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TGF | Temple
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Foundation

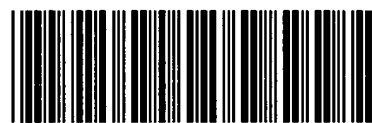
Trustees' annual report and
unaudited financial statements

Registered company number: 06613231

Registered charity number: 1124767

31 December 2025

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Reference and administrative details

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Registered charity number 1124767



Trustees' annual 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 2025. 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 reviewed at quarterly Trustee meetings to ensure appropriate measures are in place to mitigate the risks faced by the charity.

Objectives and Activities

Since 2008, the Temple Garden Foundation (TGF) has partnered with rural villages in Cambodia to improve livelihoods through sustainable development and community empowerment.

Our mission is to enhance the well-being of rural Cambodian communities through targeted interventions that alleviate poverty, promote health, and strengthen education. By addressing key systemic challenges, we deliver practical, sustainable solutions that enable long-term transformation.

Our primary objective is to initiate and support projects that provide essential services to underserved communities, addressing critical gaps in rural development and improving overall quality of life. Our core program areas include:

(a) Access to Clean Water and Sanitation

Providing reliable, year-round access to safe drinking water through piped systems, handwashing facilities, and water filtration solutions.

(b) Healthcare Services

Promoting health and preventing disease through initiatives such as nutrition gardens and health education, in collaboration with local and national stakeholders.

(c) Education

Supporting early childhood and primary education, improving literacy, retention, and access to quality learning environments. Our efforts include renovating and equipping school libraries, supporting supplementary classes for slower learners, providing scholarships, and strengthening the capacity of teachers and directors.

(d) Empowering Livelihoods

Delivering business development and agricultural training to equip families with the skills and tools needed to increase income, diversify livelihoods, and achieve financial stability.



Trustees' annual report (continued)

(e) Strengthening Financial Resilience

Establishing and supporting community-based savings groups, such as Village Savings and Loans, while improving access to affordable credit to foster local financial autonomy.

(f) Renewable Energy Solutions

Introducing biogas systems and other renewable energy solutions to reduce reliance on traditional fuels, lower household costs, and promote environmentally sustainable practices.

Our approach is holistic and community-led, prioritizing local ownership and reducing reliance on external aid. By empowering communities to harness their own resources, we ensure that projects are sustainable, embraced by beneficiaries, and capable of generating lasting impact.

Over the years, TGF has made significant contributions to essential services in Chi Kraeng, fostering self-sufficiency and creating pathways toward sustainable and inclusive development. Thousands of community members have benefited from our programs, reflecting tangible improvements in health, education, and livelihoods.

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.

Annual Achievements and Activities

Building on previous successes, TGF's initiatives in 2025 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 2025, TGF was actively engaged in 51 villages across 6 communes within Chi Kraeng, reaching over 9,000 households and positively impacting more than 45,000 villagers. Our integrated programs are tailored to address the unique needs of each village, focusing on:

- **Income Generation Projects:** Implemented in 42 villages.
- **Childhood Education:** Introduced in 25 villages.
- **Water, Sanitation, and Health:** Implemented in 15 villages.

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

Children's Education Programme (CEP)

Overview

The Children's Education Programme (CEP) continued its mission in 2025 to improve literacy rates and primary school survival in Chi Kraeng district. Active in 25 villages across three communes, CEP works closely with students, teachers, school directors, parents, and local authorities to strengthen early childhood and primary education.

Through integrated strategies, including library renovation, supplementary classes, scholarships, teacher training, school leadership development, and early childhood education support, the program promotes sustained educational improvement rather than one-off interventions.



Trustees' annual report (continued)

Overall Goal

Improve literacy rates and primary school survival rates.

In 2025, CEP focused on:

- Expanding and strengthening primary school libraries
- Improving reading proficiency through integrated literacy strategies
- Supporting at-risk students through supplementary classes
- Providing scholarships to vulnerable students
- Strengthening teacher capacity and school leadership
- Supporting Early Childhood Education (ECE) Kindergartens

Primary School Library Development

Libraries remain central to TGF's literacy strategy, fostering a culture of reading, learning, and critical thinking. Many primary schools face challenges in providing adequate learning materials and functional spaces due to resource constraints. TGF addresses this by transforming libraries into modern, engaging environments that support the curriculum and encourage students to develop literacy, writing, and thinking skills.

2025 Renovations: Two additional primary school libraries (Kbal Kdouch and Lveang Russei) were renovated and equipped, bringing the total number of supported libraries in Chi Kraeng to eight. This builds on 2024 expansions, when libraries in O-Samaki and Pongro were added (totaling six at that time).

Highlights:

- **Child-Friendly Design:** Accessible and engaging furniture creates a welcoming atmosphere for young learners.
- **Technology Integration:** Each library includes 25 tablets with educational software, the 'Let's Read' Khmer digital library, and a librarian's laptop.
- **Extensive Book Collections:** Over 1,000 new hardcover books per library expand students' reading options.
- **Community Access:** Libraries remain open to families and community members, reinforcing family engagement in literacy.

Opening Ceremonies: District and commune representatives, and Department of Education officials attended, demonstrating strong government collaboration.

Impact 2025:

- 3,378 primary school students across 11 target schools benefited directly.
- Average daily library attendance rose to 58%.
- Average library visits per student increased to 68% per month.

Teacher and librarian training ensured libraries and technology were fully integrated into classroom teaching and reinforced literacy habits.

Reading Efficiency & Literacy Outcomes

In 2025, reading efficiency tests were conducted among 493 Grade 3 students across eight target schools to measure reading speed and accuracy.

