

Pipal Tree

England & Wales · Charity number 1159770

Details

Other names	CHORACHORI
Status	Registered
Legal form	CIO
Registered	2015-01-05
Register	View on the Charity Commission register

Contact

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Activities

Objects: TO ADVANCE SUCH CHARITABLE PURPOSES (ACCORDING TO THE LAW OF ENGLAND AND WALES) WITHIN NEPAL AS THE TRUSTEES SEE FIT.

Activities: Our Mission is to restore the degraded environment in Nepal so that wildlife and communities can co-exist in harmony, while offering opportunities for the poorest people to live healthier, more secure lives and realise their full potential.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Arts/culture/heritage/science, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Nepal

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£547,826	£526,059	£283,836	2
2023-12-31	£338,678	£305,311	-	-
2022-12-31	£379,960	£419,298	-	-
2021-12-31	£372,265	£324,405	-	-
2020-12-31	£311,042	£349,313	-	-

Trustees

Name	Role	Appointed
JULIE BRENDA WILMA GRAHAM	Chair	2015-01-04
ANGELA MARIE SHERMAN		2021-03-05
CAROLINE MILNE		2020-09-10
Dr Eleanor Clare Brown PhD		2026-02-08
John Stuart Clark ACA		2022-04-19
Julian Francis Bates		2024-07-25
Nicholas Jonathan Helson Hinton MBE		2024-07-25
Nigel Dennis Clarke		2025-07-18

Pipal Tree

England & Wales - Charity number 1159770

Accounts



*A student volunteer helping at our Gurkha Memorial Forest
'Miyawaki' plantation in Dhanusha District, south Nepal.*



Pipal Tree

A Charitable Incorporated Organisation (CIO)

Report and Financial Statements
For the Year Ended 31st December 2024

Charity Number: 1159770

Addressing three global crises in Nepal

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Reference and Administrative Information

Charity Name Pipal Tree

Charity Registration No 1159770

Founders

Philip and Beverley Holmes

Trustees

Julie Graham (Chair)

Caroline Milne (Vice-Chair)

John Clark FCA (Treasurer)

Angela Sherman

Clara King

Sudha Rai

Nick Hinton MBE (appointed July 2024)

Julian Bates (appointed July 2024)

Amrita Acharia (appointed October 2024)

Rayner Rees (completed tenure October 2024)

Clotilde Hunter (completed tenure October 2024)

Staff

Philip Holmes OBE (CEO)

Beverley Holmes (part-time COO)

Registered Office

Three Ways, Ledstone, Kingsbridge, Devon TQ7 2HQ

Telephone: 01548 852816 **E-mail:** philip@pipaltree.org.uk **Website:** <https://pipaltree.org.uk>

Independent examiner

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Bristol, BS1 4QD

Bankers

National Westminster Bank plc

15 Victoria Street

Paignton

Devon TQ4 5DE

Redwood Bank Ltd

The Nexus Bldg. Broadway

Letchworth Garden City

Herts SG6 3TA

Chairman of Trustees' Statement

I am pleased to report a highly successful year both operationally in Nepal and in our support activities in the UK and elsewhere in the world. Our environmental, educational and childcare projects have advanced significantly thanks to a stunning 62% increase in annual income that has allowed an 88% increase on expenditure on projects. Or, put another way, we've had two thirds more impact this year compared to 2023. Moreover, we are proud to continue to be a ground-breaking charity with our pioneering use of the Miyawaki Method for rapid-growth reforestation and our extension of the innovative 'Community Learning Centre' (CLC) model that benefits the lowest caste children in south Nepal.

Of course, our tremendous success in the midst of a cost of living crisis is predicated upon the strength and relevance of our projects, the loyalty of our supporters (both individuals and organisations) and a massive team effort in Nepal and in the UK. We are proud to work with first class implementing partners in Nepal whom I would like to congratulate. They are the south Nepal-based NGOs Mithila Wildlife Trust and Our Sansar and the Kathmandu-based social enterprise Lily's Leaves. I would also like to thank three key volunteers for their sterling services, namely graphic designer Peter Helliwell, film-maker Paul Laurance Burnett and brand manager Nigel Clarke. And I must thank Trustees John Clark, Nick Hinton, Julian Bates, Angela Sherman and Caroline Milne for significant volunteer contributions operationally over and above their core Trustee duties. I would like to compliment our two Founders, Philip and Beverley Holmes, for continuing to coordinate and inspire us all. Philip's personal fundraising efforts this year included running the Rome Marathon in March (joined by Trustee John Clark), raising £5,000 and completing the 117-mile Devon Coast-to-Coast trek raising £2,000. Finally, I would like to thank Trustees Rayner Rees and Clotilde Hunter for their contribution to the charity through their three-year and nine-year tenures respectively.

We look forward to an even more productive 2025 with project work to be further intensified and extended in Nepal based upon a much larger budget. The latter will be possible through a highly transformative Will donation to be received from the estate of the late Mr Jeremy Short that is completing probate at the time of writing. This will complement our other highly successful fundraising through The Big Give campaigns that we will run throughout the year. The increase in project activity is entirely appropriate given the scale of the global crises that are currently impacting upon Nepal and becoming ever more tangible.

Julie Graham

Julie Graham
Chair of Trustees
Date: 12 February 2025

Report of the Trustees

Introduction

The Trustees present their Annual Report and the Financial Statements of Pipal Tree for the period ended 31st December 2024. The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with current statutory requirements, the Constitution and the Statement of Recommended Practice – Accounting and Report by Charities (effective from January 2019) and Charities Act 2011. Pipal Tree is a Charitable Incorporated Organisation (CIO), registered with The Charity Commission as ‘ChoraChori’ on 5th January 2015, our name change approved by the Commission on 20th October 2020. We support projects only in Nepal.

Background to Pipal Tree

Philip and Beverley Holmes founded the charity in January 2015 to support the types of child welfare projects they had been involved in during their time living and working in Nepal between 2004 and 2012. Initially, the charity’s programmes were entirely child-related, including the protection and rehabilitation of child rape victims, prosecution of rapists, in-house education and vocational training and support to schools. In addition, we provided disaster relief following the 2015 earthquakes, the 2017 floods and during the 2020/2021 COVID lockdowns in Nepal.

Our name change to ‘Pipal Tree’ became necessary to reflect an even broader remit, including new environmental and community activities. The Pipal Tree is sacred to both Hindus and Buddhists in Nepal and is frequently to be found at the centre of Nepalese towns and villages where it provides a focus for community engagement. And it is one of the many native species that we have been planting in our reforestation programme.

During 2024, we reviewed our activities and objectives to understand how we might better position ourselves as an organisation that is responding to crisis. Or, more accurately, to the three inter-related global crises that are impacting upon Nepal. These are:

- **Climate change** – Nepal is the tenth most affected country in the world
- **Loss of nature** – this biodiversity hotspot is being degraded by a host of factors, most notably from anthropogenic habitat destruction including most recently by the wildfires that are exacerbated by climate change
- **Soaring poverty and inequality** – one fifth of Nepal’s population lives below the poverty line, but poverty is multidimensional and to be measured not only in economic terms. It extends to other deprivations experienced by poor people such as poor health, lack of education and social marginalisation. In our main operational area of south Nepal we see on a daily basis how low-caste groups, ethnic minorities and girls are increasingly disadvantaged.

We describe later in this report how we are responding to these three crises.

