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TGF

Temple
Garden
Foundation

Trustees' annual report and
unaudited financial statements

Registered company number: 06613231

Registered charity number: 1124767

31 December 2024

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Reference and administrative details

Trustees	Mr B Levitt Mr A Ferguson Mr P Wild Mr R Biro Ms F Enderlin Mr M Ferguson Ms S Saw Mr S Flint (appointed 22 October)
Country Director	Mr B Seewald
Finance Manager	Ms M Sun
Independent examiner	Andrew Niblock Henderson Loggie LLP Level 5 10-14 Waterloo Place Edinburgh EH1 3EG
Registered office	4 Egerton Gardens Flat 2 Egerton Gardens, London England SW3 2BS
Registered company number	06613231 (England and Wales)
Registered charity number	1124767

Trustees' annual report

Trustees' report

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2024. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP 'Accounting and Reporting by Charities') issued in March 2005.

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Appointment and training of trustees

Trustees are elected by the Board of Trustees and are appointed on the basis of the skills and the experiences they can bring to the charity. On induction, new Trustees receive a copy of the charity's Memorandum and Articles of Association and are given a detailed description of the charity's mission and work. All current trustees are very familiar with Cambodia and the specific district in which Temple Garden Foundation operates.

Risk management

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Risk management is discussed at quarterly Trustee meetings to ensure controls are in place to mitigate the potential risks faced by the charity.

Objectives and activities

Objectives and Aims

Our charity is dedicated to improving the lives of rural Cambodian communities through targeted interventions aimed at alleviating poverty, promoting health, and enhance education. By addressing key systemic challenges, we work to deliver impactful and sustainable solutions that enable long-term transformation and empowerment.

Our primary objective is the initiation and support of projects that offer essential services to underserved communities. These interventions are specifically designed to address critical gaps in rural development and elevate overall well-being. The cornerstone services we provide include:

- (a) **Access to Clean Water and Sanitation:**
Ensuring that communities have reliable and year-round access to safe drinking water through piped systems, handwashing facilities, and water filtration solutions.
- (b) **Healthcare Services:**
Promoting health and combating illness through initiatives such as nutrition gardens and health education in collaboration with local and national stakeholders.
- (c) **Education:**
Supporting early childhood and primary education programs while improving literacy rates, retention, and access to quality learning environments. These efforts include building libraries, running supplementary classes, scholarships and teacher and director training.
- (d) **Renewable Energy Solutions:**
Introducing bio-gas infrastructure to bring sustainable and clean energy into households, thereby reducing reliance on traditional fuels.
- (e) **Empowering Livelihoods:**
Providing business development and agricultural training to equip families with skills and tools to generate income, diversify their livelihoods, and achieve financial security.
- (f) **Strengthening Financial Stability:**
Establishing and supporting savings groups while enhancing access to affordable credit.

Trustees' annual report (continued)

Objectives and Aims (continued)

Since its establishment in 2008, TGF has aimed to uplift and transform rural Cambodian communities via sustainable development. Driven by our commitment to community empowerment, TGF strives to reduce poverty and enhance health by providing access to clean water, sanitation, healthcare, education, and necessary utilities like bio-gas systems. We also encourage entrepreneurship, aiding business start-ups to ensure both immediate and long-term sustainability and self-reliance.

Our holistic approach prioritises community-led initiatives with minimal external interference. By empowering communities to leverage their own resources, we aim to reduce dependency on external aid, ensuring that projects are sustainable and fully embraced by the beneficiaries. Over the years, TGF has made significant contributions to essential services, fostering an environment of sustainability and self-sufficiency in Chi Kraeng - a region comparable in size to Singapore. By empowering individuals and communities, we are paving the way for sustainable and inclusive development.

Past Achievements (2008–2024)

Since its founding in 2008, TGF has consistently worked towards sustainable rural development and community empowerment in the Chi Kraeng district. Our dedication to education, income generation, and water, sanitation, and health initiatives has resulted in crucial achievements that continue to bring long-term benefits to our region:

Children's Education Achievements

- 10,000+ children have benefited from TGF's Children's Education Programmes
- Constructed 1 primary school in Dang Paav
- Renovated 4 primary schools, improving the learning environment for over 1,500 students
- Supported the construction of 11 Early Childhood Education (ECE) community kindergartens and successfully handed over 6 of them to local authorities, promoting sustainability and community ownership
 - These community kindergartens were established in areas where no preschool access previously existed, and young children (ages 3-5 years old) were unlikely to attend any preschool due to the distances involved. In response, TGF created 11 community kindergartens, thereby enabling local children to gain access to education close to home. All 11 kindergartens have been assessed to meet Cambodia's minimum standards. Of these, 6 have been officially handed over to local authorities, with ongoing oversight from the relevant departments and ministry, ensuring their sustainability. The remaining 5 kindergartens are still supported and monitored by TGF as they await transfer to local authorities
- Achieved over 90% enrolment in primary schools by kindergarten graduates
 - It is a significant achievement that over 90% of children graduating from our kindergartens go on to enroll in primary schools. This success has been instrumental in laying a foundation for long-time learning. The small gap to reach 100% enrollment is due to families moving away from our target area before their children transition into primary school