Test Methodology:

- Duration: 60-second reading assessment per student
- Task: Read 60 words (phrases or sentences)
- Purpose: Track reading proficiency and improvement over time



Trustees' annual report (continued)

Key Results:

- Schools with long-term interventions (since 2023):
 - Tapor: 57% (2023) → 82% (2024) → 96% (2025)
 - Osamaki: 48% → 78% → 87%
- Multi-year intervention schools improved 20–40 percentage points, showing the impact of sustained, integrated literacy strategies.
- Newly integrated schools (baseline 2025): Samaki Ekpheap, Pongro, Lveng Russei, Kbal Kdouch, with initial pass rates of 63–91%, providing a benchmark for future improvements.

Conclusion: Sustained, multi-year engagement produces measurable improvements in reading proficiency. Baseline data from new schools will guide future literacy interventions.

Student Academic Performance & School Survival

In 2024–2025, CEP tracked academic outcomes and school survival across target schools. All schools implemented TGF's integrated strategies. Three long-term target schools received continuous support since 2023, and the eight library-supported schools include these three plus five additional schools in their first or second year of full implementation.

School Year 2024–2025 Results:

- **First 3 Long-Term Schools (929 students):**
 - Passed: 88%
 - Failed: 11%
 - Drop-out: 1%
- **8 Library-Supported Schools (2,867 students):**
 - Passed: 88%
 - Failed: 9%
 - Drop-out: 4%

Program Indicators - 2025:

- Reading proficiency: 88% (Target: 80%)
- Drop-out rate: 3%
- Promotion rate: 88%
- Repetition rate: 9%

Long-Term Strategy:

- The three long-term schools implement literacy support, library use, supplementary classes, parent engagement, and leadership development most consistently. In 2025, TGF's role shifted toward monitoring, coaching, and reinforcing school-led practices, strengthening sustainability.
- The five newer schools received intensive support to establish systems, train staff, and integrate library and literacy strategies.

Contextual Comparison:

- National primary school dropout rate (2022–2023): 8%
- Rural dropout rates: 10–30% in some provinces
- TGF-supported schools achieved 1–4% dropouts, demonstrating the strong impact of integrated, sustained support.

Conclusion: TGF's approach - combining literacy support, supplementary classes, school leadership development, and parental engagement - ensures high academic outcomes and strong school survival, with gradual transition to school-led practices maintaining sustainability and local ownership.



Trustees' annual report (continued)

Supplementary Classes (Grades 1–3)

In 2025, 259 at-risk students across eight primary schools received small-group supplementary classes to help them catch up and remain on track academically.

Program Structure:

- Class Size: 7–12 students for individualized attention
- Targeted Grouping: Based on academic need, grade, and personality
- Flexible Scheduling: Held during free periods
- Parent Engagement: Classroom committees fostered active parental support
- Teacher Dedication: Extra hours contributed to ensure quality instruction

Results - 2025:

- Passed: 205 students (79%)
- Failed but improved: 34 students (13%)
- Dropped out: 20 students (8%)

Impact & Follow-Up:

- 79% of students returned to academic progress.
- Dropouts mostly faced academic challenges and limited family support; TGF will re-engage them in 2026.
- These students were high-risk for failure or dropout, highlighting the program's effectiveness in student survival and academic progression.

Scholarship Program

TGF's scholarship program supports students from low-income families to complete primary school (grades 4–6). Each student receives three years of structured support, including financial aid, study materials, and mentorship.

2025 Highlights:

- Total scholarship students: 45
- New students (2025, grade 4): 5
- First-generation students: 100% completed primary school, all progressed to secondary education with improved results
- Study kits distributed: 75 (includes 30 students from very poor households who could not join the full scholarship program but received essential support)

Selection Criteria:

- Student commitment
- Family support
- Financial need
- Willingness to collaborate with TGF initiatives

British Embassy Cohort:

- 30 students improved academic averages from 6.5 → 7/10, showing measurable learning gains and the value of embassy-supported, sustained interventions.

Program Impact:

- The first cohort of five students completed primary school and transitioned to secondary school successfully.
- Second-year students, supported by British Embassy/UK funding, demonstrate long-term program sustainability and impact.



Trustees' annual report (continued)

Teacher Training & School Leadership Development

Teacher Development - 2025:

- Formal trainings: 2 sessions, 33 participants
- Monthly teacher network meetings: 10, 115 teachers engaged
- Impact: 82% showed measurable improvements in literacy teaching, lesson planning, and classroom practices

School Directors - Leadership Development:

- Workshops: 2
- Impact: 85% improved leadership skills, including team management and oversight of literacy programs

School Management Committees (SMCs):

- Independent meetings: 4
- Impact: 85% of members improved their management capacity
- Sustainability: Schools increasingly manage meetings independently, reflecting greater local ownership

Overall Impact: Strengthened teaching and school leadership ensure literacy initiatives are implemented effectively and sustained.

Early Childhood Education (ECE)

In 2025, CEP supported four community kindergartens reaching 92 preschool students. These are the last four of 16 TGF-established kindergartens in TGF's target area in Chi Kraeng, all of which have now reached national minimum standards and transitioned to provincial Department of Education (PDE) management.

Key Support Areas:

- Teacher stipends
- DoE collaboration and monitoring
- Parent meetings
- ECE committee training
- Educational materials

Sustainability:

- One kindergarten has been formally transitioned to PDE management; the remaining four are actively followed until meeting the same milestone.

Community Engagement:

- Kindergartens are set up on community grounds, providing preschool access to children living far from primary schools.
- Ensures 100% of preschool-aged children in target areas can enroll and transition to primary school.

Sports Project

In 2025, TGF launched a comprehensive Sports Project at Tapor Primary School to strengthen student development through structured physical education and team sports.



Trustees' annual report (continued)

Establishing a Year-Round Sports Environment:

- A covered sports arena was constructed, including raised ground to allow students to play comfortably during both the hot season and the rainy season.
- Equipment provided: basketball, volleyball, and football equipment; over 100 pairs of sports shoes; storage facilities; playground installations.
- All facilities and materials are accessible to the entire student body.