Structure and Governance

Trustees

There are nine Trustees:

- *Ms Julie Graham (Chair):* Julie is a graduate in social work from Queen's University Belfast who is currently working within the education welfare sector in Northern Ireland. She has volunteered twice in Nepal, on both occasions working with deprived and marginalised children at Bhairahawa on the Indian border. During that time, she saw the best and worst of the country, the latter including gender and caste discrimination and grinding poverty. Notwithstanding that, she developed a profound respect and love for Nepal's resilient people and its children.
- *Ms Caroline Milne (Vice-Chair):* Caroline graduated from Newcastle University with a degree in mathematics. Following a very brief period in industry, she moved into the education sector and has worked as a teacher and teacher trainer for both mathematics and English as a second language in a wide variety of countries. After first visiting Nepal in 2006 following the death of her daughter, she has maintained a close relationship with the country, including through two extended periods volunteering there. She is particularly interested in the role of education as a means of development. Caroline is currently teaching in Albania.
- *Mr John Clark FCA (Treasurer):* John is a chartered accountant with a degree in Mathematics with Computer Science from Leeds University. He has 15 years' experience working in financial services, following three years working in practice. John first visited Nepal as a backpacker in 2000 and next returned in December 2022 to visit Pipal Tree funded projects in Kathmandu and Madhesh Province.
- *Ms Angela Sherman:* Angela is a writer, linguist and artist who has been living in Denmark since 2018. Prior to that, and after building a career in corporate marketing, she ran her own online businesses and published four non-fiction books - one on business copywriting and three on nursing care funding in England. Now, aside from art, she works as an English language editor, coach and proofreader. Angela's contact with the charity arose from meeting Philip Holmes on a fundraising course in London in 1999 and she was immediately taken with the cause. She has visited Nepal five times, including as a charity volunteer, and is actively involved in Pipal Tree communications.
- *Ms Clara King:* Clara graduated from Trinity College Dublin with a degree in Law and Business. She has worked on international programmes with Deloitte Ireland and now works in international collaboration for Innovate UK. She first visited Nepal as a volunteer in the Spring of 2019 and is particularly interested in environmental conservation and gender equality.
- *Mrs Sudha Rai:* Sudha is the daughter of a 10th Gurkha Rifles officer and grew up in the Far East. She joined the Queen Alexandra's Royal Army Nursing Corps and qualified as a Registered Nurse and Midwife. After commissioning, she served in the UK, Germany and Hong Kong and married a Gurkha officer. As an Army wife she was involved in the welfare of Gurkha families. After working in the NHS for 20 years, she ran a highly successful Nepali restaurant before her retirement in 2023. Sudha is also a Trustee of The Gurkha Museum in Winchester.
- *Mr Nick Hinton MBE:* Nick is a former Commanding Officer of a Gurkha battalion who speaks fluent Nepali. After Nick left the Army, he spent 20 years leading various global programmes for IBM. Since retiring from full-time work in 2018, he has been active in various charities related to Nepal and the Gurkhas, and is Chairman of the Britain-Nepal NGO Network (BRANNGO) of which Pipal Tree is a member, Chairman of The Britain-Nepal Society and Chairman of the newly registered Britain-Nepal Charitable Trust (BNCT). He visits Nepal on a regular basis where he has, of course, a close personal knowledge of the country and affection for its people.
- *Mr Julian Bates:* In 2024, Julian retired from being a Partner in a London-based real estate business which he joined some 40 years ago as a new graduate. Since then, he worked alongside founding colleagues to grow the business from an original staff of seven to the current 1,100 employees. Julian describes his specialist interest as being business development and client management, two areas of expertise that will be invaluable for the future development of Pipal Tree. He is also passionate about education and is currently the Deputy Chair of the Board of Governors of the highly acclaimed Kingsbridge Academy.

- *Ms Amrita Acharia:* Amrita is an actor of Nepali-Ukrainian heritage who is now based in the UK. Prior to becoming a Trustee in October 2024, Amrita had been supporting Pipal Tree for several years as an Ambassador. She combines her Trustee responsibilities with administrative support to the charity's supporter communications.

Recruitment is by invitation of the existing Trustees with Trustees appointed for a three-year tenure, extendable. All new Trustees must commit to setting aside time (equivalent to a day per week) for providing regular administrative and operational support over and above their governance responsibilities. In this way, the Trustees are assured of being fully engaged with the work and needs of the charity and Pipal Tree can meet its rapidly growing commitments cost effectively without the need to recruit additional staff.

Upon joining the Board, new Trustees are provided with information on the charity's history and plans, the role and responsibilities of Trustees, the governing document, key policies and the minutes of recent Board meetings. Trustee meetings are held on a quarterly basis, as a minimum. Mr John Clark, in his capacity as Treasurer, produces monthly management accounts, including in advance of each quarterly meeting.

The Trustees observe the official guidance of the Charity Commission for England & Wales. In addition, they have considered the Charity Commission's general guidance on Public Benefit when reviewing our aims and objectives and in planning our future activities. The Trustees consider how planned activities will contribute to the aims and objectives they have set.

Pipal Tree is registered with The Fundraising Regulator and therefore subscribes fully to upholding best practice in fundraising and adherence to GDPR regulations.



Staff



Lt Col (retd.) Philip Holmes OBE is the CEO of Pipal Tree. He has not only over 25 years of fundraising and media experience but also an operational insight gained as a former charity Country Director in Nepal for eight years. He works from home, this acting as a rent-free charity office with Philip personally covering utility bills. Since January 2019 he has been supported by Beverley Holmes as COO on a two-day-per-week basis.

Philip undertakes challenges to raise funds for Pipal Tree. In 2024 he ran the Rome Marathon and trekked the Devon Coast-to-Coast route, raising a total of £7,000.

Philip was appointed OBE in the 2023 New Year's Honours List in recognition of his services to vulnerable people in Nepal.

Voluntary and professional services

We draw upon volunteer support from around the world in addition to that provided by the nine Trustees who are also, by definition, volunteers. Graphic designer Mr Peter Helliwell and Mr Nigel Clarke, former brand manager at Heathrow, provide ongoing advice on design, branding and content. Professional film-maker Mr Paul Laurance Burnett (Australia) provides his services in producing films for our Big Give fundraising campaigns. Mr Clarke and Mr Burnett visited Nepal in November 2024 as part of their volunteer support.

Griffin Chartered Accountants deliver payroll support.

The charity's network

Nepal partners

Under Nepalese law, overseas charities must implement their projects in Nepal through local organisations. During this reporting period, we worked with three local partners:

- **Lily's Leaves:** This social enterprise was set up in October 2020, with our support, by Lily Katuwal KC (hence the name). The organisation's aim is to provide training to vulnerable and marginalised women alongside offering employment at a colocated production centre. The trainees include young deaf women who work alongside able-bodied peers. Historically, training has been in tailoring and silver jewellery skills but in 2023, as a new activity, Lily's Leaves planted a first rapid-growth forest in Kathmandu valley using the Miyawaki Method (see later). This environmental activity was extended in 2024 with the planting of two more forests while the jewellery training has been phased out. Lily's Leaves has also supported young women in south Nepal with start-up grants to allow them to set up tailoring businesses that can themselves offer training in basic tailoring. It has also provided educational support in south Nepal through the distribution of free school rucksacks and reusable sanitary pads (made at the Lily's Leaves production centre) at community schools and with the construction of a community learning centre.
- **Mithila Wildlife Trust:** Mithila Wildlife Trust (MWT) is based in Dhanusha District, Madhesh Province of southeast Nepal. Its core interest, as the name suggests, is environmental and in conservation, but the Trust is also active on behalf of the communities that interact with the natural environment (including the forests). MWT implements most of our education projects in Madhesh Province, collaborating closely with Lily's Leaves.
- **Our Sansar:** The NGO Our Sansar is the implementing partner for our girls' refuge and rehabilitation centre in Janakpur. The refuge offers protection, rehabilitation and reunification services to abused and vulnerable children, including rape survivors.