Income Generation Programme

- Installed savings groups across 39 villages
- 1,600+ households participating in TGF's community savings groups
- Over \$ 600,000 held in savings by community savings groups, enabling affordable loans for members and the community
- 90% of yearly loans taken by savings group members directly support local farming and entrepreneurship
- Trained a total of 511 farmers through yearly integrated farmer field schools across our entire target area since 2017, directly benefiting 511 households by improving food stability and increasing income
- Established 1 agriculture cooperative with a network of 100 small-scale farmers
- Supported over 30 villagers in launching and growing their entrepreneurial ventures
- Achieved a 300% increase in household incomes since 2012

Trustees' annual report (continued)

Water, Sanitation, and Health Achievements

- Built 7,697 latrines, improving sanitation and hygiene across the region
- Distributed 1,953 water jars (500 liters each) and 1,593 water filtration systems ('Rabbit' model) to families.
- Dug 2 community ponds for piped water systems and 3 primary school ponds to improve water access in schools
- Installed over 500 household wells, enhancing access to clean water
- Constructed 585 rainwater harvest systems (2,000 liters each) for households
- Installed WASH (Water, Sanitation, and Hygiene) facilities in 11 primary schools
- Supported 2 communities to achieve open defecation-free status
- Connected 70+ households to a community-piped water system
- Conducted weight monitoring for over 56,000 children since 2009
- Achieved a 50% reduction in child malnutrition since 2011 and 60% fewer severe malnutrition cases in children under 5 years old
- Actively supported 11 families with children under 5 suffering from malnutrition through nutritious garden projects, promoting healthier diets and sustainable food practices
- Constructed 1 health centre in Pongro Leur

Infrastructure Development

- Constructed 1 wooden bridge and local road system, improving connectivity and accessibility in rural areas

These key achievements underscore TGF's dedication to the communities of Chi Kraeng and its people. With more than 16 years of continuous work in this region, we remain deeply committed to fostering sustainable rural development.

2024 Annual Achievements and Activities

Building on these successes, TGF's initiatives in 2024 have continued to drive impactful and sustainable development across Chi Kraeng district.

Summary of the main activities undertaken for the public benefit in relation to these objectives

In 2024, TGF was actively engaged in 52 villages across 6 communes within Chi Kraeng, reaching approximately 9,648 households and impacting a total of 44,489 villagers. Our integrated programs are tailored to address the unique needs of different villages, focusing on:

Income Generation Projects: Implemented in 41 villages.

Childhood Education: Introduced in 24 villages.

Water, Sanitation, and Health: Implemented in 15 villages.

This strategic deployment reaffirms our dedication to comprehensively addressing community needs and promoting holistic rural development and empowerment.

Children's Education Programme (CEP)

Overview

In 2024, the Temple Garden Foundation's Children's Education Programme (CEP) continued to make significant strides in improving educational opportunities for children in Chi Kraeng. By consistently engaging local communities, students, parents, teachers, and education authorities, CEP has focused on enhancing access to and the quality of preschool and primary education.

This year, key efforts centered on expanding library facilities, providing early intervention for students needing additional academic support, and strengthening scholarship and early childhood education programmes. These initiatives aim to increase literacy rates and improve the primary school survival rate, ensuring that more children stay in school and reach their academic potential. Critical to this mission is engaging stakeholders, demonstrating TGF's commitment to sustainable educational impacts in the region.

Trustees' annual report (continued)

Overall Goal: Improve literacy rates and primary school survival rates.

In short: In 2024, the Children's Education Programme (CEP) positively impacted:

- Benefited 2,500+ kindergarten and primary school students
- Supported the construction of 2 kindergarten buildings
- Renovated 2 primary school libraries
- Supported 286 students with supplementary classes
- Awarded 35 scholarships
- Trained & resourced over 90 teachers, librarians and directors

Key Achievements in 2024

- **Student Survival Rate:** 93% across three target schools with the longest strategic influence, marking significant success in student retention.
- **Literacy Proficiency:** 83% of students in grade 3 achieved reading proficiency, reflecting the effectiveness of literacy interventions.
- **Dropout Rate:** Reduced to just 7% in grades 1–6 across three target schools, thanks to targeted interventions and increased community involvement.
- **Repetition Rate:** Maintained at 10% in grades 1–6, highlighting progress through supplemental classes and personalized learning initiatives.

Projects and Results

Library Renovations and Enhancements

- Two additional libraries were renovated and equipped at Samaki Ekpheap and Pongro, adding to an earlier total of four, bringing the total to six school libraries. Each library includes child-friendly furniture, over 1,000 books, 25 tablets preloaded with educational apps, a laptop for librarian use, and engaging KAPE materials. These facilities have become vital community learning hubs, endorsed by education authorities during opening ceremonies.

Metrics and Impact:

- Number of Laptops Provided: 2
- Number of Tablets Provided: 50
- Number of Books and KAPE Materials Provided: 1,010
- Number of Newly Renovated Libraries: 2

Library Usage (Average Monthly Statistics):

- Students Attending Scheduled Library Sessions: 93%
- Students Visiting Libraries during Free Time: 52%
- Teachers Visiting Libraries during Free Time: 53%
- Community Members Using Libraries: 163
- Total Materials Borrowed (Books/KAPE): 2,081

Supplementary Classes

- To address academic challenges early, supplementary classes were introduced for grades 1-3 in six primary schools. A total of 286 students identified as struggling academically participated in this programme, which focused on small class sizes and personalized attention. The programme achieved an impressive attendance rate of 91% and significantly lowered dropout and repetition rates.

