the Charity, and the preparation of an Annual Report. These accounts must be prepared in accordance with the provisions of any Statement of Recommended Practice (SORP) issued by the Commission to demonstrate transparency and accountabilities.

It is a legal duty of the trustees to demonstrate transparency and accountability for all activities undertaken within the capacity of the organisation. To demonstrate transparency and accountability in NVF, we prepare ‘Trustees Annual Accounts’ in accordance with the charity commission’s recommendation under unincorporated small charity CC16a and publish in NVF website. We also communicate NVF’s achievements and performance with all stakeholders through emails, newsletters, events and social media.

To manage the organisation, the board of trustees meet every three months, followed by an AGM at the end of the year. We also discuss any urgent issues via phone and email and if the issue needs discussing in person, then an urgent meeting is organised. We follow the guidance and rules of meetings as discussed in the charity’s legal documents and we ensure minutes of the meeting are recorded. Further details about our meeting procedures and powers of the trustees are outlined in the legal document in part 2, sections 9, 18 and 23.

Public benefit:

NVF’s purpose is to raise funds to spend on charitable activities for the ‘public benefit’ and is discussed in the legal document of Part-2 and Section -3. It is also mentioned in Section –B, Page 8 of this report. These charitable activities contribute to the public benefit by working in partnership with ‘Hamro Samaj Nepal’ for the advancement of girls’ education.
SECTION: B

[MISSION, ACHIEVEMENTS AND FUTURE PLANS]

4. AIMS AND OBJECTIVES

**Mission statement:** NVF exists to improve the wellbeing of poor and Dalit people in rural Nepal by enabling access to education, learning and creating sustainable livelihood opportunities. NVF will strengthen villages to enable change to happen in an enduring way so they can determine their own futures and make good use of the resources available to them.

**Aims and objectives:**

- To create livelihood opportunities in rural Nepal to enhance the wellbeing of the poor and Dalits.
- To improve the literacy levels, particularly for women, from poor and Dalit communities in rural areas.
- To provide health education and training for mothers.
- To provide training and support for farmers to grow better and more diverse crops all year round.
- To develop learning resource centres with a library to enhance reading and writing skills, and provide computer education to children.
- To raise awareness about health, hygiene and sanitation.
- To empower women from poor and Dalits families to participate in the local community to identify and manage their social needs.
- To raise awareness to reduce the culture of the dowry.
- To promote awareness and provide support to reduce child labour and slavery.
5. WHERE WE WORK?

Currently, NVF is working in three Village Development Committees (VDCs) - Bhagawatpur, Mahadeva and Bathanaha. These VDCs are in Saptari District of Nepal in the Eastern Development Region. There are 2,827 households with a population of 14,499 in the three VDCs according to the Nepal population and housing consensus 2011. Bhagawatpur has 1058 households with a total population of 4229, Mahadeva has 974 households with a total population of 5867 and Bathanaha has 795 households with a total population of 4403.

Figure -3 [project location on Nepal map]

There are 5242 children age between 4 and 16 years according to our recent findings. 3940 of them are in school and 1302 (24.8%) of them are not. But, only 53% of these children are in regular schooling. Regular schooling in our terms is 75% of school days or above. There are fourteen schools in the VDCs that employ 59 male teacher and 27 females. This is a ratio of 46 pupils per teacher. Nepal’s average pupil and teacher ratio is 35:1.

None of these villages are connected with a tarmac road or have a running water facility. Despite agriculture being the major source of income for these households, the farmers are still relying on rain water, due to insufficient irrigation systems, and therefore do not grow crops all the year around. The unemployment rate is about 48% and most of the men who are unable to find a job locally go to work in neighbouring countries, mostly India or the Gulf countries.
6. HOW WE WORK?

We work closely in partnership with organisations to raise funds and carry out charitable activities which contribute to achieving our aims and objectives as set out in the legal document.

Partners:

NVF is currently working in partnership with Hamro Samaj Nepal. Hamro Samaj Nepal is a young, dynamic and energetic organisation. Their board of trustees consist of people from various walks of life and the majority are women from various castes. The organisation is registered in Nepal with the Central District Administration Office under registration number of 994, VAT registration number 600345882 and Social Welfare Council registration number 31800. NVF is currently a sole funder for the organisation and our partnership has been strengthening since 2007.

