



*[Picture-1: Recent ex-graduate girls, Hamro Samaj Neap, Mahadewa, Saptari]*

# Nepal Village Foundation

**Trustees' Annual Report 2023/24**

## Report Summary

Nepal Village Foundation UK aims to improve the well-being of the poor and Dalit families in rural villages of Nepal by enabling access to education and learning. It does this by working in partnership with grassroots organizations in Nepal. Hamro Samaj Nepal has been our partner organization since 2009. This year, we have worked together on one project in rural Nepal.

In total £11,305 was expended on **the girl's education project** and eighty girls from the poorest families in Mahadewa Municipality of Saptari district benefited from the project. Eighteen girls appeared in the final secondary school examination (SEE) in the year, and now they are studying higher secondary (10+2 which is equivalent to A-levels). Four girls completed their study and left the scheme. We also took twelve new girls in the scheme who are currently at the basic education level.

To support the project, we have fundraised through two main online fundraising platforms – Global Giving and Charity Aid Foundation, and in addition raised donations from individuals directly donated into our bank account. In total, we have fundraised £9,744 in the year, which is slightly higher compared to last year.

The challenges at the ground level and at school and district management levels remain the same as in previous years. In addition, our commitment to support girls in formal education has been extended by two years because the national education policy in Nepal has been changed to include a compulsory two years higher secondary curriculum.

After 13 years of project activity the opportunity to hold a face-to-face review of the project with participants, our implementation partner and other stakeholders was very welcome. Dr Carole Sharma, chair of NVF and her niece Amy Richardson had planned a visit to Nepal and this provided the opportunity to review with no cost to the organisation. They particularly appreciated the opportunity to meet adult women who had been through the scheme to hear about the more long-term outcomes for them.

This report was prepared by Krit Sharma for Nepal Village Foundation UK and it will be publicly available through our website and Facebook page once it is approved by the trustees. Any feedback about the report should be forwarded to Krit Sharma by emailing at [krit.sharma@nvf.org.uk](mailto:krit.sharma@nvf.org.uk)

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## LETTER FROM THE CHAIR

During 2023 I had the opportunity to visit Nepal with my niece Amy Richardson and to use this visit to review the effectiveness of the girls education work with our partner organisation Hamro Samaj Nepal. The results of this are contained within this report.

I was so impressed and grateful for the active participation of the girls and young women in the review, they were enthusiastic to help, honest and insightful into the positives and the problems they faced during school and afterwards. The evidence they provided is convincing in regards to the whole community benefit of girls education and reinforced NVFs commitment to funding this project. To this end we have increased our focus on fundraising by strengthening the sub group of the Board, improving our Communication material and website.

During this year one of our founding Board members Dr David Petts has decided to retire. David has been a tower of strength to NVF as the charity developed, both he and his wife Pam have provided support and wise counsel to us all. I want to thank them both and wish them well.

The NVF Board has been strengthened by the inclusion of 2 long-time supporters as board members, we are so pleased to welcome Pat Warrington and Anne Pugh to the Board and appreciate the skills and enthusiasm they bring.

My thanks go to our donors, our board members and supporters and to our in country co-ordinator Krit Sharma.

**Dr Carole Sharma**

November 2024

## SECTION A: PROJECT UPDATE

### THE GIRL'S EDUCATION PROJECT

Girls' education has been ignored in Nepal, particularly in rural areas. The main reasons are cultural traditions, an unsuitable schooling environment, and economic problems. NVF raises awareness about the importance of girls' education through the project and provides sponsorship (financial support) to girls from the poorest and Dalit families to enable them to receive a formal education. The support includes all the study materials such as books, notebooks, pens, and pencils as well as a bicycle, extra tuition classes and exams fee and encouragement support to their families.

### IN 2023/24 NVF FUNDED ONE PROJECT:

The girl's education project,  
ongoing since 2009

We sponsored 80 girls in the  
year, including 12 new  
students and 13 in higher  
secondary education.