Trustees' annual report (continued)

Achievements:

- 132 students regained their grade-level competencies within two months.
- For those requiring additional support, smaller focus groups ensured they passed their grades by year-end.
- **Participation Details:**
 - Weak Students Attending (Grades 1–3): 286
 - Schools Included: 6
 - Attendance Rate: 91%
 - Percentage of Weak Students Improved and Back on Track by Year-End: 70%

Scholarship Programme

- The scholarship programme provided critical financial support to five students annually, enabling them to complete grades 4-6 despite financial challenges.
- Selection criteria included commitment, family support, financial need, and collaboration with TGF's income-generating programmes to ensure sustainable results.

Achievements in 2024:

- Existing scholarship recipients advanced to grade 5.
- Five new students in grade 4 received scholarships.
- Additional funding from the British Embassy and the Commonwealth Development Office enabled the programme to expand to 30 new scholarships, bringing the total recipients in 2024 to 35.
 - These students also benefited from supplementary support classes lasting four months, continuing into February 2025.

Teacher and Librarian Training

- Regular trainings enhanced educators' knowledge, skills, and motivation, ensuring quality education delivery.

Key Metrics:

- Teacher Training Sessions Conducted: 3 (30 participants)
- Librarian Workshops Conducted: 3 (22 librarians trained)
- Teachers Supported with Stipends for Supplementary Classes: 16
- Monthly Teacher Meetings: 10 (67 participants across 5 schools)

Early Childhood Education (ECE)

In partnership with local stakeholders, TGF undertook significant upgrades to kindergarten facilities, providing 50% of the funding. Comprehensive support was extended to teachers, parents, and ECE committees to reinforce TGF's role in supporting early childhood development.

Achievements:

- Total Registered Children: 107 (Ages 3–6)
- Curriculum Completion Rate: 97%
- Average Monthly Attendance: 85%
- ECE Teacher Training: 22 teachers assessed as "Very Good" after refresher training (up from 0 pre-training).

Trustees' annual report (continued)

Income Generation Programme (IG)

Overview

The Income Generation Programme empowers local communities to achieve economic growth and sustainability through access to savings, affordable credit, and enhanced agricultural practices. In 2024, the programme focused on strengthening financial autonomy, advancing modern farming techniques, and improving livelihoods across multiple villages.

In short: In 2024, the Income Generation Programme achieved the following:

- Trained 85 farmers through 14 integrated Farmer Field School courses
- Helped 25 savings groups adopt digital bookkeeping through training sessions
- Piloted a rice school with 8 farmers from the agricultural cooperative
- Organized 55 farmers into a chicken producer group
- Connected 2 individual entrepreneurs as chicken suppliers to link producers to markets
- Constructed 8 biogas units for households

Key Achievements in 2024

Integrated Farmer Field Schools (IFFS)

- Engaged 85 farmers (66 women, 19 men) across six villages through a 14-week training programme covering chicken farming, vegetable production, fish farming, and mushroom cultivation. Resources and advanced training were provided to strengthen practical knowledge.

Sub-Sectors of Training:

- **Chicken Production:** Practical sessions on chicken farming fundamentals, breed selection, and disease management, with 83 members advancing to an advanced poultry course.
- **Vegetable Production:** Training included fast composting with Effective Microorganisms, pest control, and drip irrigation systems, with 28 members advancing to sustainable gardening.
- **Fish Production:** Farmers optimized fish rearing and feeding techniques, with 27 members participating in advanced training.
- **Mushroom Cultivation:** Nine members further developed skills in selecting optimal substrates and harvesting techniques.

Savings Groups and Digital Transformation

- Regular training and the introduction of 25 tablets equipped with custom Savings Group App enhanced financial transparency and record-keeping for 25 savings groups (out of 39 total).
- **Number of Savings Groups:** 39 groups supporting financial stability and development across 39 villages in 5 communes.
- **Total Number of Savings Group Members:** 1,739, with 1,689 female members making up approximately 97% of the total.
- **Active Participants in Loans:** 1,255 households, out of which 1,190 loans were taken by women.
- **Total Loan Amount Circulated:** \$ 629,330 in loans, actively supporting the community's financial needs and growth.
 - Lowest Loan Taken: \$ 25
 - Highest Loan Taken: \$ 6,500
 - Average Loan Per Household: \$ 498
- **Loan Usage:** Savings groups supported households' diverse financial needs, with loans granted for:
 - Agriculture (69% of total loans): Enabling farmers to expand and improve operations with a total of \$ 435,398 loaned to 875 borrowers (out of which 831 were women).

Trustees' annual report (continued)

Savings Groups and Digital Transformation (continued)

- Religion, Weddings, and Ceremonies (10%): Supporting families for important life events, with a total of \$ 64,686 loaned.
- Home Renovation Activities (10%): Empowering families to improve their living standards, with \$ 62,781 in loans issued.
- Health Needs (6%): Addressing urgent medical needs with loans totaling \$ 36,461.
- Education Expenses (3%): Supporting school and educational needs, with \$ 17,471.
- Other Purposes (2%): Including transportation and business-related needs, with \$ 12,533 borrowed.