Introducing Structured Physical Education:

- A qualified sports teacher was recruited to train classroom teachers, develop a structured PE curriculum for grades 1–6, and provide continuous mentoring.
- All 12 classes now receive regular weekly PE sessions, benefiting all 434 students (218 girls).

Team Development & Talent Support:

- Selected football and volleyball teams receive additional coaching for future competitions.

Looking Ahead:

- Year 1 established the infrastructure, systems, and teaching capacity required for sustainable sports education. Focus will shift to strengthening teacher independence, improving student skills, and preparing teams for competition.

Program Highlights – 2025:

Component	Total / Notes
Target Primary Schools	11
Primary Students	3,378
Teachers	122
Teachers Trained	115*
Libraries Renovated (2025)	2
Total Active Libraries	8
Students in Supplementary Classes	259
Scholarship Students	45
Preschool Students	92
Target Villages	25
Target Communes	3
Total Reach 2025	4,000+

Lessons Learned & Challenges:

- Long-term engagement produces stronger literacy outcomes than short-term interventions.
- At-risk students require continuous follow-up and family engagement to prevent dropout.
- School leadership is increasingly independent, reducing long-term reliance on TGF.
- Transitioning ECE centers to government management requires ongoing administrative coordination.

Looking Ahead - 2026 Plans:

- Expand integrated literacy strategies to additional schools
- Re-engage supplementary class dropouts with targeted support
- Strengthen reading routines and reading engagement
- Continue teacher network development and leadership workshops
- Support ECE centers toward the government transition
- Enhance monitoring of repetition and promotion rates



Trustees' annual report (continued)

Conclusion:

In 2025, TGF's Children's Education Programme strengthened literacy, improved academic performance, and supported school survival across 25 villages and three communes. Measurable improvements in reading proficiency, strong promotion rates, successful scholarship completion, and increased teacher capacity demonstrate that sustained, integrated educational support produces lasting impact. Through continued collaboration with schools, families, and local authorities, CEP is building a strong educational foundation for long-term community development.

Water, Sanitation, and Healthcare Program (WASH)

Program Overview

The TGF Water, Sanitation, and Health (WASH) Program continues to enhance the well-being of rural communities in Chi Kraeng district by expanding access to clean water, promoting proper sanitation practices, and fostering healthy living habits. Through strategic infrastructure development, capacity-building of local water committees, school engagement, and nutrition initiatives, the program addresses critical hygiene and sanitation needs while enabling communities to independently maintain sustainable systems.

All initiatives are aligned with regional and national priorities and responsive to the evolving needs of the communities served.

In 2025, the program focused on:

- Expanding access to piped water systems in Trapeang Veng and O-Kraom.
- Improving school hygiene through WinSchool activities, latrine renovations, and waste management initiatives.
- Promoting nutrition and health via family, kindergarten, and primary school gardens.
- Building local technical capacity through targeted training, including electrical safety, system maintenance, and first aid.

School Hygiene & WinSchool Activities

The WinSchool program enhances hygiene infrastructure in primary schools while promoting healthy habits among students and teachers.

Activities and Achievements - 2025:

- **Handwashing Stations:** 60 meters installed and maintained across three new primary schools: Pongro (20m), Kbal Kduoch (20m), and Lveang Russei (20m)
- **RHS Renovations:** 14 latrine rooms renovated in these three schools
- **Waste Management:** Three waste incinerators installed, one per school
- **Promotions & Engagement:** Handwashing promotion campaigns conducted in all three schools, reaching all students and teachers

Ongoing Maintenance - Previously Supported Schools:

- Continued engagement and follow-up with 11 schools previously supported by TGF
- Regular monitoring of handwashing stations, latrines, and waste management systems
- Support for repairs and improvements as needed
- **Impact:** Over 4,500 students and more than 100 teachers and school directors benefit from ongoing hygiene and infrastructure support

Community Contribution: All schools contributed labor and, where available, materials. TGF provided additional materials and technical support to ensure quality construction, proper maintenance, and sustainability.



Trustees' annual report (continued)

Impact Summary:

- Students reached (new schools): 1,086
- Teachers reached (new schools): 46
- Students reached (existing schools): 4,500+
- Teachers & directors reached (existing schools): 100+
- Schools improved: 14 (3 new, 11 previously supported)

Reflection: Close collaboration with school staff ensured high adoption of hygiene practices and proper maintenance of infrastructure. Each school selects two core teachers trained to oversee maintenance, while all classroom teachers incorporate handwashing activities into weekly lessons. The TGF program team conducts regular follow-up visits to ensure continued sustainability.

Piped Water Systems in Trapeang Veng and O-Kraom

TGF's 2025 water infrastructure interventions focused on Trapeang Veng and O-Samaki (O-Kraom), emphasizing sustainability through solar-powered pumps, trained committees, and robust monitoring systems.

Trapeang Veng System:

- Villages Covered: Trapeang Veng, Lavea, Totea, Tayun
- Households Connected (2025): 97 of 338 (29%)
- Population Served: 485 people
- Schools Impacted: 1 school, 282 students, 9 teachers/staff
- Committee Training: 3 members trained through 8 sessions on operations, monitoring, and technical maintenance
- **Infrastructure Upgrades:**
 - Main pipeline expansion (900m)
 - Maintenance and optimization of solar pumps
 - Flocculation and bio-sand filtration upgrades
 - Bi-annual water quality testing
- **2026 Planning:** Expand household connections to 102 (30%)

O-Samaki System (O-Kraom):

- Villages Covered: O-Kraom, O-Leu, O-Trach
- Households Connected (2025): 213 of 631 (34%)
- Population Served: 1,065 people
- Schools Impacted: 1 school, 514 students, 19 teachers/staff
- Committee Training: 4 members trained across 8 sessions
- **Infrastructure Upgrades:**
 - Main pipeline expansion (5,200m)
 - Solar pump installation
 - Ongoing water quality monitoring and committee-led maintenance
- **2026 Planning:** Expand household connections to at least 343 (55%)

Nutrition Gardens – Families and Schools

The WASH Program integrates nutrition and health initiatives, empowering families and schools to combat malnutrition through homegrown solutions while encouraging diverse and balanced diets.