National and International partners

In 2024 we worked in partnership with:

- Registered charity Our Sansar (not to be confused with the eponymous, but independent, NGO implementing partner) in support of a girls' refuge in Janakpur, south Nepal. The operating costs are shared equally between the two charities. Our Sansar is the lead partner in operational support to this project.
- The Swiss Foundation La Lomellina which has been the lead funder in our Dhanushadham Wildlife Corridor Project.
- The McGough Charitable Foundation and 28 other UK-based grant-making Trusts and Foundations.
- Guy's Trust and The Cauda Trust which transferred their remaining funds upon their closure and removal from the Charity Commission register.
- Corporate partners VICTVS and The Mountain Travel Company.
- Raffle House, a monthly online draw for a dream home or cash prizes; Pipal Tree was selected as one of the first beneficiary charities to receive a percentage of profits from ticket sales.
- The Big Give for five highly successful matched-giving campaigns.

Operational activities in the reporting period

Mission and context

Pipal Tree's open-ended Mission is:

'We empower the most disadvantaged people in Nepal towards living productive, fulfilling, and healthy lives through improving education and healthcare, offering training opportunities and by the restoration of the natural environment. We focus primarily on women and girls, the lowest castes, marginalised ethnic groups, and people with disabilities.'

By Nepalese law, we cannot implement projects directly. Instead, we must operate through local partnerships. Our role is therefore:

- To provide our partners with the necessary resources – financial, volunteers, consultancy and mentoring
- To monitor and evaluate projects, ensuring that donor funds are used effectively and efficiently and according to the purpose for which they have been given
- To support with planning and mentoring
- To build the capacity of our partners through introductions to other potential implementers and donors
- To coordinate international exposure and media coverage
- To broaden implementers' horizons through visits to the UK and elsewhere, gaining an understanding of how similar challenges are managed elsewhere and to meet donors directly.

Through our partners, we implement projects in two of Nepal's seven Provinces – Bagmati Province and Madhesh Province. Bagmati Province contains 13 of Nepal's 77 Districts and we operate in two of these, namely Kathmandu and Lalitpur. Madhesh Province has eight Districts and we operate primarily in two of these, namely Dhanusha and Sarlahi Districts. It is worth stating that despite Madhesh Province being Nepal's most populous Province, it has been historically neglected with a range of factors feeding into grinding poverty, marginalisation/exclusion and a lack of opportunity for social or economic progress.



In general, we adopt a holistic, community-based approach to our projects with, for example, our education projects being conducted in the same areas where we are implementing reforestation activities. We implement our projects through three local organisations – Mithila Wildlife Trust (MWT), Lily's Leaves and Our Sansar. For the purposes of this report, we will present our projects according to the implementing partner.

Mithila Wildlife Trust (MWT)

During this reporting period MWT has implemented projects in the following areas:

- Reforestation
- Capital and revenue educational support to community schools
- Building of Community Learning Centres (CLCs)
- Revenue support to CLCs
- Snake conservation and snakebite mortality mitigation.



Reforestation projects in south Nepal

Pipal Tree and MWT first became involved in conventional reforestation and afforestation activities in June 2020, restoring 57 hectares of two community forest areas in the northern part of Dhanusha District. This has been highly successful (saplings planted have enjoyed a 93% survival rate) however it takes 20-30 years for a forest to mature and time is not on the planet's side. So, In December 2021 we supplemented this programme by pioneering the use of The Miyawaki rapid-growth reforestation method in Nepal. Devised by the late Professor Miyawaki, it is designed primarily for the urban environment where only a comparatively small amount of open space might be available to reforest. An area the size of a tennis court is considered the minimum spaced required for a plantation. We could see an additional use for the method in a rural environment if it is used for specific strategic purposes rather than for general reforestation.

Put simply, the technique involves excavating to a depth of 1.5m, placing a thick layer of compost/manure/organic material, replacing the topsoil and then planting saplings densely i.e. nine per m². This latter, counter-intuitive, approach appears to work very effectively with saplings supporting one another synergistically. This is probably not only because of the effects of the fertiliser but also due to the loosening of the soil that allows easy penetration of tree root systems and retention of water by the organic material. It is stated that a Miyawaki plantation grows ten times faster, is twenty times more biodiverse, thirty times denser and has forty times the carbon sequestration potential of a conventional forest plantation. We have used the method at three locations in Dhanusha District, creating The Dhanusha Bird Park, Gurkha Memorial Forests and at two riverside locations alongside the Kamala River.

The Dhanusha Bird Park

The Dhanusha Bird Park was our first Miyawaki forest. The aim of the project is to develop the first forest in Nepal to be planted primarily for the benefit of wildlife (and especially birds), becoming a biodiversity hotspot that will be managed sustainably by the community. This has involved the transformation of an over-grazed, barren, piece of community land adjacent to a small creek near the village of Dhanushadham. A strip of the land has been reforested using the conventional approach so that this can act as a 'control' for comparison with the Miyawaki forest area. The area has been reforested in phases as funds have come available. The project has been conducted in conjunction with the Department of Forestry which has provided free saplings from 19 timber-producing species. The results have been striking, as can be seen from the pictures below, taken at the same spot after two years and eight months of growth. This incredible progress occurred in spite of there having been an unprecedented 18-month drought in that part of south Nepal, an impact of climate change alongside the soaring temperatures that have not been conducive to our planting and managing saplings.