Rice School Pilot

- Piloted innovative rice-cultivation techniques with eight cooperative members.
- **Results:**
 - 19% increase in rice yield (from 2,552 kg/ha to 3,038 kg/ha).
 - 44% reduction in seed usage (from 160 kg/ha to 90 kg/ha).
 - Total Income Increase: \$ 1,857 across 5.6 hectares.

Chicken Producer Groups

- Supported two chicken producer groups comprising 55 families. Bi-monthly meetings ensured price coordination and shared best practices.
- Market linkages were established with the support of two individuals who acted as buyers for both established groups, facilitating the sale of products to nearby local markets and supporting sustainable income.

Biogas Construction

- Eight biogas units were installed, enabling families to access clean energy for cooking while improving air quality.

Environmental Benefits: Reduced reliance on firewood mitigated deforestation and greenhouse emissions while empowering women with more time for income-generating activities.

Water, Sanitation, and Health Programme (WASH)

Overview

TGF's Water, Sanitation, and Health (WASH) Programme is dedicated to enhancing the well-being of rural communities by significantly improving access to clean and safe water, fostering proper sanitation practices, and promoting healthy living habits. Through targeted interventions and community engagement, the programme addresses critical needs in hygiene and sanitation while empowering local populations to maintain sustainable systems. By aligning with local and national priorities, we tailor our initiatives to respect cultural contexts and adapt to evolving community needs.

In short: In 2024, the Water, Sanitation, and Health Programme accomplished the following:

- Maintained handwashing stations in 11 primary schools, benefiting over 3,500 students
- Connected 79 households to a community piped water system
- Constructed a new community piped water system to serve up to 500 households across 3 villages
- Supported 11 households with nutritious home gardens for children under 5 years old experiencing malnutrition
- Established nutritious gardens in 2 kindergartens, benefiting over 40 students and their families
- Set up a nutritious garden at 1 health center to support the community visiting for health checks

Trustees' annual report (continued)

Projects and Results

Key Achievements in 2024

- **Maintaining Established Water and Sanitation Facilities in Schools:**
We successfully maintained 11 handwashing stations (HWS), ensuring consistent access to clean handwashing facilities for students and staff, as well as maintaining hygiene practices in educational settings.
- **Upgrading the Trapeang Veng Water System:**
Clean and filtered water access was expanded in Trapeang Veng, increasing household connections to 79 by the end of the year. While fewer connections were established than anticipated - due to concurrent construction in O-Kraom - plans are in place for household mapping in early 2025. This will focus on deeper community engagement and strengthening the capacity of water usage committee members.
 - Eleven households contributed USD 25 each towards connection costs, amounting to USD 275. Other households arranged delayed payments due to financial constraints.
 - Four training sessions were provided to management committees to strengthen community preparedness and ensure the system is well-managed.
 - Bi-weekly monitoring and monthly water usage data collection were conducted to maintain high-quality water standards.
 - Improved the pipe water system at Trapeang Veng to enhance water flow rate and ensure better water quality.
- **O-Kraom Piped Water System Construction:**
Significant progress was made towards constructing the O-Kraom piped water system, including completing a new water filtration tower in December 2024. The system is expected to initially connect around 80 households by early 2025, supporting community ownership and sustainability.
 - **Infrastructure Details:**
 - Towers built: 1
 - Flocculation systems built: 1
 - Filtration systems built: 1
 - Solar pump systems installed: 1
 - **Community Engagement:**
A water usage management committee (MC) was formed and actively involved throughout the project - from contractor selection to construction monitoring and eventual system ownership. TGF monitored and supervised activities to ensure community alignment.
 - Four training sessions were conducted for the MC, covering topics such as project orientation, technical processes, and monitoring/evaluation.
 - **Financial Contributions:**
 - Community contributions included USD 500 for an electric connection and USD 1,000 for fencing.
 - Construction was completed with two solar systems installed and initial pumping tests conducted.

Trustees' annual report (continued)

Nutrition Gardens Initiative

The initiative focused on tackling malnutrition by empowering families to establish home gardens, which improve access to nutrient-rich produce for healthy child development. Expanded programs were implemented in two ECE Kindergartens and the Pongro Kraom Health Center.

- **Home Gardens for Families:**
 - Two training sessions were conducted on composting, growing techniques, and Bio-EM methods (using beneficial microorganisms to improve soil health).
 - Five new home gardens were established, with five families selected and trained.
 - Additional training covered mushroom growing, bio-fertilizer, and bio-pesticide.
- **Home Gardens in ECE Kindergartens:**
 - Nutrition gardens were set up at Ta Nguon and Thnal Louk ECEs, with multiple community meetings held to promote their integration and encourage home garden adoption.
- **Home Garden at Pongro Kraom Health Center:**

One garden was created, supported by four training sessions.