Family Gardens:

- Existing gardens maintained: 11
- New gardens established: 5
- Families impacted: 16 (80 people)



Trustees' annual report (continued)

Early Childhood Education (ECE) Kindergartens:

- Maintained gardens at Thnal Louk & Ta Nguon: 2 training sessions; fully functional and maintained by teachers and parents
- New gardens at Balang & Rong Thmei: 8 training sessions; 4 community promotion sessions with parents

Ou Samaki Primary School Garden:

- Garden established and integrated into the curriculum
- 4 hands-on training sessions delivered
- 1 community meeting for sustainability and family engagement
- Surplus produce used in the school breakfast program

Impact: Over 600 students and families gained access to nutritious food and learned sustainable gardening practices.

Reflection: Integration of home, ECE kindergarten, and primary school gardens creates a holistic approach to nutrition education, fostering healthy diets and empowering families to cultivate food sustainably. School gardens are incorporated into weekly class curricula, with parent engagement through training and harvest sessions. Each garden thrives with active involvement from teachers, stakeholders, and parents, serving as a model for family nutrition promotion.

Capacity-Building & Training

Electrical Safety, Protection Systems, and Equipment Maintenance:

- Date & Venue: 29 October 2025, O-Samaki Primary School
- Participants: 31 (10 female, 21 male), including 8 school principals, 17 lead teachers, 6 water committee members
- Objectives: Safe operation of electrical systems, risk mitigation, proper use of tools, practical installation techniques, and routine maintenance
- Assessment & Results: Knowledge gains of +30–50%; post-training proficiency 85–90%
- Participant Evaluation: Relevance 10/10, instructional quality 8.5/10, practical/theoretical delivery 9/10
- Reflection: Covered schools across two communes, reaching eight schools. Immediate improvements in wiring and cable installations were observed during follow-up visits. Similar training will continue in 2026.

First Aid Training for Teachers:

- Date & Venue: 17 October 2025, led by Angkor Hospital for Children, Siem Reap
- Participants: 24 teachers from TGF-supported schools
- Training Content: Basic life support, choking, drowning, burns, sprains, fractures, wounds, and bleeding
- Outcome: All participants received a First Aid certificate
- Reflection: Strengthened school safety, built teacher capacity, and contributed to safer, more resilient communities



Trustees' annual report (continued)

Program Highlights – 2025

Component	Unit	Total	Notes
Handwashing Stations	m	60	3 new schools
RHS Renovation	Rooms	14	3 new schools
Waste Incinerators	Units	3	1 per new school
Students Impacted	Students	5,586+	1,086 new & 4,500+ existing schools
Teachers & Directors Impacted	Staff	146+	46 new & 100+ existing schools
Schools Improved	Schools	14	3 new & 11 existing
Piped Water – Trapeang Veng	HH connected	97	29% of 338 households
Piped Water – O-Samaki	HH connected	213	34% of 631 households
Nutrition Gardens – Family	Families	16	11 existing, 5 new
Nutrition Gardens – ECE	Schools	4	2 existing, 2 new
Nutrition Gardens – Primary	Schools	1	Ou Samaki Primary
Trainings – Electrical Safety	Participants	31	8 schools
Trainings – First Aid	Participants	24	Teachers from TGF-supported schools

Lessons Learned & Challenges:

- **Project Timing:** Selection of new WinSchool beneficiaries required more time than anticipated, leading to delays. For 2026, TGF aims to complete school selection by February and conduct earlier technical assessments.
- **Resource Efficiency & Community Contribution:** Schools contributed labor and materials where possible, strengthening ownership and long-term sustainability.
- **Seasonal Impact:** Dry season requires efficient water solutions; rainy season can damage gardens. Raised-bed solutions are being considered.
- **Technical Needs:** Electrical safety training revealed infrastructure gaps, highlighting the need for continued follow-up maintenance, upgrades, and technical support.

Looking Ahead – 2026 Plans:

- Expand piped water connections in Trapeang Veng and O-Kraom, targeting 30–55% household coverage (≈400–500 households total)
- Continue maintenance and bi-annual water quality testing of piped water systems
- Maintain the 14 existing WinSchools to ensure operational facilities and strong hygiene practices
- Scale Nutrition Gardens to additional primary schools and reach more students and families
- Conduct follow-up technical and safety trainings, including First Aid for teachers and water committees
- Strengthen monitoring, evaluation, and learning for adaptive management and long-term sustainability

Conclusion

In 2025, TGF's WASH Program successfully expanded access to clean water, improved school sanitation, promoted healthy nutrition, and strengthened community capacity. Over 6,000 community members directly benefited, including students, teachers, and school directors across 15 villages and three communes.

Through infrastructure development, capacity-building, and nutrition education, the program has laid a strong foundation for continued impact. Communities are now better equipped to independently maintain sustainable water and sanitation systems while fostering healthy living practices.



Trustees' annual report (continued)

Income Generation Program (IG)

Program Overview

The Income Generation Program (IG) continued its mission in 2025 to strengthen household income, food security, and economic resilience in Chi Kraeng district. Active in 42 villages across six communes, the program works closely with farmers, producer groups, Savings Group members, Agricultural Cooperative (AC) members, and local authorities to improve sustainable rural livelihoods.