December 2021

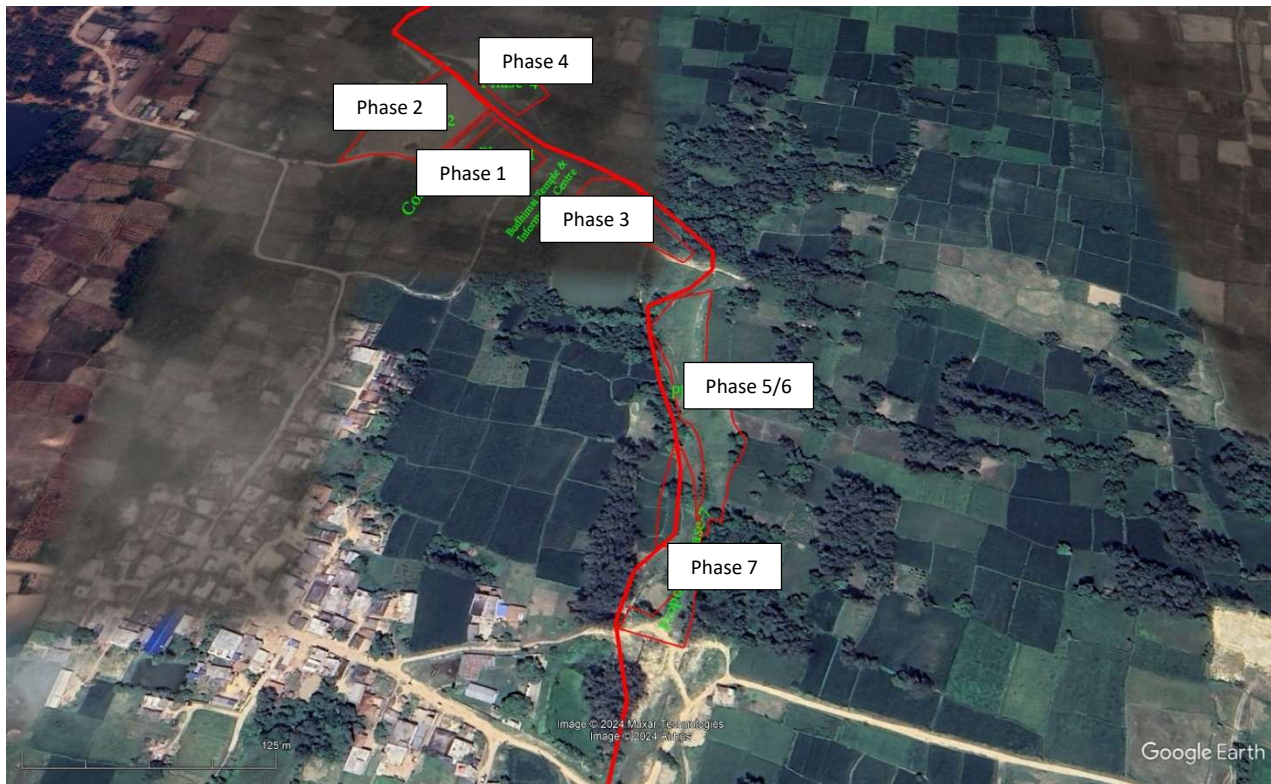


August 2024

It has taken us just this to create what looks very like an established forest, an achievement that usually requires 25 years. We have created a unique model in that we are now able to start removing the fences to allow some controlled access to the forested area by the poor people in the local community and, importantly, their livestock. Water Buffalo are now able to churn up the ground with their hooves and contribute dung, both of which enhance soil fertility and encourage bugs. This community access cannot become a free-for-all, so we have appointed a warden to monitor and control grazing so that the site is to the benefit of all living things – humans as well as wildlife. Therein lies the uniqueness of the outcome and it's plain to see how the degree of harmony that is prevalent, with no shortage of birds, insects and other wildlife in a varied habitat that includes dense forest clumps, pasture, wetland and a small river.

This year we transferred £31,131 for the project, allowing us to complete Phase 5 of the plantation work.

Future plans: In 2025 we will be able to implement Phase 6 by reforesting an area of unregistered land lying immediately to the south of the project area. This is a former riverbed that will be handed over (donated) to MWT by the municipality for planting out in the spring. After this Phase is completed we will launch a Phase 7 to extend the Miyawaki forest further south onto community land. In due course, we will need to add some unobtrusive infrastructure to accommodate visits by small tourist groups that will not disturb the wildlife.



The Dhanushadham Wildlife Corridor (incorporating The Gurkha Memorial Forest – GMF)

In May 2022 we launched a new open-ended programme that was designed to create a community-managed wildlife corridor connecting the isolated Dhanushadham Protected Forest (DPF) with the Chure forests in the hills to the north that run east-west across mid-Nepal. The corridor (marked in orange) follows the course of the Baluwa river south before turning southwest towards the DPF, this being the last vestige of the forests that once covered Nepal's southern plains. This corridor is already a migration route for a range of animals, including Nepal's dwindling population of wild elephants. However, it is totally exposed and represents a huge risk for human-wildlife conflict and fatalities.

Our approach includes creating a series of 13 stepping-stone Miyawaki forest clusters characterised as 'Gurkha Memorial Forests' (GMFs) in the area between DPF and the Baluwa river. The 13 forests would commemorate each of the 13 Gurkha officers and soldiers who won the Victoria Cross (the highest award for gallantry in the British Army) since the start of the Second World War. Other areas will be reforested conventionally and water holes added to support wildlife in transit. The work is being implemented in conjunction with the Department of Forestry and Community Forest User Groups, ensuring a good sense of local ownership.

Initial implementation has involved purchase and planting of the first two GMF landsites (GMF-1 and GMF-2). Land purchase has been necessary to ensure that these forests can be permanent memorials. In 2024, the project received a major boost with Swiss Foundation La Lomellina providing major funding support that we were able to channel through The Big Give.

In this reporting period, we transferred £145,266 to MWT for the implementation of this project. We have now purchased GMF-1 to GMF-7 with plantation work due to be completed in the spring of 2025 involving planting 14,500 saplings. In parallel, we will be acquiring new GMF sites and engaging with the community as stated above.

Future plans: Under these arrangements, this project is scheduled to end in December 2026 with La Lomellina providing 40% of the project costs, the balance arising from Pipal Tree's own fundraising (including through the Big Give) and by donations received from other Trusts, major donors and from Wills. Under the expanded project we will also support the community through engagement with farmers, development of women's cooperatives (including through microloans) and by providing environmental education to schools and colleges.



The Kamala River Basin Miyawaki forests



Our strategic use of the Miyawaki Method is well illustrated by our planting two forest strips in the Kamala River basin area. The river is prone to flooding with disastrous consequences (see below) and planting rapid-growth forests that can act as natural barriers represents very useful flood mitigation measures. This year we transferred £11,000 raised in the 2023 Christmas Big Give for this project that was conducted alongside the Dhanusha Bird Park project.

Future plans: We will aim to extend the flood defences in 2025, subject to successful fundraising, within a broader plan for the Kamala River basin community.

Capital and revenue educational support to community schools

As part of our community upliftment within Madhesh Province, we provide capital and revenue support to community schools. Our goals are:

- To reduce school drop-out rates (especially for girls) and, by extension, the incidence of child marriage.
- To raise the standard of education at under-resourced community schools (that are mainly attended by girls) so that it is on a par with that available at private schools (which are mainly attended by boys).
- To introduce environmental awareness to the classroom.
- To build community goodwill towards our reforestation work through addressing educational needs that the community may perceive as being of higher priority.

Over the period 2021-2023 we invested considerable resources in improving a major community school at Bhatighadi. This involved building new classrooms and renovating others, such that this school is now of a same standard – and better – than local private schools. We have also provided material support to the children in the form of school rucksacks and uniforms. Essentially, our support is now reduced and sustainable, confined to the provision of an additional teacher, Jina Tamang, who is employed as a staff member of MWT on secondment to the school.



The new classroom block at Bhatighadi school – we refurbished the buildings on either side

Trustee Julian Bates visiting the computer suite at Bhatighadi school



This year we transferred a total of £8,546 to MWT for projects at Bhatighadi school.

Future plans: We are aiming to identify another large community school that can benefit in same way as Bhatighadi school.

Non-formal educational support at Community Learning Centres (CLCs)

MWT has been developing its innovative Community Learning Centre (CLC) model since 2013. The CLC model provides non-formal education support to children from the lowest castes within the “untouchable” community, including the Dom and Musahar (‘rat-eater’) caste groups. It serves as an entry point to mainstream education at local schools and/or providing help with homework that reduces the likelihood of children dropping out of school.

We have discovered that the CLC goes beyond that. Anecdotally, we have been informed that children consider that they get their education at the CLC and only attend school to obtain their certificates.

Alongside the clear benefit to children who attend class before and after attending school each day, the CLC offers a basic income to tutors who are drawn from the same community. These tutors are college students and their modest salaries allow them to complete their higher secondary education, at which point they have to leave and thereby create vacancies for other college students. It is these tutor graduates to whom we envisage offering further experience as support teachers in community schools in the coming time. Needless to say, the tutors act as excellent role models to the children, demonstrating that there is a future in education.

This year, we have:

- Completed the building of one new CLC in Sarlahi District and started building a second CLC at Dhanushadham. The former project was implemented by Lily's Leaves, the latter by MWT.
- Through the Big Give Women and Girls' Fund appeal in October 2024, we were able to pay for CLC tutors and launch a new bursary scheme that funds 17 young people (age 16-18) through college
- Through a Big Give summer appeal we raised £56,580 for a community upliftment project that included the construction of a new CLC in the Kamala River basin area. Because of the risk of future floods, this will have to be constructed on a landsite that has been raised through using soil that will be excavated to create a fishpond (creating livelihoods). The start of this project had to be delayed because of September floods.