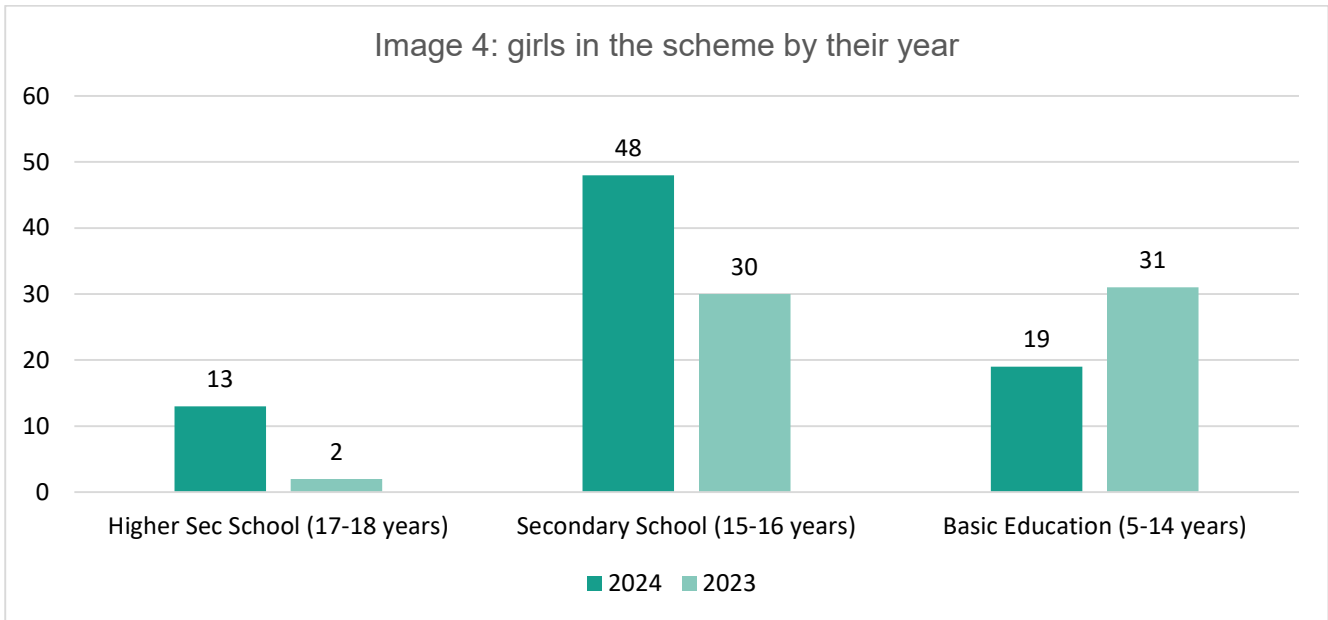
Image 2: 'Then' - Sponsored girls from Mahadewa Municipality, year 2015



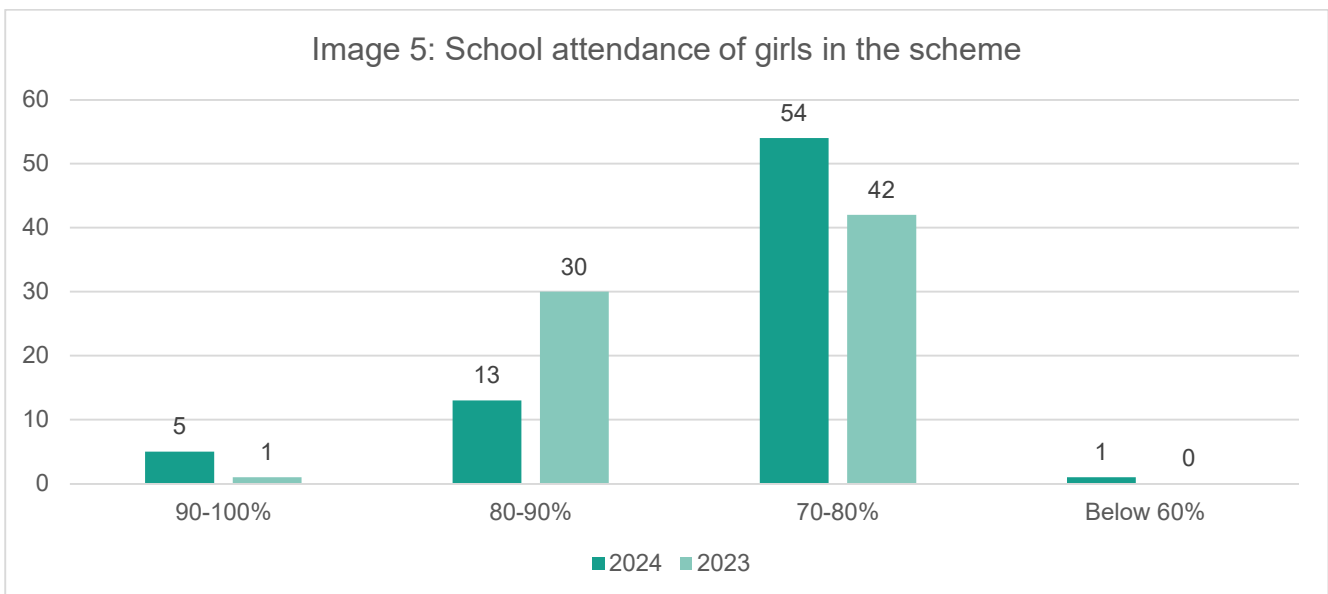
Image 3: 'Now' - Sponsored girls from Mahadewa Municipality, year 2023