Through integrated strategies - including Integrated Farmer Field Schools (IFFS), Chicken Producer Groups, Rice School, AC support, Savings Groups, and biogas construction - the program promotes long-term economic stability rather than short-term income support.

Overall Goal: Improve household income, strengthen food security, and increase long-term economic resilience.

In 2025, IG focused on:

- Expanding Integrated Farmer Field Schools (IFFS)
- Improving rice productivity through the Rice School
- Supporting Agricultural Cooperative members
- Monitoring community-managed Savings Groups
- Developing Chicken Producer Groups and Poultry Value Chains
- Expanding renewable energy access through biogas
- Enhancing coordination with local agricultural authorities

Integrated Farmer Field School (IFFS)

The IFFS provides smallholder farmers with practical, hands-on training to improve agricultural productivity, diversify income, and strengthen household food security.

2025 Achievements:

- Expanded to six IFFS groups across 12 villages in two communes
- Total participants: 108 farmers (107 women)
- Curriculum: Poultry management, fish raising, mushroom production, vegetable cultivation, bio-fertilizer preparation, and basic financial record-keeping
- Facilitators: TGF field staff and experts from the Provincial Department of Agriculture, Forestry, and Fisheries (PDAFF)
- Home visits conducted to monitor progress and troubleshoot challenges

Input Support Provided:

- **Poultry participants:** Chickens and roosters
- **Fish participants:** Fingerlings for catfish, tilapia, walking catfish
- **Mushroom & vegetable participants:** Starter materials based on commitment level

Activity	Total Participants	Female Participation	Coverage Area	Standard Input Package per Household
Chicken Raising	107 households	106 women (99%)	10 villages, 2 communes	15 hens per household
Fish Raising	24 households	20 women (83%)	8 villages, 2 communes	1,200 walking catfish fingerlings/HH, 10 kg catfish fingerlings/HH, 6 kg tilapia fingerlings/HH
Mushroom Production	17 households	17 women (100%)	7 villages, 2 communes	100–200 mushroom bags per participant



Trustees' annual report (continued)

Key Outcomes – 2025:

- 108 farmers trained, enhancing skills and adoption of improved practices
- Diversified production generating multiple income streams
- Improved household nutrition and food security
- High female participation strengthens women's economic role
- Integration with Chicken Producer Groups and Savings Groups for continued support

Chicken Producer Groups

These groups strengthen small-scale poultry production by providing technical support, market linkages, and peer learning opportunities.

2025 Cohorts:

1. **New Cohort (2025 IFFS beneficiaries)**
 - Members: 47 (46 women)
 - Closely monitored monthly
 - Initial challenges: start-up costs, disease management, limited stock
 - Supported by three local businesses (1 chick production, 2 collectors)

Average Monthly Performance per Household:

- \$32 average sales
 - \$15 expenses
 - \$17 net profit
2. **Older Cohort (2024 IFFS graduates)**
 - Members: 52
 - Monitored half-yearly

Average Monthly Performance per Household:

- \$37 average sales
- \$12 value from home consumption
- \$15 expenses
- \$34 net profit

Key Outcomes – 2025:

- Strengthened technical capacity and market access
- Diversified household income and improved food security
- High female participation in both cohorts
- Integration with IFFS ensures seamless follow-up and skill application

Rice School

In partnership with PDAFF, the Rice School empowers farmers to produce high-quality rice seeds, increase yields, and improve income.

Challenges Addressed:

- Excessive seed density, high fertilizer use, limited soil management
- Consequences: lower productivity, higher input costs, soil degradation

Technical Focus Areas:

- Wider spacing between seedlings
- Reduced seed usage
- Integrated pest management
- Post-harvest handling for quality seeds
- Use of upgraded rice seeder



Trustees' annual report (continued)

2025 Program Expansion:

- 10 farmers managing 15 hectares
- Rice seeder purchased via TGF loan and shared with other farmers

Results – 2025:

Second-Year Farmers (Returning Participants):

Metric	Before Program	Year 1	Year 2 (2025)	Change
Seed usage (kg/ha)	166	103	89	↓ 77 kg (~46%)
Yield (kg/ha)	2,469	3,010	3,199	↑ 730 kg (~30%)

First-Year Farmers (New Participants):

Metric	Before Program	Year 1 (2025)	Change
Seed usage (kg/ha)	197	112	↓ 85 kg (~43%)
Yield (kg/ha)	2,142	3,064	↑ 922 kg (~43%)

Dry-Season Soil Regeneration Plots (Legume Cover Crops – *Crotalaria pallida*):

- 4 farmers used legume cover crops on 0.5 ha each
- Benefits: nitrogen fixation, improved fertility, water retention, weed reduction, higher rice yields

Average Impact Across All Plots:

- Seed usage reduction: ~45–50% per hectare
- Yield increase: ~700–1,000 kg/ha

Key Takeaways:

- Reduced input costs increase profitability
- Yield gains improve food security and surplus for sale
- Soil regeneration supports long-term sustainable productivity
- High-quality seeds translate into higher household income

Biogas Initiative

Provides clean, renewable energy for households with livestock, reducing reliance on firewood, charcoal, and purchased gas.

2025 Implementation:

- 25 units constructed for low-income households
- Co-investment: \$400 TGF / \$50–150 household
- Certified technicians installed units with 10-year warranty
- Training provided on feedstock, cooking, slurry use, and safety

Selection Criteria:

- Financial need verified via ID Poor Card
- Minimum 2 cows per household
- Active participation in other TGF programs



Trustees' annual report (continued)

Cumulative Biogas Implementation (2020–2025):

Year	Units Constructed	Cumulative Total
2020	5	5
2021	10	15
2022	8	23
2023	8	31
2024	8	39
2025	25	64

Impact:

- Economic: reduced fuel and fertilizer costs
- Health: cleaner indoor air
- Environment: reduced deforestation and methane emissions
- Empowerment: time savings for women and children

Savings Groups (SG)

Community-led groups for saving, loans, and financial literacy, strengthening household resilience and supporting productive investments.