Nutrition Gardens - Assessment Highlights

The 2024 assessment of the home garden project revealed significant positive changes for families with malnourished children under five in rural Cambodia. Key impacts included the following:

- **Improved Child Nutrition and Health:** Families reported that children under five now eat 80–90% more vegetables than before, resulting in healthier weights and higher overall resilience to illness. For example, one family noted that their child, who frequently experienced fevers, now maintains a healthy weight and experiences fewer illnesses.
- **Enhanced Family Well-being:** Adults also benefited from increased vegetable intake, reporting improved health, fewer illnesses, and greater peace of mind from providing nutritious meals.
- **Financial Security and Empowerment:** Some families eliminated vegetable expenses entirely, while others began generating additional income by selling surplus produce.
- **Thriving Community Gardens:** Knowledge-sharing among neighbors led to widespread exchanges of surplus produce, seeds, and farming techniques, fostering a culture of food security. Two participating ECE centers integrated their gardens into daily education activities, serving as models for the wider community.
- **Sustainability Through Education and Empowerment:** Participating families were educated on basic yet effective gardening methods, enabling them to independently sustain healthy gardens year after year. Confidence in continuing these efforts remains high.

Strategy Review and Future Directions

In 2024, a comprehensive strategy review was conducted to optimize the WASH Programme and set objectives for the 2025–2027 period. Key strategic insights include:

- **Sustainable Water & Sanitation:**

Objective: Ensure year-round access to safe water, while addressing dry season challenges.
Actions: Expand piped water systems, construct new water infrastructure, and integrate WASH facilities into new schools.
- **Holistic Health & Nutrition:**

Objective: Broaden focus to address comprehensive household food security.
Actions: Establish nutrition gardens in ECE centers and primary schools while expanding support for at-risk families.

Trustees' annual report (continued)

Strategy Review and Future Directions (continued)

- **Community Safety & Well-being:**
Objective: Strengthen emergency response capacity and promote accident prevention.
Actions: Provide First Aid training and conduct community awareness sessions.
- **Strategic Health Partnerships:**
Objective: Increase reach through expanded collaborations.
Actions: Formalize partnerships for health education and vision care, conducting screenings and surgeries.

Reserve Policy

TGF has raised enough unrestricted funds to enable operations to end 2024 with some funding for 2025 also secured. TGF remains a small Charity operation (2024 Budget is circa USD 300,000) with the flexibility to adjust budget spending where necessary depending on funding. The trustees and management continue to review expenditure and income on a monthly basis and will make adjustments if and when required.

Financial Review

The financial performance is set out on page 13 and 14 of these financial statements. The surplus for the year is \$106,972 (2023: \$42,634) At 31 December 2024, the Trust had net assets of \$535,127 (2023: \$428,155) represented by \$100,000 (2023: \$77,506) of designated funds, \$nil (2023: \$9,554) of restricted funds, and \$435,127 (2023: \$341,095) of unrestricted funds. The Trustees consider the financial performance to be satisfactory.

Financial Control

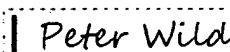
The trustees acknowledge responsibility for the company's system of internal financial control and believe the established systems including the computerization of the company's financial accounts are appropriate to the not-for-profit charitable organization. No material losses or contingencies have arisen during the 12 months operations that would require disclosure by the trustees.

At the time of approving these accounts it is the intention of the directors to continue to support the company, the funds raised being sufficient to ensure the company has adequate resources to continue its current not-for-profit activities and the directors have adopted a going concern basis in preparing the accounts.

It is the view of the directors that the accounts presented represent a true and fair view of the state of affairs of the company for the 12 months to 31st December 2024. Suitable accounting policies have been established and applied consistently and disclosed with reasonable accuracy the financial position of the company.

Approval of the accounts

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and are signed on behalf of the Board by:


Peter Wild - 2025-04-01, 15:04:47 UTC

Peter Wild
Trustee

1 April 2025

Independent examiner's report to the Trustees of the Temple Garden Foundation

I report on the financial statements of the charity for the year ended 31 December 2024 which are set out on pages 13 to 25.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2019. The charity's trustees consider that an audit is not required for the year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

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 of Scotland.

It is my responsibility to:

- Examine the financial statements under section 145 of the Charities Act;
- Follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- State whether particular matters have come to my attention.


Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with Section 386 of the Companies Act 2006;
- the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS 102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.


Andrew Niblock - 2025-04-01, 09:31:00 UTC

Andrew Niblock CA (Independent Examiner)
Partner

For and on behalf of Henderson Loggie LLP
10 – 14 Waterloo Place
Edinburgh
EH1 3EG

1 April 2025

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 December 2024

		Designated 2024	Unrestricted 2024	Restricted 2024	Total funds 2024	Designated 2023	Unrestricted 2023	Restricted 2023	Total funds 2023
	Notes	\$	\$	\$	\$	\$	\$	\$	\$
Income from:									
Donations and legacies	3	-	212,345	52,126	264,471	-	273,982	28,246	302,228
Activities for generating funds	4	-	197,465	-	197,465	-	45,375	-	45,375
Income from investments	5	-	10,797	-	10,797	-	5,165	-	5,165
Other income	6	-	180	-	180	-	4,376	-	4,376
Total income		-	420,787	52,126	472,913	-	328,898	28,246	357,144
Expenditure on:									
Costs of raising funds	7	-	(12,938)	-	(12,938)	-	-	-	-
Charitable activities	8	-	(69,439)	(283,564)	(353,003)	-	(81,852)	(232,658)	(314,510)
Total expenditure		-	(82,377)	(283,564)	(365,941)	-	(81,852)	(232,658)	(314,510)
Net income/(expenditure)		-	338,410	(231,438)	106,972	-	247,046	(204,412)	42,634
Transfers between funds	15	22,494	(244,378)	221,884	-	-	(204,412)	204,412	-
Net movement in funds		22,494	94,032	(9,554)	106,972	-	42,634	-	42,634
Total funds brought forward		77,506	341,095	9,554	428,155	77,506	298,461	9,554	385,521
Total funds carried forward		100,000	435,127	-	535,127	77,506	341,095	9,554	428,155