We also work in partnership with GlobalGiving, Virgin Money Giving, BMY Charity, Charity Aid Foundation and The BigGive to raise funds to support projects in Nepal.

Beneficiaries:

The following are the main beneficiaries of the organisation;

- Girls- particularly from poor and Dalit families benefit through a scholarship scheme
- Parents- the financial burden of the parents is reduced significantly who’s girls are in the scholarship scheme
- Schools- raising awareness through family visits brings more girls into school which increases the number of pupils in schools and their revenue.
- Local community- as we spend money in the local economy, it increases economic activities and helps local businesses and creates more job opportunities
- Hamro Samaj Nepal- is our partner organisation and it receives funding from us to carry out project activities
- Project workers- we provide various training opportunities to manage project activities to local people which enhances their personal capacity for a better career in the future
- Other organisations- we demonstrate a great deal of transparency in our work which sets an example for other organisations to adopt a similar approach in the community.
7. MAIN ACTIVITIES

The following main activities were carried out in the year to achieve aims and objective of the organisation discussed in the part -2 and section -3 of the document for public benefit.

**The Girl’s Education Project**- Supports girls from poor and Dalit families in VDCs of Bhagawatpur, Mahadeva and Bathanaha to continue their schooling by providing them a support package that includes uniform, books, stationary, shoes and school bag.

**Capacity Development Training**- Capacity to manage project activities effectively is lacking in local people of the community so we provide various trainings opportunities as a part of organisational and personal capacity development.

**Employment of a Project Assistant**- Monitoring of girls in the scheme and reporting were being done by the members and volunteers which were not effective so we have supported the organisation to employ Sunita Mandal as project assistant.

**Development of Education Drama**- We are in the process of developing an educational drama to raise awareness about the importance of girl’s education and the consequences of the dowry.

**Annual Consultation with Villagers**- We encourage our partner organisation to organise an annual event to collect stakeholder’s view and present an account of annual activities for accountability and transparency.

**Fundraising Events**- To support the above activities, we organise various fundraising events.

*Figure -4* [photo from the last walking event at the finishing line, London Eye, 2014]
8. ACHIEVEMENTS AND PERFORMANCE

This section paints a comprehensive picture of our achievements and performance for the year from the perspective of project activities, raising awareness, fundraising and reporting.

Project activities:

The Girl’s Education Project-

The number of girls in the scheme has been increased from 25 to 75 to the end of this financial year. The new fifty girls introduced in the scheme are from VDCs Mahadeva and Bathanaha and they will receive the support from May, which is the start of the school year. We have expanded our project activities in these two new VDCs from October 2013. We have introduced various support packages to address the actual need of girls in the project which will enable them to progress in their schooling. This new strategy will also help us to allocate the resources effectively, and support more girls. In total, there are 113 girls attending school in the three VDCs through the scholarship scheme and raising awareness about importance of girl’s education by visiting families (see figure -5).

Figure -5 [Results Comparison]

Only 3940 out of 5242 school age children are in school and more than half of them do not go to school regularly. Our target is 80% attendance and above, for the girls in the scheme which we have been unable to achieve. However, the last quarterly report from the project assistant shows that 95% of girls in the scheme attending school above the target level.
From this report, we can be hopeful that school attendance of the girls will improve further. Hiring Sunita is proving to be good value for money.

**Capacity development trainings to manage the project**

This year, we have trained seven new volunteers along with the previous ten (see figure -5). We now have a total of seventeen capable volunteers and a project assistant who can manage project activities effectively. The volunteers are also known as a ‘Social Warriors’ and they make sure that girls in the scheme and the children from their village go to school regularly. They also work closely with the Project Assistant to address various issues and provide relevant information to make the project more effective.

**Consultation with Villagers**

Over ninety people from the three VDCs including schoolteachers, parents, government officials from the Ministry of Education, local development, police and district administration office were present at the event (see figure -5). The partner organisation presented an account of the annual activities. A great deal of support and positive feedback was received from the audience. The organisation was praised for taking a leading and impressive role in the community by demonstrating their accountability and transparency.