This year, we transferred £15,741 to Lily's Leaves for the building of the CLC at Sarlahi and £25,424 to MWT for the building of a second CLC at Dhanushadham. We transferred £19,000 to MWT for the excavation work at the Kamala River basin.



Future plans: In 2025 we will be fundraising towards extending the Sarlahi CLC and building a second CLC nearby as the initiative has been so popular that there is insufficient teaching space. Currently 205 children attend the CLC on a daily basis.

Snake conservation and mitigation of snakebite mortality

This year we secured a £10,000 grant from The Jean Sainsbury Animal Welfare Trust towards the new project activity of snake conservation and the mitigation of snakebite mortality.

Nepal's southern plains are home to a number of snake species, only some of which are venomous. In spite of that there has been a tendency in the past for villagers to take no risks and kill any snakes that venture into their community areas. In response, MWT has been educating villagers in how to identify snakes and return them, venomous or not, to the forests. There has also been a need to educate villagers and farmers on the benefits that snakes can deliver in vermin control – especially rodents that can damage crops and food in storage. But most of all, MWT has also had to educate the community on how to manage snakebite and the importance of attending a clinic within one hour ('The golden hour') of being bitten by a venomous snake such as the cobra or krait. Receiving the anti-venom medication saves lives; loss of time by visiting a 'village healer' can be fatal.

Through this grant, MWT has been able to build upon this early work and train both men and women who in the past had been given the task of acting as 'snake-killers' to instead become snake-rescuers. We have also used funds to buy the necessary protective garments, rescue equipment and design education material such as posters for the schools.



Future plans: This programme has so far been confined to Dhanusha District. Funding permitting, we would like to roll this out to the other seven Districts within Madhesh Province and make a real impact on the welfare of snakes and humans alike.

Lily's Leaves

We supported the establishment of social enterprise Lily's Leaves in October 2020 and have funded it ever since through a monthly transfer of funds. The Founder, Lily Katuwal, set up the social enterprise to support vulnerable young women, including a group of deaf women.



The original plan was to develop and market forest products such as natural fibres, leaves and essential oils. However, restrictions that arose because of COVID meant that Lily's Leaves had to resort to training women in more traditional skills such as tailoring and manufacture of silver jewellery. The training centre in Kathmandu was collocated with a production centre that taught basic and advanced tailoring skills while making high quality products for local sale or distribution as charitable donations. The latter consisted of school rucksacks and reusable sanitary pads.

Since its inception, Lily's Leaves has collaborated closely with MWT, providing training to women from rural areas of Madhesh Province and identifying schools that could benefit from the distribution of rucksacks and menstrual pads.

In July 2023, Lily's Leaves pivoted in a new direction with the launch of an **Urban Nature Project** resembling city wildlife restoration projects elsewhere in the world. The benefits of these are manifold and largely self-evident, but include reduction of pollution, restoration of biodiversity, improvement in mental health and an urban cooling effect. The approach is highly relevant to Kathmandu which has for many years struggled with air pollution as the



Lily Katuwal KC planting saplings

city has expanded rapidly. Moreover, emissions generated by traffic and industry (including brick kilns) linger in the bowl that is Kathmandu valley. But recently the situation has deteriorated even further because of climate change. A failure of seasonal rainfall has meant that pollutants have remained in the air for longer than normal. Now, Kathmandu has one of the worst air quality indices and the highest rate of chronic obstructive pulmonary disease (COPD) of any world city. And, unsurprisingly, it is the poorest people who are the most exposed and feeling the greatest impact.

The Lily's Leaves project began with its planting an urban forest in Kathmandu valley using the Miyawaki Method. This involved clearing a piece of public land that had been used as an unofficial dumping ground and planting it out with saplings from native species. This was done in conjunction with the municipal authorities and the Department of Forestry, with the support of the local community and schools and the voluntary consultancy from MWT. The plantation, which is on the banks of the Bishnumati River, has grown even more quickly than the forests in the south.

During this reporting period, Lily's Leaves has:

- Planted two more forests ('Phase 2' and 'Phase 3' developments) also alongside the Bishnumati River, creating the core of an urban wildlife corridor.
- Continued to provide training in tailoring and silver jewellery manufacture although silver jewellery training has been progressively phased out. The tailoring training has been transferred to south Nepal where women can be trained more cheaply than in Kathmandu.
- Supported young women in setting up five tailoring outlets in south Nepal. This has involved start-up grants for equipment and material purchases and assistance with premises rental.
- Implemented the building of a CLC at Sarlahi (see previously).



Women in training in south Nepal

In 2024 we transferred a total of £162,162 to these Lily's Leaves' projects, including £44,310 for the urban forestry.

Future plans: In 2025 we are planning to plant a fourth Miyawaki urban forest on the banks of the main Bagmati River and, funding permitting, at least two further forests. Also, we will be setting up a Lily's Leaves sapling nursery that will supply our future needs while propagating saplings of rare native species from cuttings and seeds. To this end, we anticipate working more closely with the academic world and botanic gardens both nationally and internationally. The sapling nursery will be managed by the young deaf women as they expand their skills in other directions.

Our Sansar

Gender-based Violence (GBV) is endemic in south Nepal. It spans rape and attempted rape (including marital rape), sexual abuse, dowry violence, child marriage, retribution for alleged witchcraft, illegal abortion and burns (including through acid attack). According to data from the Nepal government's Women, Children and Senior Citizen Directorate, Madhesh Province is the worst affected by GBV out of Nepal's seven Provinces.

In March 2021, in spite of the operational challenges presented by COVID, in conjunction with our UK-registered charity partner Our Sansar, we set up a 20-bed girls' refuge in the Provincial capital, Janakpur. This is the only facility of its kind in Madhesh Province and acts as both a shelter and a focus for outreach to victims within the community.



Our Sansar has taken the operational lead in this initiative, with its eponymous NGO being the local implementer. Pipal Tree's commitment is to meet half of the operating costs, doing so by monthly transfer of approximately £1,200 to Our Sansar in the UK.

This year, we transferred a total of £24,794 to Our Sansar as monthly transfers.

Future plans: We anticipate continuing to support this refuge on a 50:50 funding basis with Our Sansar.

Fundraising

Our fundraising in 2024 has been highly successful with our continuing to derive income from a wide range of sources, including internationally. We secure donations and grants from members of the public, from corporates and from grant-making Foundations. Where possible, we combine sources through Big Give campaigns that offer participants the opportunity to double the value of their gift, either as pledgers or online donors. The five Big Give campaigns that we conducted in 2024 acted as additional milestones in our fundraising strategy. Here are the headline achievements in chronological order:

- March 2024: Founder Philip Holmes and Trustee/Treasurer John Clark ran The Rome Marathon raising a combined £5,647 exclusive of Gift Aid.
- April 2024: We received a final grant of £15,000 for education from Cauda Trust prior to its closure.
- April 2024: Philip Holmes delivered a TEDx talk at Bristol UWE.