Balance sheet
at 31 December 2024

	Notes	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total funds 2024 \$	Designated 2023 \$	Unrestricted 2023 \$	Restricted 2023 \$	Total funds 2023 \$
Fixed assets									
Tangible assets	11	-	10,297	-	10,297	-	15,380	-	15,380
Current assets									
Stock		-	1,336	-	1,336	-	-	401	401
Debtors	12	-	9,529	-	9,529	-	16,094	-	16,094
Cash at bank and in hand		100,000	420,390	-	520,390	77,506	322,013	9,153	408,672
		100,000	431,255	-	531,255	77,506	338,107	9,554	425,167
Current liabilities									
Creditors: amounts falling due within one year	13	-	(6,425)	-	(6,425)	-	(12,392)	-	(12,392)
Net current assets		100,000	424,830	-	524,830	77,506	325,715	9,554	412,775
Total assets less current liabilities		100,000	435,127	-	535,127	77,506	341,095	9,554	428,155
Net assets		100,000	435,127	-	535,127	77,506	341,095	9,554	428,155
Funds of the charity	14, 15								
Designated funds					100,000				77,506
Unrestricted funds					435,127				341,095
Restricted funds					-				9,554
Total charity funds					535,127				428,155

Balance sheet *(continued)*
at 31 December 2024

The charitable company is entitled to exemption from audit under the provisions of section 477 of the Companies Act 2006 for the year ended 31 December 2024.

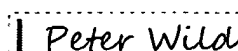
The members have not required the charitable company to obtain an audit for its financial statements for the year ended 31 December 2024 in accordance with section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its surplus or deficit for each financial year in accordance with the requirements of sections 394 and 396 and which otherwise comply with the requirements of the Companies Act relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and in accordance with FRS 102 SORP.

The financial statements were approved by the Board of Trustees on 1 April 2025 and signed on its behalf by:


Peter Wild - 2025-04-01, 15:04:47 UTC

Peter Wild
Trustee

Registered company number: 06613231

Notes to the financial statements

1 Accounting policies

The following accounting policies have been applied consistently in dealing with the items which are considered material in relation to the company's financial statements.

Accounting convention

The financial statements have been prepared on a going concern basis in accordance with applicable accounting standards and under the historical cost accounting rules and in accordance with applicable accounting standards. The charity is a public benefit entity. The accounts comply with the Statement of Recommended Practice (SORP) FRS102: Accounting and Reporting by Charities (revised 2018) and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011. The accounts comprise two primary financial statements, the Statement of Financial Activities (incorporating the income and expenditure) and the Balance Sheet. Temple Garden Foundation meets the definition of a public benefit entity under FRS102.

Going concern

These accounts have been prepared on the going concern basis which assumes that the charity will continue its operations. There are no material uncertainties that exist or material changes in the way the charity operates and, the Directors consider it appropriate to prepare accounts on a going concern basis.

Foreign Currency

The charity operates primarily in Cambodia, a country in which the operational currency is US Dollars. The financial statements have therefore been presented in this operation currency.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. There is a de-minimus level of \$200 below which assets are not capitalised. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Computer equipment	33% straight line
Office equipment	33% straight line
Plant and machinery	33% straight line
Vehicles	33% straight line

Notes to the financial statements *(continued)*

1 Accounting policies *(continued)*

Stock

Stock consists of items purchased for use on the various projects undertaken by the charity. Stock items are held at cost and are released to the Statement of Financial Activities as they are used.

Debtors

Other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any trade discounts due.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Cash flow statement

The company is exempt from the requirement to prepare a cash flow statement on the grounds that it is a small entity.

Fund accounting

If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund.

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2 Net incoming resources

	2024	2023
	\$	\$
Net incoming resources are stated after charging		
Depreciation – Owned assets	6,673	4,379
Independent examiner's fee	3,620	4,059
	<u> </u>	<u> </u>

Notes to the financial statements *(continued)*

3	Voluntary income	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total 2024 \$	Designated 2023 \$	Unrestricted 2023 \$	Restricted 2023 \$	Total 2023 \$
	Sofina	-	159,990	-	159,990	-	159,990	-	159,990
	Siam Commercial Bank	-	-	10,000	10,000	-	10,000	-	10,000
	Goldman Sach	-	-	-	-	-	23,320	-	23,320
	UWC	-	-	17,947	17,947	-	-	17,581	17,581
	Individual donors	-	52,355	-	52,355	-	80,672	-	80,672
	Villager income	-	-	369	369	-	-	685	685
	Other	-	-	23,810	23,810	-	-	9,980	9,980
		<u>-</u>	<u>212,345</u>	<u>52,126</u>	<u>264,471</u>	<u>-</u>	<u>273,982</u>	<u>28,246</u>	<u>302,228</u>
4	Activities for generating funds	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total 2024 \$	Designated 2023 \$	Unrestricted 2023 \$	Restricted 2023 \$	Total 2023 \$
	Fundraising events	-	197,465	-	197,465	-	45,375	-	45,375
5	Investment income	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total 2024 \$	Designated 2023 \$	Unrestricted 2023 \$	Restricted 2023 \$	Total 2023 \$
	Bank interest	-	10,797	-	10,797	-	5,165	-	5,165