**Fundraising**

We organised three successful events in this year. It started with the GlobalGiving Gateway Challenge from which we raised over £3,200. The London Thames Walk raised £2,600 and the Curry and Beer raised £560. We also used these fundraising events to raise awareness and to communicate with our supporters about our project activities.

**Cause awareness**

We raise awareness about NVF and fundraise through various mechanisms. The major platforms to raise awareness about NVF are our website, newsletter, emails, in person, through friends and families and social media. Similarly, the major fundraising platforms are GlobalGiving, Virgin Money Giving, Charity Aid Foundation, BMY Charity and The BigGive. Table -1 below gives a detailed picture of how many people have been connected with NVF during this year and previous year.
Table -1 [cause awareness and donations]

<table>
<thead>
<tr>
<th>Sources/ Key word</th>
<th>2013</th>
<th>2012</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website Traffic - Hits</td>
<td>187,460</td>
<td>55,950</td>
<td>235% increase in hits and 476% in number of visitors compared to the last year</td>
</tr>
<tr>
<td></td>
<td>16,900</td>
<td>2,930</td>
<td></td>
</tr>
<tr>
<td>- Unique Visitors</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newsletter and Email subscribers</td>
<td>165</td>
<td>98</td>
<td>People who are interested to know about our activities increased by 67 in the year</td>
</tr>
<tr>
<td>Donations received- One off</td>
<td>365</td>
<td>83</td>
<td>Number of people donated to NVF is increased by 340% &amp; regular givers by 100%</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>- Regular</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Facebook, Twitter and Linked In</td>
<td>675</td>
<td>425</td>
<td>59% more people are interacting with NVF through social media</td>
</tr>
<tr>
<td>NVF</td>
<td>4.1 m</td>
<td>1.1 m</td>
<td></td>
</tr>
<tr>
<td>Nepal Village Foundation</td>
<td>11.3 m</td>
<td>2.1 m</td>
<td>These key search words rank no 1 in google search engine</td>
</tr>
<tr>
<td>Girls education project in Nepal</td>
<td>6.43 m</td>
<td>2.8 m</td>
<td></td>
</tr>
</tbody>
</table>

Reporting and communication:

Since Sunita was appointed to the post, we have received regular and prompt reports from Nepal. We received four quarterly reports and an annual report from the partner organisation in Nepal this year. Here in the UK, we have produced and communicated five progress reports and eight newsletters. This level of reporting and communication is higher than the targeted of four reports and four newsletters a year.

Finally, comparing and contrasting these achievements with the five yearly business plan, we are ahead of the game. We have managed to develop relationships and achieve initial work with the other two villages already, which were projected to achieve by the end of 2014. We also managed to introduce more girls in the scheme than projected. The projected income and expenditure for the year is £7080 and £3050. But we managed to raise £6743 and expend £2452 so surplus of the resources is higher than projected (£4030).
9. PLANS FOR THE FUTURE

This section discusses the immediate future plans that have arisen from the current working practice and learnings. A detailed NVF future plan for the next five year is also developed and a copy of it is available on our website.

Education Drama Project [Shiksha Lila]

Girls’ education is still ignored in Nepal, particularly in remote villages amongst poor and Dalit families. The major reasons for this are cultural beliefs, an education for girls is thought of unnecessary, the school environment, a lack of awareness, affordability, plus a lack of motivation in parents to promote girl's education. Currently only 1.47% of girls reach their final year of schooling in the VDCs in which we are working. A team of trained performers will perform street drama in villages, schools and in public places to raise awareness about importance of girl’s education. We will also raise awareness about the issue through social media, local radios and televisions.

Similarly, despite the law, the culture of dowry is entrenched in the community. It has forced parents into committing suicide and has forced many families into deeper poverty/debt. The bride’s family pays the groom’s family in the form of cash/jewelleries/vehicles is this recognised as dowry in the community. The practice of dowry also severely affects the girls’ educational attainment and the living standards.