In total, we have sponsored eighty girls who study in classes six to twelve in this year through the project. They are from the Bhagawatpur, Majhaura, Dhikuli, Mahadewa, Durgapur, Kajoli, Chakala, Ekbarpur, and Bathanaha villages of Mahadewa Municipality of Saptari Nepal. Eighteen girls appeared in the final secondary school examination (SEE) in the year, and now they are studying higher secondary (10+2 which is equivalent to A-levels). Four girls completed their study and left the scheme. We also took twelve new girls in the scheme who are currently in the basic education.

The government education policy has been changed, and now higher secondary education is being taught by almost all local community schools. We have also lifted our sponsorship commitment, and our current policy is that all the girls in the scheme must study until the final year of higher secondary schooling. The benefit to the girls and their future families is greater if they are able to remain in school for longer, including the delay of marriage.



Our sponsorship scheme is available from age twelve and above because we have learned that this is when they require the greatest support to continue their education. At age twelve girls in these areas are the most likely to drop schooling and support the family through house-work and agricultural work. Through our support, we have seen a decrease in school drop-out and an increase in attendance. So, we have chosen to use our limited resources in the most effective way through prioritising the age group that we have learned from experience is working.



School attendance, passing grades, and achieving a better result in exams are the key performance indicators of the project to monitor the progress of girls in the scheme. We are delighted to see an increase in school attendance compared to previous years. All the girls in the scheme except one have achieved the minimum annual school attendance requirement which is 75% of the school days. We are pleased with the achievements.

Image 6: Distribution of study support materials	2023-2024	2022-2023
<u>Description</u>	<u>Quantity</u>	<u>Quantity</u>
Notebooks	1925	1752
Pens and pencils	2100	1825
School bags	80	73
Exams and registration fee (in Nepalese Rupees 165/£1)	Rs. 46,800	Rs. 38,000
Geometry toolbox and Calculator	80	32
Set of Books for the girls in Hi Secondary School	13	2 set
New Cycle	12	23 pcs
Coaching class for girls in secondary and higher sec schooling	2 months	3 months

NVF estimates that on average a girl in basic education requires fifteen notebooks, twenty pens, one school bag and Rs. 500 towards registration and exam fees per year. Girls in secondary and higher secondary require significantly more. On that basis in the year, they could have consumed around 1200 notebooks and 1600 pens but the uses are higher than estimated. A higher consumption of notebooks and pens is good signal that they are doing better in their study. Curriculum books, calculators and geometry boxes are required only for girls in secondary and higher secondary school. NVF also provides a new bicycle when someone joins the scheme. In this year, we provided twelve new bicycles to the new comers.



## REVIEW OF THE GIRL'S EDUCATION PROJECT

### Report of the review of the project in South-Eastern Nepal on behalf of Nepal Village Foundation; September/October 2023.

Dr Carole Sharma, Krit Sharma and assisted by Amy Richardson

#### History

The Girl's Education Project funded by Nepal Village Foundation (NVF) and delivered by Hamro Samaj Nepal (HSN) was commenced in 2010.

This decision was based on what we could observe from spending time in the villages of rural southern Nepal and Krit Sharma's in-depth knowledge, having been born in a village and commencing his education in the village school.

Poor and lower caste families prioritise the education of boys who, as adults, will remain in the family home and will contribute to the livelihood of the family, girls will get married and leave to join their in-law families, so were seen as less of a priority for education of any sort. This was exacerbated by expectations that girls should be married in their teenage years and in some cases before they were 16 despite the laws against this practice. There were also cases of death in childbirth of young women and neo-natal deaths associated with lack of health and hygiene knowledge.