Notes to the financial statements *(continued)*

6	Other income	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total 2024 \$	Designated 2023 \$	Unrestricted 2023 \$	Restricted 2023 \$	Total 2023 \$
	Telephone card income	-	-	-	-	-	1,325	-	1,325
	Profit on sale of asset	-	180	-	180	-	3,051	-	3,051
		<u>-</u>	<u>180</u>	<u>-</u>	<u>180</u>	<u>-</u>	<u>4,376</u>	<u>-</u>	<u>4,376</u>

7 **Costs of raising funds**

	Field Support 2024 \$	Water, Sanitation and Health Programme 2024 \$	Income Generation Programme 2024 \$	Children's Education Programme 2024 \$	Total 2024 \$
Costs of fundraising	12,938	-	-	-	12,938
	<u>12,938</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>12,938</u>

	Field Support 2023 \$	Water, Sanitation and Health Programme 2023 \$	Income Generation Programme 2023 \$	Children's Education Programme 2023 \$	Total 2023 \$
Costs of fundraising	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Notes to the financial statements *(continued)*

8 Charitable activities

	Field Support	Water, Sanitation and Health Programme	Income Generation Programme	Children's Education Programme	Total
	2024 \$	2024 \$	2024 \$	2024 \$	2024 \$
Salary costs (note 10)	38,802	39,934	39,407	38,426	156,569
Project materials	-	26,948	30,797	67,976	125,721
Insurance	70	32	32	32	166
Motor expenses	(2)	3,522	3,522	3,528	10,570
Telephone costs	440	460	460	460	1,820
Postage and stationery	113	49	49	49	260
Travel	224	236	236	262	958
Sundry	7,511	3,979	4,013	3,896	19,399
Depreciation	239	2,145	2,145	2,144	6,673
Training	428	428	517	1,058	2,431
Office costs	7,016	2,209	2,206	2,407	13,838
Bank charges	4,576	-	-	-	4,576
Exchange loss	2,795	-	-	-	2,795
Governance costs					
Legal and professional fees	3,607	-	-	-	3,607
Independent examiner's fee	3,620	-	-	-	3,620
	<u>69,439</u>	<u>79,942</u>	<u>83,384</u>	<u>120,238</u>	<u>353,003</u>

Notes to the financial statements *(continued)*

8 Charitable activities *(continued)*

	Field Support	Water, Sanitation and Health Programme	Income Generation Programme	Children's Education Programme	Total
	2023	2023	2023	2023	2023
	\$	\$	\$	\$	\$
Salary costs (note 10)	52,696	33,987	33,705	32,338	152,726
Project materials	-	14,767	28,458	55,773	98,998
Insurance	70	32	32	32	166
Motor expenses	-	3,604	3,603	3,604	10,811
Telephone costs	502	440	440	440	1,822
Postage and stationery	92	17	17	26	152
Travel	299	199	131	217	846
Sundry	4,206	3,313	3,320	3,046	13,885
Depreciation	761	1,206	1,206	1,206	4,379
Training	282	94	288	724	1,388
Office costs	7,499	2,139	2,135	2,119	13,892
Bank charges	4,220	-	-	-	4,220
Exchange loss	(1,293)	-	-	-	(1,293)
Governance costs					
Legal and professional fees	8,459	-	-	-	8,459
Independent examiner's fee	4,059	-	-	-	4,059
	<u>81,852</u>	<u>59,798</u>	<u>73,335</u>	<u>99,525</u>	<u>314,510</u>

Notes to the financial statements *(continued)*

9 Trustees' remuneration and benefits

No Trustee received remuneration or benefits in the year ended 31 December 2024 (2023: 0 trustees - \$Nil).

Trustees' expenses

No Trustee received reimbursement of expenses in the year ended 31 December 2024 (2023: 0 trustees - \$Nil).

10 Staff costs

	2024 \$	2023 \$
Wages and salaries	156,569	152,726

No employee received remuneration in excess of \$75,128 (£60,000). The average number of employees during the year was 13 (2023: 13).

Compensation paid to key management personnel was \$49,114 (2023; \$43,033).