2025 Achievements:

- Groups: 39 across 39 villages (6 communes)
- Members: 1,802 (1,713 women)
- Active loan participants: 1,761
- Total loan amount circulated: \$735,448

Loan Distribution:

- Agriculture: 71%
- Health: 10%
- Home renovation: 8%
- Education: 7%
- Religion/weddings/ceremonies: 2%
- Other: 2%

Household Debt & Resilience:

- 60% households had loans from one additional source
- 30% households had loans from two sources
- Cambodia–Thailand border disruption: 15% households affected, 75% reported little/no financial impact

Key Outcomes – 2025:

- Strengthened community-managed savings system
- Encouraged productive investments
- Maintained high repayment rates (only 3 unpaid loans, \$600 total)
- Expanded financial literacy
- Collected detailed household-level data for planning



Trustees' annual report (continued)

Program Highlights – 2025

Component	Target Villages / Cohorts	Participants	Key Outputs	Notes
IFFS	12 villages	108 farmers	Skills in poultry, fish, mushrooms, vegetables	107 women
Chicken Producer Groups	2 cohorts	99 farmers	Monthly income, market linkages	Close follow-up for new cohort
Rice School & AC	10 farmers	15 ha	Seed efficiency, yield increase, soil regeneration plots	Dry-season legume soil preparation tested
Biogas	25 households	25 units	Reduced fuel costs, organic fertilizer	Cumulative 64 units installed
Savings Groups	39 villages	1,802 members	\$735,448 total capital, productive loans	High repayment, digital monitoring

Key Contributions:

- IFFS: Practical production skills for diversified income
- Producer Groups: Collective bargaining and market access
- Rice School: Increased yields, reduced inputs
- Savings Groups: Accessible capital for investments, health, and education
- Biogas: Lower energy costs, improved health, organic fertilizer

2026 Focus:

- Expand Rice School participation and soil regeneration plots
- Continue IFFS support for returning farmers
- Introduce new biogas units and maintain existing systems
- Strengthen SG policies, accountability, and digital monitoring
- Support AC members to improve management, market access, and fair income

Reserve Policy

TGF has raised sufficient unrestricted funds to ensure operations through the end of 2025, with some funding for 2026 already secured. TGF remains a small charity operation (2026 budget circa USD 380,000) with the flexibility to adjust spending as necessary depending on available funding. The Trustees and management continue to review income and expenditure on a monthly basis and will make adjustments when required.

Financial Review

The financial performance is set out on page 21 and 22 of these financial statements. The surplus for the year is USD 557,240 (2024: USD 106,972). At 31 December 2025, the Trust had net current assets of USD 1,092,367 (2024: USD 535,127) represented by USD 100,000 (2024: USD 100,000) of designated funds, USD nil (2024: USD nil) of restricted funds, and USD 992,367 (2024: USD 435,127) of unrestricted funds. The Trustees consider the financial performance to be satisfactory.

The Trustees acknowledge with gratitude the generous legacy from Charlotte Marson, founder of the Temple Garden Foundation, which was received during the year. The funds are unrestricted and may be applied at the Trustees' discretion in line with the charity's objectives. The Trustees plan to use a portion of the legacy to support the scholarship programme, with further allocations made as needs arise to support charitable activities in accordance with the charity's aims.



Trustees' annual report (continued)

Financial Control

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

At the time of approving these accounts, the directors intend to continue supporting the company. Funds raised are sufficient to ensure adequate resources to continue current not-for-profit activities, and the accounts have been prepared on a going concern basis.

The directors believe that these accounts present a true and fair view of the company's state of affairs for the 12 months ending 31 December 2025. Suitable accounting policies have been consistently applied and disclosed with reasonable accuracy.

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, the Trustees have adopted the provisions of the Statement of Recommended Practice (SORP Accounting and Reporting by Charities) issued in March 2005, and are signed on behalf of the Board by:

Peter Wild

Peter Wild - 2026-04-03, 10:36:34 UTC

Peter Wild
Trustee

1 April 2026



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 2025 which are set out on pages 21 to 34.

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 - 2026-04-01, 09:39:36 UTC

Andrew Niblock CA (Independent Examiner)

Partner

For and on behalf of Henderson Loggie LLP

10 – 14 Waterloo Place

Edinburgh

EH1 3EG

1 April 2026



Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 December 2025

		Designated 2025 \$	Unrestricted 2025 \$	Restricted 2025 \$	Total funds 2025 \$	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total funds 2024 \$
	Notes								
Income from:									
Donations and legacies	3	-	684,802	87,191	771,993	-	212,345	52,126	264,471
Activities for generating funds	4	-	154,977	-	154,977	-	197,465	-	197,465
Income from investments	5	-	14,279	-	14,279	-	10,797	-	10,797
Other income	6	-	20	-	20	-	180	-	180
Total income		-	854,078	87,191	941,269	-	420,787	52,126	472,913
Expenditure on:									
Costs of raising funds	7	-	(4,964)	-	(4,964)	-	(12,938)	-	(12,938)
Charitable activities	8	-	(76,620)	(302,445)	(379,065)	-	(69,439)	(283,564)	(353,003)
Total expenditure		-	(81,584)	(302,445)	(384,029)	-	(82,377)	(283,564)	(365,941)
Net income/(expenditure)		-	772,494	(215,254)	557,240	-	338,410	(231,438)	106,972
Transfers between funds	15	-	(215,254)	215,254	-	22,494	(244,378)	221,884	-
Net movement in funds		-	557,240	-	557,240	22,494	94,032	(9,554)	106,972
Total funds brought forward		100,000	435,127	-	535,127	77,506	341,095	9,554	428,155
Total funds carried forward		100,000	992,367	-	1,092,367	100,000	435,127	-	535,127