- April 2024: The Big Give Green Match Fund appeal realised £81,396 with £4,602 in Gift Aid. In terms of funds raised, Pipal Tree raised the 12th most funds out of 247 participating charities. The funds raised included a final transfer of funds from Guy's Trust prior to its closure.
- July 2024: We raised £56,580 along with £5,858 in Gift Aid in a bespoke Big Give campaign for project work in the Kamala River Basin. This would be primarily for CLC construction and operation and livelihoods.
- August/September 2024: We received major gifts of £25,000 and £10,000 from the late Mr Jeremy Short prior to his passing.
- September 2024: A first-time grant of £10,000 received from the Jean Sainsbury Animal Welfare Trust towards our snake welfare and snakebite management project.
- September 2024: As a member of the 'Remember a Charity' Wills campaign, we participated in legacy week, showcasing the potential impact of gifts in Wills.
- October 2024: A gift of £10,000 was received from a major donor, who shall remain anonymous.
- October 2024: We raised £32,026 and £2,312 in Gift Aid in the Big Give Women and Girls Match Fund appeal towards education with funding objectives including material support to schoolchildren, bursaries and CLC tutor salaries. Pipal Tree raised the second most amount of funds out of 187 participating charities.
- November 2024: Philip Holmes completed his Devon Coast-to-Coast trek raising £2,000 towards Lily's Leaves. He was joined for part of the trek by Trustee Nick Hinton and volunteer Nigel Clarke.
- December 2024: The Big Give Christmas Challenge that launched on 3rd December ended four days early after reaching our fundraising target of £135,235 and raising an additional £1,690 in Gift Aid. The income included a major transfer from our supporting Swiss Foundation, La Lomellina. In this campaign, Pipal Tree raised the 16th most funds out of 1,267 participating charities. Funds were raised for our Dhanushadham Wildlife Corridor and the Our Sansar girls' refuge projects along with elements towards our emergency disaster relief and unrestricted funds.
- December 2024: A follow-on bespoke Big Give 'Trees for Kathmandu' campaign raised £63,308 along with £5,144 in Gift Aid towards our Lily's Leaves Urban Nature Project (reforestation and nursery) and associated UK and Nepal support costs.

Capacity Building

A key element of our contribution to addressing crises in Nepal is the building of the capacity of our local partners. This can be done remotely for example through mentoring and introductions or by support visits to Nepal. This year, that ongoing support was supplemented by a visit to the UK by Dev Narayan Mandal, the Founder of MWT. This was his first visit to the UK and during that time he met with key donors and visited rewilding sites that offered an insight into how these projects were planned, implemented and presented to the general public. Clearly, such visits, although expensive, offer huge benefits in learning lessons and in stimulating new ideas. We anticipate such visits continuing into the future.

Public Benefit

The public benefit in 2024 can be summarised as follows:

- Lily's Leaves trained ten young women at its Kathmandu training centre, six of these deaf, and employed a further ten women. It provided training in basic tailoring to 30 women in Sarlahi District, south Nepal, creating five sales outlets in the process.
- The Lily's Leaves production centres made 1,898 school rucksacks, 3,037 packs of menstrual pads and 122 school uniforms. These were distributed free to 4,500 low-caste children at 16 schools in Sarlahi and Dhanusha Districts.
- The new Lily's Leaves CLC at Sarlahi provided educational support to 205 children.
- Lily's Leaves planted 4,000 saplings at two urban forests. An estimated 200,000 people live within 10km of the forests and will benefit from better air quality and a pleasanter living environment.

- Mithila Wildlife Trust planted 5,960 saplings at two Gurkha Memorial Forests. An estimated 2,500 people live near the planted area who will benefit directly from the forests.
- Mithila Wildlife Trust has benefited 224 children at Bhatighadi School and 362 low-caste children at two CLCs. We also funded two tutors at an informal education centre for 15 children at a leper colony.
- We estimate that 40 farmers will benefit from the Gurkha Memorial Forest alongside 20 farmers and 47 village households in the environs of the Dhanusha Bird Park.
- 354 village households will benefit through livelihood upliftment activities in Dhanushadham Wildlife Corridor.
- The MWT bursary scheme has covered the education cost of 17 students from highly marginalised communities.
- This year, Our Sansar provided direct assistance to 217 girls at the refuge and in the community and 78 girls were trained in basic tailoring skills. In addition, 1,537 members of the community took part in awareness training and workshops on domestic violence and child marriage.
- In December our work was profiled in the Nepali Times which has a weekly circulation of 50,000 and international readership of 150,000.

Financial Review

Pipal Tree derived most of its income in 2024 from:

- UK and overseas-based grant-making bodies.
- Individual donors, mainly in the UK, including Gift Aid. Donations were channelled as much as possible through Big Give appeals that allowed matching of funding.
- Big Give Champion Funds.

The charity had an income of £548k for the year (2023: £339k) – an increase of £209k, the 2024 figures included £1k of donated services (2023: £1k). This was an extremely good result during what has been such a challenging year for fundraising. The charity has continued to make effective use of Big Give opportunities for matching pledges, using a number of bespoke appeals as well as the annual December appeal to raise funds for the empowerment of girls' projects, environmental projects and development of emergency relief funds. The December Big Give appeal was particularly successful in 2024, raising a total of £218k including £82k from a secondary follow on appeal (2023: £134k and £28k respectively).

The charity spent over £465k on Nepal projects and operational support during the year (2023: £253k). This was spent on a range of activities including Lily's Leaves, reforestation projects, the joint Girls' Refuge project in Janakpur with Our Sansar and educational projects. The increase on the prior year was driven by transferring to Nepal a large proportion of the increased income from the year. During the same period, the charity spent £35k on UK administrative costs and governance (2023: £26k) and £26k on fundraising (2023: £26k).

Unrestricted general reserves have increased to £82k (2023: £63k) which remains above the Trustees' target reserves level as stated below.

Reserves policy

The Trustees aim to hold unrestricted funds of £40k equating to six months of projected UK operating costs to enable the charity to manage the risks and uncertainties of continuing to operate in the current economic climate. At the beginning of each year our unrestricted reserves are in excess of the Trustees' target level following Christmas fundraising. However, these are drawn down during the course of the year on covering UK operating costs so that the target level is maintained through the year.

The Trustees continue to build up a disaster relief fund, which can be made available immediately for any environmental or other significant disaster in Nepal. This will be derived from Big Give Christmas Appeals and legacy income.

Risk management

The Trustees have considered the risks to which Pipal Tree may be exposed and are content that the overall risks to the charity are mitigated to an acceptable level. The Trustees maintain a risk register that is under regular review.

Conclusion

In conclusion, this has been another very successful year for Pipal Tree at home and in Nepal. We look forward to continued major growth in 2025.

Julie Graham

Julie Graham
Chair of Trustees
Date: 12 February 2025

Independent examiner's report

To the trustees of

Pipal Tree

I report to the trustees on my examination of the accounts of Pipal Tree (the CIO) for the year ended 31 December 2024, which are set out on pages 22 to 34.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the CIO as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Alison Godfrey

Date: 12 February 2025

Alison Godfrey FCA

Member of the ICAEW

For and on behalf of:

Godfrey Wilson Limited

Chartered accountants and statutory auditors

5th Floor Mariner House

62 Prince Street

Bristol

BS1 4QD

Pipal Tree

Statement of financial activities

For the year ended 31 December 2024

	Note	Restricted £	Unrestricted £	2024 Total £	2023 Total £
Income from:					
Donations	3	409,373	131,095	540,468	338,678
Investments		-	7,358	7,358	-
Total income		<u>409,373</u>	<u>138,453</u>	<u>547,826</u>	<u>338,678</u>
Expenditure on:					
Raising funds		-	27,731	27,731	28,026
Charitable activities		<u>406,098</u>	<u>92,230</u>	<u>498,328</u>	<u>277,285</u>
Total expenditure	5	<u>406,098</u>	<u>119,961</u>	<u>526,059</u>	<u>305,311</u>
Net income and net movement in funds	7	3,275	18,492	21,767	33,367
Reconciliation of funds:					
Total funds brought forward		<u>198,957</u>	<u>63,112</u>	<u>262,069</u>	<u>228,702</u>
Total funds carried forward		<u><u>202,232</u></u>	<u><u>81,604</u></u>	<u><u>283,836</u></u>	<u><u>262,069</u></u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 14 to the accounts.