Long term studies of literacy and numeracy projects for girls particularly in the Indian state of Kerala had demonstrated improved outcomes for whole communities if girls and women were educated, including health, reduction in neo-natal mortality, reproductive health, improved employment opportunities and a general improvement in livelihoods across the community. Educated women support and ensure that their children go to school regardless of gender.

Based on our observations and the compelling evidence from the long term study in Kerala we decided that a project based on the education of girls could, in the long term, bring about positive outcomes for the community we are working with.

Girls' education is one of the Millennium goals agreed globally by all of the donor countries, in that, every girl in the world should be able to access 12 years of education at least.

So based on what we observed, similar effective projects researched elsewhere, and the priorities of the global donor countries, we decided to support the girl's education project with HSN.

Using volunteers HSN identifies suitable girls, works with parents to agree a contract of school attendance, works with the government schools to monitor attendance, and provides uniforms and

equipment based on assessed need for each girl. In cases of poor attendance families are encouraged and supported to abide by the contract of attendance. Over the last 13 years 175 girls have joined the scheme. During this time NVF has received regular reports on the scheme, and Carole Sharma attended the AGM of HSN in 2015. Krit Sharma now lives back in Nepal and operates as the co-ordinator for NVF.

### **Changes:**

There have been some significant changes over the years.

- Originally girls were recruited from age 5 years into the project, this has now changed because these little girls are all being sent to school by their families, this is a positive effect of the project as a whole, HSN now focusses on supporting girls from about 8years onwards when the costs of uniforms and equipment can become prohibitive and when girls are expected to do more work at home.
- NVF funded the provision of bicycles for the girls attending secondary school.
- NVF has funded extra tuition particularly in Nepali, as the girls speak a different language at home and this is a barrier to progress.
- Nepal changed the school leaving age to 18years in keeping with the millennium goals for girl's education and as a way of reducing teen age and underage marriage.
- Over time many of the men of working age have left the villages to work abroad or in the cities. The women now have extra responsibilities to maintain family life and wellbeing. Often the only literate person in the family is the father, so this reduces the support for education for the family.

### **The Review**

After 13 years of activity the opportunity to hold a face-to-face review of the project with participants, HSN, and other stakeholders was very welcome. Dr Carole Sharma, chair of NVF and her niece Amy Richardson had planned a visit to Nepal and this provided the opportunity to review with no cost to the organisation. Also, we could meet adult women who had been through the scheme to hear about the more long-term outcomes for them.

Working with HSN we arranged to meet 3 groups.

- Girls at school
- Recent graduates, mainly 18 years old
- Adult women who had been through the scheme

The interviews were conducted in groups, using open questions, Krit Sharma lead and interpreted the interactions, notes were taken by Amy Richardson. The participants were forthcoming and generous with their time which was appreciated.

Summarised areas discussed;

- Experience of the scheme and practical help
- Experience of school
- Impact of education on their lives
- Impact on the community and family

### **Key points for NVF**

- All were very positive about the project and the practical help they had received which made school attendance possible. There is a problem with the maintenance of the bikes which will need to be addressed.
- The older groups both gave evidence of community engagement and were assisting others to access the scheme, assisting adults when literacy was a problem and doing some teaching and coaching of younger girls. Some expressed a desire to work with HSN to maintain the scheme.
- The adult women felt better prepared to raise their children and that they had a good understanding of health, nutrition and hygiene. They were also planning to prepare their children for school.
- There is support for extra tuition to be provided particularly in Nepali language.
- The graduates expressed a need for assistance in accessing further education and employment opportunities.
- Some concern expressed about the quality and quantity of teaching provided in the government schools.
- Some had experienced discrimination from the teaching staff.
- The school facilities are inadequate, class rooms do not have fans, and toilet and sanitation facilities are very poor.
- The older group had experienced some backlash from their communities and had come under pressure to have children quickly after marriage. They described parents and in-laws trying to push them down and keep things as they were before.

- HSN should try to maintain contact with the adult graduates as they can provide very useful information on community change as more young women go through the scheme, they could also be a support for each other as they navigate becoming wives and mothers.

### **Conclusion**

Overall, the Girls Education Project is proving to be a success, there is evidence now of positive impact on the community and improvements in the lives of the participants. Going to school for girls is becoming normalised as demonstrated by the numbers of little girls now being sent to school by their parents. There is a continued need to support the older girls in terms of uniforms, equipment and transport. Extra tuition for participants will be required in many cases to bring them up to standard. How we support some girls into further education will require consideration, planning and additional funding.