Balance sheet
at 31 December 2025

	Notes	Designated 2025 \$	Unrestricted 2025 \$	Restricted 2025 \$	Total funds 2025 \$	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total funds 2024 \$
Fixed assets									
Tangible assets	11	-	5,501	-	5,501	-	10,297	-	10,297
Current assets									
Stock		-	1,046	-	1,046	-	1,336	-	1,336
Debtors	12	-	24,125	-	24,125	-	9,529	-	9,529
Cash at bank and in hand		100,000	971,020	-	1,071,020	100,000	420,390	-	520,390
		<u>100,000</u>	<u>996,191</u>	<u>-</u>	<u>1,096,191</u>	<u>100,000</u>	<u>431,255</u>	<u>-</u>	<u>531,255</u>
Current liabilities									
Creditors: amounts falling due within one year	13	-	(9,325)	-	(9,325)	-	(6,425)	-	(6,425)
		<u>100,000</u>	<u>986,866</u>	<u>-</u>	<u>1,086,866</u>	<u>100,000</u>	<u>424,830</u>	<u>-</u>	<u>524,830</u>
Net current assets									
		<u>100,000</u>	<u>986,866</u>	<u>-</u>	<u>1,086,866</u>	<u>100,000</u>	<u>424,830</u>	<u>-</u>	<u>524,830</u>
Total assets less current liabilities									
		<u>100,000</u>	<u>992,367</u>	<u>-</u>	<u>1,092,367</u>	<u>100,000</u>	<u>435,127</u>	<u>-</u>	<u>535,127</u>
Net assets									
		<u>100,000</u>	<u>992,367</u>	<u>-</u>	<u>1,092,367</u>	<u>100,000</u>	<u>435,127</u>	<u>-</u>	<u>535,127</u>
Funds of the charity	14, 15								
Designated funds					100,000				100,000
Unrestricted funds					992,367				435,127
Restricted funds					-				-
Total charity funds					<u>1,092,367</u>				<u>535,127</u>



Balance sheet *(continued)*
at 31 December 2025

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 2025.

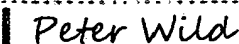
The members have not required the charitable company to obtain an audit for its financial statements for the year ended 31 December 2025 in accordance with section 476 of the Companies Act 2006.

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 2026 and signed on its behalf by:



Peter Wild - 2026-04-03, 10:36:34 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

	2025	2024
	\$	\$
Net incoming resources are stated after charging		
Depreciation – Owned assets	6,667	6,673
Independent examiner's fee	4,356	3,620
	<u> </u>	<u> </u>



Notes to the financial statements *(continued)*

3	Voluntary income	Designated 2025 \$	Unrestricted 2025 \$	Restricted 2025 \$	Total 2025 \$	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total 2024 \$
	Sofina	-	159,990	-	159,990	-	159,990	-	159,990
	Siam Commercial Bank	-	-	10,000	10,000	-	-	10,000	10,000
	UWC	-	-	24,788	24,788	-	-	17,947	17,947
	The Stacey Foundation	-	49,327	-	49,327	-	-	-	-
	Legacies	-	466,435	-	466,435	-	-	-	-
	Individual donors	-	7,393	-	7,393	-	52,355	-	52,355
	Villager income	-	-	1,294	1,294	-	-	369	369
	Other	-	1,657	51,109	52,766	-	-	23,810	23,810
		-	684,802	87,191	771,993	-	212,345	52,126	264,471
4	Activities for generating funds	Designated 2025 \$	Unrestricted 2025 \$	Restricted 2025 \$	Total 2025 \$	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total 2024 \$
	Fundraising event	-	154,977	-	154,977	-	197,465	-	197,465
5	Investment income	Designated 2025 \$	Unrestricted 2025 \$	Restricted 2025 \$	Total 2025 \$	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total 2024 \$
	Bank interest	-	14,279	-	14,279	-	10,797	-	10,797



Notes to the financial statements (continued)

6	Other income	Designated 2025 \$	Unrestricted 2025 \$	Restricted 2025 \$	Total 2025 \$	Designated 2024 \$	Unrestricted 2024 \$	Restricted 2024 \$	Total 2024 \$
	Profit on sale of asset	-	20	-	20	-	180	-	180
		-	20	-	20	-	180	-	180
7	Costs of raising funds								
				Field Support	Water, Sanitation and Health Programme	Income Generation Programme	Children's Education Programme		Total
				2025 \$	2025 \$	2025 \$	2025 \$		2025 \$
	Costs of fundraising			4,964	-	-	-		4,964
				4,964	-	-	-		4,964
				Field Support	Water, Sanitation and Health Programme	Income Generation Programme	Children's Education Programme		Total
				2024 \$	2024 \$	2024 \$	2024 \$		2024 \$
	Costs of fundraising			12,938	-	-	-		12,938
				12,938	-	-	-		12,938



Notes to the financial statements (continued)

8 Charitable activities

	Field Support	Water, Sanitation and Health Programme	Income Generation Programme	Children's Education Programme	Total
	2025 \$	2025 \$	2025 \$	2025 \$	2025 \$
Salary costs (note 10)	41,747	39,673	39,176	38,172	158,768
Project materials	-	25,800	37,689	81,604	145,093
Insurance	70	23	23	23	139
Motor expenses	-	3,235	3,235	3,235	9,705
Telephone costs	431	460	460	460	1,811
Postage and stationery	174	59	56	56	345
Travel	325	543	250	373	1,491
Sundry	3,431	4,557	4,494	4,466	16,948
Depreciation	226	2,147	2,147	2,147	6,667
Training	571	151	151	329	1,202
Office costs	6,765	2,417	2,417	2,417	14,016
Bank charges	5,649	-	-	-	5,649
Exchange loss	9,759	-	-	-	9,759
Governance costs					
Legal and professional fees	3,116	-	-	-	3,116
Independent examiner's fee	4,356	-	-	-	4,356
	<u>76,620</u>	<u>79,065</u>	<u>90,098</u>	<u>133,282</u>	<u>379,065</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
	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)*

9 Trustees' remuneration and benefits

No Trustee received remuneration or benefits in the year ended 31 December 2025 (2024: 0 trustees - \$Nil).