Pipal Tree

Balance sheet

As at 31 December 2024

	Note	2024 £	2023 £
Current assets			
Debtors	10	85,535	57,761
Cash at bank and in hand		112,380	224,448
Current asset investments		<u>88,044</u>	<u>-</u>
		285,959	282,209
Liabilities			
Creditors: amounts falling due within 1 year	11	<u>(2,123)</u>	<u>(20,140)</u>
Net current assets		<u>283,836</u>	<u>262,069</u>
Net assets	13	<u>283,836</u>	<u>262,069</u>
Funds	14		
Restricted funds		202,232	198,957
Unrestricted general funds		<u>81,604</u>	<u>63,112</u>
Total charity funds		<u>283,836</u>	<u>262,069</u>

Approved by the trustees on 12 February 2025 and signed on their behalf by

Julie Graham

Julie Graham
Chair of Trustees

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2024

1. Accounting policies

a) General information and basis of preparation

Pipal Tree is a charitable company limited by guarantee registered in England and Wales. The registered office address is Three Ways, Ledstone, Kingsbridge, Devon, TQ7 2HQ.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Pipal Tree meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from the government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executors to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

d) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

Notes to the financial statements

For the year ended 31 December 2024

1. Accounting policies (continued)

d) Donated services and facilities (continued)

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

The trustees have assigned a value to the gifts in kind received at a rate of 10% of the market value of the services provided, which the trustees believe to be appropriate and realistic.

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity: this is normally upon notification of the interest paid or payable by the bank.

f) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Grants payable are charged in full in the year in which the offer is conveyed to the recipient except in those cases where the offer is conditional or there are conditions attached to the payment of future instalments which could prevent the remainder of the grant being paid. Grants or grant instalments subject to conditions are recognised as expenditure when the conditions attached have been fulfilled. Grants offered subject to conditions at the year end are noted as commitments but are not accrued as expenditure.

h) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated between the cost of raising funds and expenditure on charitable activities based on the proportion of cost by each activity (before donated services) as follows:

	2024	2023
Raising funds	5%	9%
Charitable activities	95%	91%

Notes to the financial statements

For the year ended 31 December 2024

1. Accounting policies (continued)

i) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

j) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the 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.

l) Financial instruments

The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

m) Pension costs

The charity operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

n) Foreign currency transactions

Transactions in foreign currencies are translated at rates prevailing at the date of the transaction. Balances denominated in foreign currencies are translated at the rate of exchange prevailing at the year end.

o) Accounting estimates and key judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There are no key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements.

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2024

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	2023 Total £
Income from:			
Donations	269,368	69,310	338,678
Total income	<u>269,368</u>	<u>69,310</u>	<u>338,678</u>
Expenditure on:			
Raising funds	-	28,026	28,026
Charitable activities	236,363	40,922	277,285
Total expenditure	<u>236,363</u>	<u>68,948</u>	<u>305,311</u>
Net income and net movement in funds	<u>33,005</u>	<u>362</u>	<u>33,367</u>

3. Income from donations

	Restricted £	Unrestricted £	2024 Total £
Grants and donations	409,373	106,877	516,250
Gift aid	-	23,278	23,278
Gifts in kind*	-	940	940
Total income from donations	<u>409,373</u>	<u>131,095</u>	<u>540,468</u>

*During the year the charity received donated printing and filming services.

Prior period comparative:

	Restricted £	Unrestricted £	2023 Total £
Grants and donations	269,368	56,257	325,625
Gift aid	-	12,475	12,475
Gifts in kind*	-	578	578
Total income from donations	<u>269,368</u>	<u>69,310</u>	<u>338,678</u>

*During the year the charity received donated printing and filming services.

4. Government grants

The charity did not receive government grants in the current or prior period.

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2024

5. Total expenditure

	Raising funds £	Charitable activities £	Support and governance costs £	2024 Total £
Projects expenditure (note 6)	-	443,037	-	443,037
Salaries (note 8)	14,554	14,554	19,405	48,513
Travelling and subsistence	-	7,940	8,155	16,095
Printing, stationery and postage	-	-	863	863
IT and professional fees	-	-	2,279	2,279
Other costs	-	-	3,920	3,920
Fundraising and website	11,352	-	-	11,352
Sub-total	25,906	465,531	34,622	526,059
Allocation of support and governance costs	1,825	32,797	(34,622)	-
Total expenditure	27,731	498,328	-	526,059

Total governance costs were £7,993 (2023: £6,755).

Prior period comparative

	Raising funds £	Charitable activities £	Support and governance costs £	2023 Total £
Projects expenditure (note 6)	-	236,362	-	236,362
Salaries (note 8)	14,770	14,770	19,694	49,234
Travelling and subsistence	-	-	2,099	2,099
Printing, stationery and postage	-	-	1,011	1,011
IT and professional fees	-	1,330	1,554	2,884
Other costs	-	930	1,950	2,880
Fundraising and website	10,841	-	-	10,841
Sub-total	25,611	253,392	26,308	305,311
Allocation of support and governance costs	2,415	23,893	(26,308)	-
Total expenditure	28,026	277,285	-	305,311

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2024

6. Projects expenditure

Projects expenditure comprises of grants payable to the following partners carrying out projects in Nepal:

	2024 £	2023 £
Mithila Wildlife Trust, Nepal	246,081	117,763
Lily's Leaves, Nepal	162,162	98,970
Our Sansar, UK	34,794	19,629
	<u>443,037</u>	<u>236,362</u>

Included in project expenditure is £36,939 of unrestricted expenditure (2023: £nil), in addition to restricted expenditure of £406,098 (2023: £236,362).

7. Net movement in funds

This is stated after charging:

	2024 £	2023 £
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses*	3,348	230
Independent examiner's remuneration	<u>1,500</u>	<u>1,300</u>

*During the year expenses were reimbursed to three (2023: one) trustees for travel to Nepal.

8. Staff costs and numbers

Staff costs were as follows:

	2024 £	2023 £
Salaries and wages	47,412	48,215
Pension costs	<u>1,101</u>	<u>1,019</u>
	<u>48,513</u>	<u>49,234</u>

No employee earned more than £60,000 during the year.

The key management personnel of the charity comprise the trustees, Chief Executive Officer and Chief Operating Officer. The total employee benefits of the key management personnel were £48,513 (2023: £49,234).

	2024 No.	2023 No.
Average head count	<u>2</u>	<u>2</u>

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2024

9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

10. Debtors

	2024 £	2023 £
Accrued income	73,058	48,136
Prepayments	360	240
Gift aid	6,802	6,538
Other debtors	5,315	2,847
	<u>85,535</u>	<u>57,761</u>

11. Creditors: amounts falling due within 1 year

	2024 £	2023 £
Grants payable (note 12)	-	15,000
Accruals	1,800	3,333
Other creditors	323	1,807
	<u>2,123</u>	<u>20,140</u>

12. Grants payable

	2024 £	2023 £
Grant commitments brought forward	15,000	26,979
Grants committed to during the year (note 6)	443,037	236,362
Grants paid during the year	(458,037)	(248,341)
Grant commitments carried forward	<u>-</u>	<u>15,000</u>

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2024

13. Analysis of net assets between funds

	Restricted funds £	General funds £	Total funds £
Current assets	202,232	83,727	285,959
Current liabilities	<u>-</u>	<u>(2,123)</u>	<u>(2,123)</u>
Net assets at 31 December 2024	<u>202,232</u>	<u>81,604</u>	<u>283,836</u>
Prior year comparative			
	Restricted funds £	General funds £	Total funds £
Current assets	213,957	68,252	282,209
Current liabilities	<u>(15,000)</u>	<u>(5,140)</u>	<u>(20,140)</u>
Net assets at 31 December 2023	<u>198,957</u>	<u>63,112</u>	<u>262,069</u>