We require an investment of £151,000 over the next five years:- £30,200 per year for the project and the return from the project is very beneficial for the community. We have asked the Big Lottery Fund to fund the project but we haven’t heard anything yet. A detailed project plan is available on request.

Learning Resource Centre Project

Many people in villages in which we are currently working, had the opportunity to go to school for few years to gain reading and writing skills. But, these skills are forgotten after a few years as there aren’t any means to practice their skills. Similarly, the majority of children in the villages have not seen a computer or know anything about them. We have realised that there is a need for a learning centre which would enable thousands of children in the
community to keep up to date with their reading and writing skills and also become computer literate. The centre will also serve as a communication and health education centre for the community. Girls who are not progressing well in the scholarship scheme will get an extra tuition classes at the centre, which will help them to finish their schooling with a good grades.

A piece of land has been identified to develop the centre but we require further help. We estimate that a one off funding of £32,000 will be sufficient to establish a functioning learning centre. The centre will be able to generate income to sustain itself. More details about how, and who will benefit from the project are available at our website through the link- [http://www.nvf.org.uk/next-projects](http://www.nvf.org.uk/next-projects).

![A learning centre that was developed in western Nepal](image)

**Figure 6** [A learning centre that was developed in western Nepal]
10. RISKS ANALYSIS

This section highlights internal and external risks associated in the current settings.

Table- 2 [Risk Analysis]

<table>
<thead>
<tr>
<th>Nature of risk</th>
<th>Level</th>
<th>Prevention Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Girls may not attend school regularly as to the expected</td>
<td>High</td>
<td>Close working with families, girls and school will reduce this risk significantly and we can see this from the last quarterly report</td>
</tr>
<tr>
<td>Girls might drop out from schooling at much earlier age</td>
<td>High</td>
<td>Culture of teenage forced marriage is beyond the scope of the project but a regular schooling and family visits will minimise the risk significantly</td>
</tr>
<tr>
<td>Schools many not coordinate well to improve the schooling environment for girls</td>
<td>Medium</td>
<td>Pupils numbers have increased because of our work which increases schools’ revenue so we are hopeful &amp; we also have support form district ministry of education to develop an pressure</td>
</tr>
<tr>
<td>The partner org may not be able to manage the project well</td>
<td>Low</td>
<td>Partner org’s management capacity has been developing fast and from the current situation we are very hopeful and happy with results</td>
</tr>
<tr>
<td>Failure in fundraising may lead to disaster in funding the ongoing project activities</td>
<td>Low</td>
<td>Our income has doubled every year since 2010, have a reserve policy to address the issue &amp; we have already funded ongoing project for 2 years</td>
</tr>
</tbody>
</table>

External factors effecting achievements: The inherited traditional cultural attitudes that deny an education for girls in the community. Similarly, a culture of dowry also hinders educational attainment of girls in the community. These two factors are acting like the Berlin wall between girls and the schools. Also, poor infrastructure in schools, an unsuitable schooling environment, poor teaching quality, corruption and lack of motivation amongst parents significantly affect regular schooling, of not just girls but of all pupils. To minimise the risks by raising awareness, we are developing an education drama (Shiksha Lila).
## SECTION: C

[FINANCIAL REVIEW]

<table>
<thead>
<tr>
<th>Nepal Village Foundation, UK</th>
<th>XT13105</th>
<th>CC16a</th>
</tr>
</thead>
</table>