Trustees' expenses

No Trustee received reimbursement of expenses in the year ended 31 December 2025 (2024: 0 trustees - \$Nil).

10 Staff costs

	2025 \$	2024 \$
Wages and salaries	158,768	156,569

No employee received remuneration in excess of \$80,657 (£60,000). The average number of employees during the year was 13 (2024: 13).

Compensation paid to key management personnel was \$47,450 (2024; \$49,114).

11 Tangible fixed assets

	Computer equipment \$	Office equipment \$	Vehicles \$	Total \$
Cost				
At 1 January 2025	6,870	2,485	32,568	41,923
Additions	1,500	371	-	1,871
Disposals	-	-	-	-
At 31 December 2025	8,370	2,856	32,568	43,794
Depreciation				
At 1 January 2025	(5,378)	(2,256)	(23,992)	(31,626)
Charge for year	(730)	(220)	(5,717)	(6,667)
Disposals	-	-	-	-
At 31 December 2025	(6,108)	(2,476)	(29,709)	(38,293)
Net book value				
At 31 December 2025	2,262	380	2,859	5,501
At 31 December 2024	1,492	229	8,576	10,297



Notes to the financial statements *(continued)*

12 Debtors

	2025 \$	2024 \$
Other debtors	22,101	7,776
Prepayments and accrued income	2,024	1,753
	<u>24,125</u>	<u>9,529</u>

13 Creditors: Amounts falling due within one year

	2025 \$	2024 \$
Other creditors	3,394	1,651
Accruals and deferred income	5,931	4,774
	<u>9,325</u>	<u>6,425</u>

14 Analysis of net assets

2025	Fixed assets \$	Current assets \$	Current liabilities \$	Net funds \$
Designated funds				
Future funding	-	100,000	-	100,000
Unrestricted funds				
Field Support	5,501	996,191	(9,325)	992,367
Restricted funds				
Health Programme	-	-	-	-
Total funds	<u>5,501</u>	<u>1,096,191</u>	<u>(9,325)</u>	<u>1,092,367</u>
 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>



Notes to the financial statements (continued)

15 Movement in funds

	Balance at 1 Jan 25 \$	Incoming resources \$	Resources expended \$	Transfers between funds \$	Balance at 31 Dec 25 \$
2025					
Designated funds					
Future funding	100,000	-	-	-	100,000
Unrestricted funds					
Field Support	435,127	854,078	(81,584)	(215,254)	992,367
Restricted funds					
Water, Sanitation and Health Programme	-	22,484	(79,065)	56,581	-
Children's Education Programme	-	61,622	(133,282)	71,660	-
Income Generation Programme	-	3,085	(90,098)	87,013	-
	-	87,191	(302,445)	215,254	-
Total funds	535,127	941,269	(384,029)	-	1,092,367
	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



Notes to the financial statements *(continued)*

15 Movement in funds *(continued)*

Restricted funds

Water, Sanitation, and Healthcare Programme

Contributions from CCB were allocated to extend piped water systems, improve household access, and strengthen community management. By the end of 2025, a total of 310 households were connected across two systems (O-Kraom: 213 households; Trapeang Veng: 97 households). Community committees received training on system operation, maintenance, financial reporting, and governance. Pipeline extensions improved access (O-Kraom: 5,200 meters; Trapeang Veng: 900 meters), and both systems operate using solar-powered pumps with community-managed fee collection, ensuring sustainable operations.

UWC funds were used to improve hygiene, sanitation, and health at two newly selected primary schools through installation of handwashing stations and latrine renovations, as well as maintenance and monitoring of 11 existing Win School facilities. Training for students and teachers supported continued improvements in daily hygiene practices, contributing to reduced illness-related absences.

The Home Garden Initiative, funded by UWC funds, engaged 15 families and three schools to develop home and school gardens, improving food security, nutrition, and practical learning for over 450 children, parents, and teachers.

Children's Education Programme

Funded by Tawingo, UWCSEA, the British Embassy in Cambodia, and the Commonwealth Office, restricted funds supported primary school students from low-income families in Grades 4–6 through scholarships, helping them complete their basic education. Supplementary classes were provided for Grade 1–3 students across eight schools to support academic progress.

Teacher development and networking activities engaged over 100 teachers monthly, fostering peer mentoring and professional exchange. Early Childhood Education initiatives supported five community kindergartens with teacher stipends, parent meetings, DoE monitoring, training, and learning materials for 114 children. Parent engagement and school library promotion activities increased awareness of literacy resources and encouraged families to actively support learning.

Income Generation Programme

Funds from UWCSEA were allocated to support sustainable livelihoods. Five biogas units were installed for participating farmers, providing clean cooking gas and organic fertilizer while promoting ownership and sustainability.

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 \$215,254 has been made from unrestricted funds to the Water, Sanitation and Health programme of \$56,581, to the Children's Education Programme of \$71,660, to the Income Generation Programme of \$87,013, to meet the deficits arising on the funds at the year end.



Notes to the financial statements *(continued)*

16 Trustee donations

The total amount donated to the Foundation during the year by trustees was \$22,419 (2024: \$26,350).

17 Ultimate controlling party

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