The state of the school infrastructure is beyond our control but HSN can join others in demanding improvement locally.

Discrimination within the school system can also be brought to the attention of the local education authority by HSN with support from NVF.

### **Acknowledgements**

The following people made this review possible;

- The participants and graduates of the education project
- The chair and board of Hamro Semaj Nepal,
- Amy Richardson,
- Krit Sharma,
- The staff at Elephant Garden, for food and board
- Jiban Khatri, our driver
- The people of Bhagwatpur and surrounding villages for welcoming us.

### **By Dr Carole Sharma**

Chair of Nepal Village Foundation, UK

## **RISKS AND CHALLENGES**

1. We have learned that keeping in touch with the girls and their parents as well as with the local schools on regular basis is very effective in improving the school attendance of the girls in the scheme. However, to do that involves an intensive level of monitoring, which is costly. All the girls attend a different school and there are fourteen schools in the Municipality (ten villages) which is spread out over a radius of six kilometres. The roads are terrible so sometimes it can take up to two hours to travel the six kilometres.
2. Teenage marriage remains one of the biggest challenges that we have been facing since the project began in 2009. Despite the national law and gaining the agreement with the girls' parents, some families continue to force their daughters into teenage marriage. Enforcement of the law is not effective in the community, especially in rural villages. Critical reasons for this include the lack of infrastructure and prioritisation from local authorities.
3. All the fourteen schools we currently work with suffer from an inadequate level of infrastructure and funding. They lack basic teaching and learning equipment including desks and seating, adequate classrooms and toilets. The teaching quality is variable and widely acknowledged as insufficient to help the girls pass exams and progress in education. In such circumstances, working with schools to improve the schooling environment for girls as well as for boys is extremely challenging.
4. The role of education for girls and women remains unrecognised for its importance in the communities we are working in. Traditional domestic and agricultural roles for women are usual, meaning neither parent can see the opportunities that educating their girls could provide. Therefore, it can be a huge challenge to motivate girls and their families to work toward a formal education.

## **OUR FUTURE PLANS**

1. Keep exploring ideas to improve the school attendance of girls in the scheme and develop strategic approaches that are better to achieve it.
2. Performance of girls in the scheme is relatively low because they lack extra support at home like pupils from more well-off or better educated families. Hence, we are exploring and finding financial support to provide extra tuition classes at home for the girls. So, their performance will improve and this will also keep the girls in track and interested in education which will improve

school dropout as well as give the girls more opportunities to seek work, participate in civil society and encourage the formal education of their own families in future.

3. Develop and strengthen the relationship with all the schools and other organisations working in the municipality to improve the schooling environment for girls.
4. Explore how to minimise the impact of dowry traditions because it has severe consequences in the community, especially for the poor families.
5. Explore opportunity to create additional livelihood opportunities, provide agricultural education and trainings to improve the subsistence farming practice.

## SECTION B - GOVERNANCE

### GOVERNANCE AND MANAGEMENT

Nepal Village Foundation is a UK-registered charity, and it is governed by the constitution adopted on 29<sup>th</sup> of Dec 2007 and amended on 6<sup>th</sup> of Sept 2014. All the trustees must act in the interest of the organisation and comply with the governing document and the Charity Acts of England and Wales. 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.

To manage the organisation, the board of trustees meets every three months, followed by an AGM at the end of the year. Minutes of all the meetings get recorded and kept for five years. Urgent issues are dealt with via phone and email. We make all our activities, performance, and achievements public and communicate with stakeholders periodically.

### CHARITY DETAILS

Registered name:	Nepal Village Foundation (UK)
Reg. Charity No:	1158504
Reg. Address:	61 Canon Beck Road, London, SE16 6DF
Website:	<a href="http://www.nvf.org.uk">www.nvf.org.uk</a>
Email:	<a href="mailto:info@nvf.org.uk">info@nvf.org.uk</a>
Phone:	07954376665/07905906276

### OBJECTIVES

- **The advancement of education for the public benefit, in particular among girls from low-income families in rural Nepal who would not otherwise receive a formal education.**
- **The prevention or relief of poverty in rural areas of Nepal 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.**
- **To develop the capacity and skills of the members of socially and economically disadvantaged communities of rural Nepal in such a way that they are better able to identify, and help meet, their needs and to participate more fully in society.**

## HOW WE WORK

NVF raises funds in the UK and works in partnership with grassroots organizations in rural Nepal by funding their projects to achieve the objectives as set out in the legal document.