### Receipts and payments accounts

For the period from 05/04/2013 to 04/04/2014

<table>
<thead>
<tr>
<th>Unrestricted funds to the nearest £</th>
<th>Restricted funds to the nearest £</th>
<th>Endowment funds to the nearest £</th>
<th>Total funds to the nearest £</th>
<th>Last year to the nearest £</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A1 Receipts</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donations Received- One off</td>
<td>748</td>
<td>-</td>
<td>-</td>
<td>748</td>
</tr>
<tr>
<td>Donations Received- Regular Giving</td>
<td>508</td>
<td>-</td>
<td>-</td>
<td>508</td>
</tr>
<tr>
<td>Funds raised from Events</td>
<td>4,314</td>
<td>-</td>
<td>-</td>
<td>4,314</td>
</tr>
<tr>
<td>Funds raised from NVF Trading</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Gift Aid Claimed</td>
<td>774</td>
<td>-</td>
<td>-</td>
<td>774</td>
</tr>
<tr>
<td>Interest Received on Bank balance</td>
<td>4</td>
<td>-</td>
<td>-</td>
<td>4</td>
</tr>
<tr>
<td><strong>Subtotal</strong> (Gross income for AR)</td>
<td>6,348</td>
<td>-</td>
<td>-</td>
<td>6,348</td>
</tr>
</tbody>
</table>
A2 Asset and investment sales, (see table).

<table>
<thead>
<tr>
<th></th>
<th>6,348</th>
<th>-</th>
<th>-</th>
<th>6,348</th>
<th>2,600</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub total</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Total receipts

A3 Payments

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Expended on charitable activities</td>
<td>2,000</td>
<td>-</td>
<td>-</td>
<td>2,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Monitoring and Evaluation</td>
<td>125</td>
<td>-</td>
<td>-</td>
<td>125</td>
<td>50</td>
</tr>
<tr>
<td>Admin and stationary</td>
<td>241</td>
<td>-</td>
<td>-</td>
<td>241</td>
<td>75</td>
</tr>
<tr>
<td>Cost of fundraising events</td>
<td>719</td>
<td>-</td>
<td>-</td>
<td>719</td>
<td>121</td>
</tr>
<tr>
<td>Meetings and Room hire</td>
<td>110</td>
<td>-</td>
<td>-</td>
<td>110</td>
<td>45</td>
</tr>
<tr>
<td>Communication &amp; cause awareness</td>
<td>95</td>
<td>-</td>
<td>-</td>
<td>95</td>
<td>8</td>
</tr>
<tr>
<td>Insurance</td>
<td>112</td>
<td>-</td>
<td>-</td>
<td>112</td>
<td>-</td>
</tr>
<tr>
<td>Sub total</td>
<td>3,402</td>
<td>-</td>
<td>-</td>
<td>3,402</td>
<td>1,299</td>
</tr>
</tbody>
</table>

A4 Asset and investment purchases, (see table)

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Sub total</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Total payments

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub total</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

|               | 3,402 | -   | -   | 3,402 | 1,299 |
### Net of receipts/(payments)

<table>
<thead>
<tr>
<th></th>
<th>2,946</th>
<th>-</th>
<th>2,946</th>
<th>1,301</th>
</tr>
</thead>
<tbody>
<tr>
<td>A5 Transfers between funds</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>A6 Cash funds last year end</td>
<td>3,783</td>
<td>-</td>
<td>3,783</td>
<td>2,482</td>
</tr>
<tr>
<td><strong>Cash funds this year end</strong></td>
<td>6,729</td>
<td>-</td>
<td>6,729</td>
<td>3,783</td>
</tr>
</tbody>
</table>

### 12. Statement of assets and liabilities at the end of the period

<table>
<thead>
<tr>
<th>Categories</th>
<th>Details</th>
<th>Unrestricted funds to nearest £</th>
<th>Restricted funds to nearest £</th>
<th>Endowment funds to nearest £</th>
</tr>
</thead>
<tbody>
<tr>
<td>B1 Cash funds</td>
<td>Cash at Bank</td>
<td>6,729</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td><strong>Total cash funds</strong></td>
<td><strong>6,729</strong></td>
<td><strong>-</strong></td>
<td><strong>-</strong></td>
</tr>
<tr>
<td></td>
<td><em>(agree balances with receipts and payments account(s))</em></td>
<td>OK</td>
<td>OK</td>
<td>OK</td>
</tr>
<tr>
<td>B2 Other monetary assets</td>
<td>Cash at Partner org's bank</td>
<td>950</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Debtors: amount raised in the year but has not been credited by fundraising organisation (GlobalGiving and BMY charity)</td>
<td>395</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
### B3 Investment assets

<table>
<thead>
<tr>
<th>Details</th>
<th>Fund to which asset belongs</th>
<th>Cost (optional)</th>
<th>Current value (optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