11 Tangible fixed assets

	Computer equipment \$	Office equipment \$	Vehicles \$	Total \$
Cost				
At 1 January 2024	5,280	2,485	32,568	40,333
Additions	1,590	-	-	1,590
Disposals	-	-	-	-
At 31 December 2024	6,870	2,485	32,568	41,923
Depreciation				
At 1 January 2024	(4,690)	(1,988)	(18,275)	(24,953)
Charge for year	(688)	(268)	(5,717)	(6,673)
Disposals	-	-	-	-
At 31 December 2024	(5,378)	(2,256)	(23,992)	(31,626)
Net book value				
At 31 December 2024	1,492	229	8,576	10,297
At 31 December 2023	590	497	14,293	15,380

Notes to the financial statements *(continued)*

12 Debtors

	2024 \$	2023 \$
Other debtors	7,776	15,888
Prepayments and accrued income	1,753	206
	<u>9,529</u>	<u>16,094</u>

13 Creditors: Amounts falling due within one year

	2024 \$	2023 \$
Other creditors	1,651	7,867
Accruals and deferred income	4,774	4,525
	<u>6,425</u>	<u>12,392</u>

14 Analysis of net assets

2024	Fixed assets \$	Current assets \$	Current liabilities \$	Net funds \$
Designated funds				
Future funding	-	100,000	-	100,000
Unrestricted funds				
Field Support	10,297	431,255	(6,425)	435,127
Restricted funds				
Health Programme	-	-	-	-
Total funds	<u>10,297</u>	<u>531,255</u>	<u>(6,425)</u>	<u>535,127</u>
2023				
	Fixed assets \$	Current assets \$	Current liabilities \$	Net funds \$
Designated funds				
Future funding	-	77,506	-	77,506
Unrestricted funds				
Field Support	15,380	338,107	(12,392)	341,095
Restricted funds				
Health Programme	-	9,554	-	9,554
Total funds	<u>15,380</u>	<u>425,167</u>	<u>(12,392)</u>	<u>428,155</u>

Notes to the financial statements (continued)

15 Movement in funds

	Balance at 1 Jan 24	Incoming resources	Resources expended	Transfers between funds	Balance at 31 Dec 24
	\$	\$	\$	\$	\$
2024					
Designated funds					
Future funding	77,506	-	-	22,494	100,000
Unrestricted funds					
Field Support	341,095	420,787	(82,377)	(244,378)	435,127
Restricted funds					
Water, Sanitation and Health Programme	-	21,077	(79,942)	58,865	-
Children's Education Programme	-	27,559	(120,238)	92,679	-
Income Generation Programme	-	3,490	(83,384)	79,894	-
Health Programme	9,554	-	-	(9,554)	-
	9,554	52,126	(283,564)	221,884	-
Total funds	428,155	472,913	(365,941)	-	535,127
	Balance at 1 Jan 23	Incoming resources	Resources expended	Transfers between funds	Balance at 31 Dec 23
	\$	\$	\$	\$	\$
2023					
Designated funds					
Future funding	77,506	-	-	-	77,506
Unrestricted funds					
Field Support	298,461	328,898	(81,852)	(204,412)	341,095
Restricted funds					
Water and Sanitation Programme	-	5,255	(59,798)	54,543	-
Children's Education Programme	-	22,991	(99,525)	76,534	-
Income Generation Programme	-	-	(73,335)	73,335	-
Health Programme	9,554	-	-	-	9,554
	9,554	28,246	(232,658)	204,412	9,554
Total funds	385,521	357,144	(314,510)	-	428,155

Restricted funds

Water, Sanitation, and Healthcare Programme

Contributions from UWCSEA were allocated to construct biogas units for clean energy and organic fertilizer production, upgrade piped water systems for improved access, and combat malnutrition through the establishment of home gardens. These initiatives aim to improve lives and expand opportunities for rural Cambodian communities.

Notes to the financial statements *(continued)*

15 Movement in funds *(continued)*

Restricted funds *(continued)*

Children's Education Programme

Funded by UWCSEA, along with a grant from the British Embassy in Cambodia and the Commonwealth Office in 2023, restricted funds were utilized to provide scholarships to underprivileged students starting in grade 4, supporting them through grade 6 and primary school completion. In addition to scholarships, the program also provided supplementary classes to help students achieve even better academic results. The program further supported their families with financial assistance, farming training sessions, and essential equipment.

Income Generation Programme

Funded by Sofina, the Income Generation Programme focused on enhancing sustainable economic opportunities for rural communities. Funds were allocated to support the installation of biogas units that provide clean energy solutions and organic fertilizer to local farmers, to offer training in advanced rice cultivation techniques and the use of higher quality rice seed varieties, and to implement a comprehensive training program covering diverse topics, including chicken raising, vegetable growing, and fish farming.

Designated future funds

The fund was established to ensure the accumulation of financial resources needed to cover one year's funding requirements. This goal is achieved by allocating unrestricted donations that remain unused during the current year. These allocations are made at the discretion of the Trustees to build savings for future unforeseen events or uncertainties. This proactive approach aims to ensure the organization's financial resilience and stability in times of need.

Transfers between funds

During the year a transfer of \$221,884 has been made from unrestricted funds to the Water, sanitation and health programme of \$49,311 (after combining the health programme with the water and sanitation programme), to the Children's Education Programme of \$92,679, and to the Income Generation Programme of \$79,894, to meet the deficits arising on the funds at the year end.

During the year a transfer of £22,494 has been made from unrestricted funds to Designated Funds for Future Funding. This transfer was approved at the December 2024 board meeting.

16 Trustee donations

The total amount donated to the Foundation during the year by trustees was \$26,350 (2023: \$13,654).

17 Ultimate controlling party

The charitable company is constituted by its Memorandum and Articles of Association and is controlled by the elected trustees.