## WHERE WE WORK

Currently, NVF is working in Bhagawatpur, Majhaura, Dhikuli, Mahadewa, Durgapur, Kajauli, Chakala, Ekbarpur, Pakri, Derha-Diman and Bathanaha villages of Mahadewa Municipality. These villages are in the Saptari District of Nepal in the Eastern Development Region. Roughly, there are 5310 households with an estimated population of 23,800 in the villages. An estimated 9,520 of them are children and teenagers, 1,190 are senior citizens and the remaining are adults.

The livelihoods of 80% of households depend on agriculture and the remaining is on income from overseas employment. The unemployment rate in the villages is as high as 40% hence half of the workforce works in India and the Gulf countries.

## TRUSTEES AND PRINCIPAL OFFICERS

NVF is overseen by a board of trustees. Some of the trustees are elected to act as principal officers at the annual general meeting. The trustees' and principal officers' roles and responsibilities are discussed in the governing document, part two, section 16.

Dr Carole Sharma – Chair

Ms Anne Pugh – Vice Chair

Ms Pam Miller – Treasurer

Ms Jan King - Trustee

Mr David Lines - Trustee

Mr Ewan Newton- Trustee

Ms Chloe Dickinson- Trustee

Ms Pat Warrington - Trustee

Mr Krit Sharma – Director



Image 7: map of project activity location



## WHO WE WORK WITH

NVF is currently working in partnership with **Hamro Samaj Nepal** to deliver our projects. Hamro Samaj Nepal is a young and dynamic organisation. Their board of trustees consist of people from various walks of life, and the majority are women from different castes. NVF is currently a sole funder for the organisation, and our partnership has been strengthening since 2007.

## OUR IMPLEMENTATION PARTNER

Registered name: Hamro Samaj Nepal

Central District Admin Reg. No: 994

Tax Reg. No.  
600345882

Social Welfare Council Reg. No. 31800

The following are the primary beneficiaries' group in rural Nepal in our current projects:


- School-age girls from poor and Dalit families in Mahadewa Municipality
- Local community schools and their teachers
- Volunteers and partner organisations.



Image 8: Sponsored girls attending AGM by partner organisation, Mahadewa, Saptari

## SECTION C – OUR FINANCES

### RECEIPTS AND PAYMENT ACCOUNTS

	<b>NEPAL VILLAGE FOUNDATION, UK</b>			NO. 1158504		
	<b>Receipts and payments accounts</b>					<b>CC16a</b>
	For the period from	5th April 2023		To	4th April 2024	

Section A Receipts and Payments					
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Donations Received	3,998	-	-	3,998	3,825
Funds raised through GlobalGiving	-	4,858	-	4,858	2,502
Funds raised through Charity Aid Found	145	-	-	145	480
Amazon Prime Europe	26	-	-	26	13
Fundraising Events	717	-	-	717	-
Gift Aid Claimed	-	-	-	-	1,789
Grants Received	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>4,886</b>	<b>4,858</b>	<b>-</b>	<b>9,744</b>	<b>8,609</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>4,886</b>	<b>4,858</b>	<b>-</b>	<b>9,744</b>	<b>8,609</b>
<b>A3 Payments</b>					
Expended on Charitable Activities	4,047	4,858	-	8,905	7,560
Admin and Governance	178	-	-	178	90
Cost of Fundraising	-	-	-	-	153
Monitoring of the projects	2,400	-	-	2,400	1,550
<b>Sub total</b>	<b>6,625</b>	<b>4,858</b>	<b>-</b>	<b>11,483</b>	<b>9,353</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>6,625</b>	<b>4,858</b>	<b>-</b>	<b>11,483</b>	<b>9,353</b>
<b>Net of receipts/(payments)</b>	<b>- 1,739</b>	<b>-</b>	<b>-</b>	<b>- 1,739</b>	<b>- 744</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>16,602</b>	<b>-</b>	<b>-</b>	<b>16,602</b>	<b>18,341</b>
<b>Cash funds this year end</b>	<b>14,863</b>	<b>-</b>	<b>-</b>	<b>14,863</b>	<b>17,597</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at Bank as at 4th of April 2024	14,863	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>14,863</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	

**DECLARATION**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees Signature: .....

Full name: .....