### B4 Assets retained for the charity’s own use

<table>
<thead>
<tr>
<th>Details</th>
<th>Fund to which asset belongs</th>
<th>Cost (optional)</th>
<th>Current value (optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

### B5 Liabilities

<table>
<thead>
<tr>
<th>Details</th>
<th>Fund to which liability relates</th>
<th>Amount due (optional)</th>
<th>When due (optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creditors: Part of cost to the monitoring and communication was paid by Krit which the charity has to pay back</td>
<td>205</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Signature</th>
<th>Print Name</th>
<th>Date of approval</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carolesharma</td>
<td>Carole Sharma [Chair]</td>
<td>6th of June 14</td>
</tr>
<tr>
<td>Pam Miller</td>
<td>Pam Miller [Treasurer]</td>
<td>6th of June 14</td>
</tr>
</tbody>
</table>

**Accounting policies:** we use accounting policies of unincorporated small charity recommended by the charity commission CC16a

**Banking details:** NVF banks with The Co-Operative Bank under the account name of ‘Nepal Village Foundation, UK’ Sort Code and Account Number are: 08-92-99 and 65 30 37 97
**Accounting policies:** we use accounting policies of unincorporated small charity recommended by the charity commission CC16a

**Banking details:** NVF banks with The Co-operative Bank under the account name of ‘Nepal Village Foundation, UK’ Sort Code and Account Number are: 08-92-99 and 65 30 37 97
13. FURTHER TO INCOME AND EXPENDITURE

This section provides further details on incoming resources and resources expended.

Figure -7 [Income and expenditure comparison]

Comparing this year’s income with last year shows that, NVF’s income has been increased by 144%. The majority of fundraising came from GlobalGiving gateway challenge and London Thames Walk. A further £395 has been raised in the year but the fund is still being held at the fundraising organisations due to a periodic payment processing policy. So the actual total fundraising for the year is £6743.

Expenditure for the year also has doubled but a balance of £950 is still at the partner’s bank account. To benefit from a great exchange rate we transferred a lump sum to support the ongoing project for longer than a year. So the actual expenditure for the year is only £1721 after excluding the cost of organising fundraising-events. Purchase of insurance is also part of fundraising events.

Management and governance expenses add up to 20%, monitoring and cause awareness 13% and 67% expended on girl’s education project and capacity development trainings. However expenditure of the girl’s education project would have been increased significantly as number of girls has increased in the scheme but the school year starts in May in Nepal and our financial year ends in April.
14. TOP TEN DONORS

Every year we publish our top ten donor’s list and in this the top ten donors are:

1. Judie & Mike Saunders ... £727.50
2. Jan King........................... £595.00
3. Carmen Zolman ............. £570.00
4. Pam Miller ....................... £545.00
5. Soo Bumma ..................... £520.00
6. Jill Jerram ....................... £496.00
7. Carole Hynes ................. £299.00
8. David & Pam Petts .......... £245.00
9. Gill Norman Bruce ......... £240.00
10. Yaso Shan ..................... £151.00

Total .................................. £4388.50 [65% of the total donations]

15. SUGGESTION AND RECOMMENDATION

We welcome all suggestions and feedback whether it is about the report, or the work we do, or the way we do it. Email info@nvf.org.uk or by post to: 178 Rotherhithe New Road, London, SE16 2AP.

Our recommendation: Please donate the value of one coffee a week to NVF

The money from one coffee a week from only twenty five people will be sufficient to support the ninety girls in the education scheme and pay Sunita’s salary, the Project Assistant in Nepal. Sunita makes sure all the girls go to school regularly and reports back to NVF.

The message is ‘your one coffee a week equals to education for the ninety girls’. Please start the ‘one coffee a week’ challenge today for this novel work by NVF, which will change the lives of many of the poor and Dalits girls in rural villages of Nepal.
A seven-month pregnant Nepalese woman was set on fire by her husband over the undelivered dowry in western Nepal.

AN EDUCATION CAN CHANGE THIS VIOLENCE AND CREATES A BETTER WORLD

END OF THE REPORT