Position: .....

Date: .....

## FUNDRAISING AND EXPENDITURE EXPLAINED

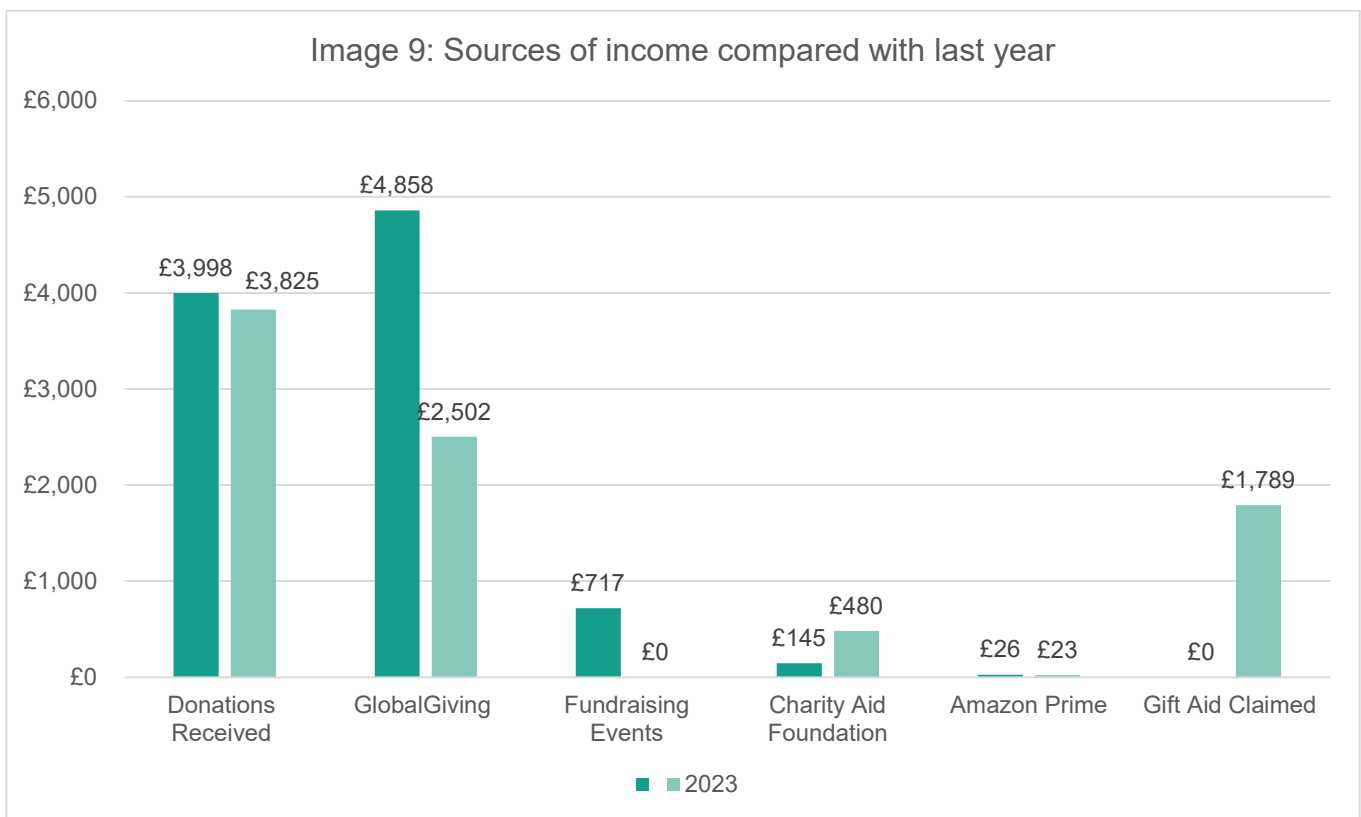
### INCOME

Our income sources are from individuals, fundraising events and online fundraising partners – GlobalGiving and Charity Aid Foundation. The graph below shows how much income came from which source, including in comparison to last year. The largest income source was through one-off and regular donors through GlobalGiving.

We were able to raise comparatively more funds in 2023-24 than 2022-23 through active promotion of NNFs work, growing regular donors and a fundraising event in the year which helped to boost our income.

The total fundraising for the year: **£9,744**

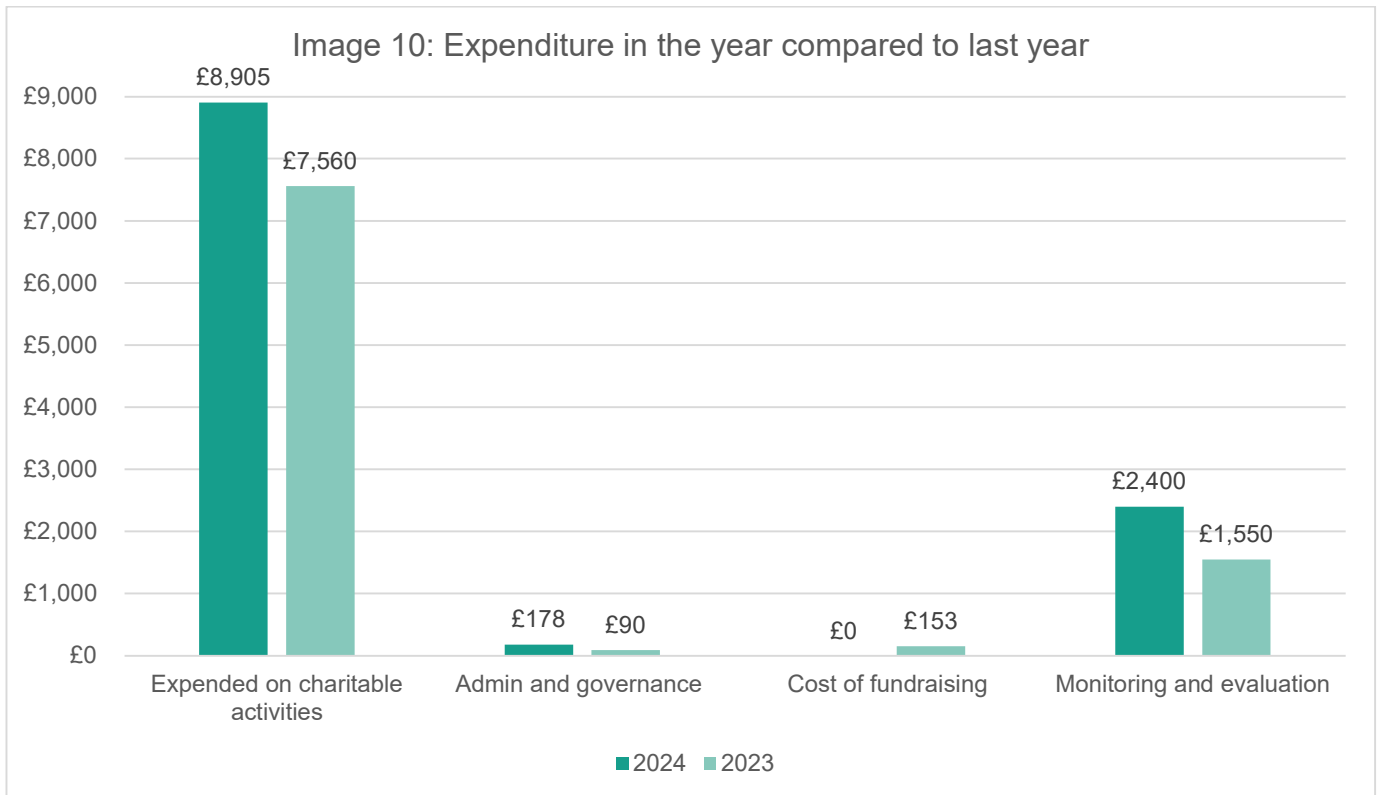
The total expenditure for the year: **£11,483**



## EXPENDITURE

This year's total expenditure was £11,483. Of this total, £8,905 was directly expended on the Girls' Education Project, £2,400 on monitoring of the project activities, £0 on cost of fundraising and only £178 on admin and governance. NVF is a small organisation, and its trustees are hardworking and generous. So, most administration, fundraising and governance work is done by ourselves, keeping costs very low; and allowing most of the income available to spend directly on projects.

This year's expenditure was greater than last year and even more than our income. This is because the cost of sponsoring girls has increased and there were more new girls joined the scheme than in past years. The cost of sponsorship in the first year is higher than other years because we provide a new bicycle which is a greater expenditure. Spending more than we raised in the year impacts on our reserve funds.



----- End of Report -----