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2024

14. Movements in funds

	At 1 January 2024 £	Income £	Expenditure £	Transfers between funds £	At 31 December 2024 £
Restricted funds					
Disaster relief	20,792	5,000	-	-	25,792
Education and community support	35,561	42,200	(41,684)	-	36,077
Empowering girls and women	71,818	23,224	(95,042)	-	-
Environment and climate change	15,586	313,999	(234,578)	-	95,007
Vulnerable and abused children	55,200	24,950	(34,794)	-	45,356
Total restricted funds	198,957	409,373	(406,098)	-	202,232
Unrestricted funds					
General funds	63,112	138,453	(119,961)	-	81,604
Total unrestricted funds	63,112	138,453	(119,961)	-	81,604
Total funds	262,069	547,826	(526,059)	-	283,836

Purposes of restricted funds

Disaster relief: Funds received to allow us to respond to natural disasters in Nepal, such as earthquakes, floods and COVID. In the past, we have been entirely reliant on emergency appeals to our supporters. This has meant that we have been unable to deliver meaningful relief until funds have been donated. We are building up this reserve fund that will allow us to overcome this challenge and potentially save lives. In future, donations from wills may be assigned to a similar disaster relief designated fund.

Education and community support: This is a central element of upliftment of the impoverished rural communities of Madhesh Province. In the short term, most of our funding is being allocated towards providing capital and revenue support to community schools and Community Learning Centres (CLCs) with the Mithila Wildlife Trust as the implementing partner NGO. CLCs help children with non-formal education, delivered by college student tutors, that underpins their mainstream education and reduces the chances of drop-out. When girls drop out of school prematurely, they are highly vulnerable to child marriage. Educated girls and women are vital towards undermining poverty, accessing services and securing basic human rights.

Empowering girls and women: Income received into this fund is used to support the Lily's Leaves social enterprise which is based in Kathmandu with satellite training and production centres in Madhesh Province. The initiative provides skills training (mainly tailoring and silver jewellery) to vulnerable women, a group of whom are deaf. The production centre makes school rucksacks and menstrual pads (reusable sanitary pads) for free distribution to community schools in Madhesh Province.

Notes to the financial statements

For the year ended 31 December 2024

14. Movements in funds (continued)
Purposes of restricted funds (continued)

Environment and climate change: Nepal is the tenth most affected country in the world by climate change and the people in south Nepal are particularly prone to climate change disasters such as floods and landslides. Income received into this fund is used to respond through urban and rural nature programmes focussed on Kathmandu valley and Madhesh Province respectively. Lily's Leaves planted its first urban forest in Kathmandu valley in 2023 and added two more in 2024. This reforestation will continue in 2025, supplemented by the set-up of Lily's Leaves sapling nurseries. The Mithila Wildlife Trust is planting forests both conventionally and using the rapid-growth 'Miyawaki Method' as part of a community-based reforestation programme. Forests have been planted to create plantations for a Dhanusha Wildlife Corridor (incorporating the Gurkha Memorial Forest), the Dhanusha Bird Park and in the Kamala River Basin area.

Vulnerable and abused children: Gender-based violence is endemic within Madhesh Province and there are many displaced children around the area of the open border with India. This restricted funding is used, in partnership with registered charity Our Sansar, to co-fund a refuge for girls in Madhesh Province's principal town, Janakpur. Support to the girls at the refuge is protective, material, educational, legal and psychosocial with outreach also to girls in the community, some of whom may have previously passed through the refuge.

Prior year comparative	At 1 January 2023 £	Income £	Expenditure £	Transfers between funds £	At 31 December 2023 £
Restricted funds					
Disaster relief	14,784	6,008	-	-	20,792
Education and community support	30,294	86,073	(80,806)	-	35,561
Empowering girls and women	44,225	117,400	(89,807)	-	71,818
Environment and climate change	18,126	44,831	(47,371)	-	15,586
Vulnerable and abused children	58,523	15,056	(18,379)	-	55,200
Total restricted funds	<u>165,952</u>	<u>269,368</u>	<u>(236,363)</u>	<u>-</u>	<u>198,957</u>
Unrestricted funds					
General funds	<u>62,750</u>	<u>69,310</u>	<u>(68,948)</u>	<u>-</u>	<u>63,112</u>
Total unrestricted funds	<u>62,750</u>	<u>69,310</u>	<u>(68,948)</u>	<u>-</u>	<u>63,112</u>
Total funds	<u>228,702</u>	<u>338,678</u>	<u>(305,311)</u>	<u>-</u>	<u>262,069</u>

15. Contingent assets

During the year the charity was notified of a legacy from a donor, however the amount receivable from the estate cannot be reliably ascertained and the charity has received no notification of distribution. As a result no income has been recognised in these accounts. Indications are that the estimated value of this potential legacy is in the region of £500,000.

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2024

16. Related party transactions

There were no related party transactions in the current or prior period.

Pipal Tree

England & Wales - Charity number 1159770

Accounts



PIPAL
TREE



Lily Katuwal with the rapid-growth “Miyawaki Method” forest planted on waste ground in Kathmandu by her Lily’s Leaves social enterprise.

Pipal Tree

A Charitable Incorporated Organisation (CIO)

Report and Financial Statements
For the Year Ended 31st December 2023

Charity Number: 1159770

***Social upliftment, female empowerment,
environmental restoration***

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Reference and Administrative Information

Charity Name Pipal Tree

Charity Registration No 1159770

Founders

Philip and Beverley Holmes

Trustees

Clotilde Hunter (Chair)
Julie Graham (Vice-Chair)
John Clark FCA (Treasurer)
Caroline Milne
Angela Sherman
Rayner Rees
Clara King
Sudha Rai

Staff

Philip Holmes OBE (CEO)
Beverley Holmes (part-time COO)

Ambassadors

Amrita Acharia – Nepalese/Ukrainian Actor
Mark Curry – Actor and TV presenter

Registered Office

Three Ways, Ledstone, Kingsbridge, Devon TQ7 2HQ

Telephone: 01548 852816 **E-mail:** philip@pipaltree.org.uk **Website:** <https://pipaltree.org.uk>

Independent examiner

Godfrey Wilson Ltd
5th Floor, Mariner House
62 Prince Street
Bristol, BS1 4QD

Bankers

National Westminster Bank plc
15 Victoria Street
Paignton
Devon TQ4 5DE

Chairman of Trustees' Statement

This has been an incredibly tough year for the UK charitable sector due to the cost of living crisis. Many charities have had to cut back on their services, or sadly, close altogether. Besides that, the humanitarian crises in Ukraine and Gaza and earthquakes in Turkey and Morocco have (understandably) probably attracted public donations and institutional funds in preference to the causes that we champion in Nepal. Nevertheless, we have held our own, supporters have stayed loyal and Pipal Tree's finances remain stable.

It has to be said that against the backdrop of disasters elsewhere in the world, we too have been active against a less obvious disaster and existential threat, namely climate change and loss of biodiversity. Nepal is the tenth most affected country in the world from climate change and during this past year we have witnessed wildfires, floods and droughts. Indeed, the sudden change in weather patterns, soaring temperatures and failure of monsoon rains are conspiring against our reforestation efforts. Climate change seems to be fighting back causing us to delay planting saplings until temperatures and rainfall become favourable. On the plus side, we have been able to adapt and extend our programme. It has given me such pleasure to see the first rapid-growth "Miyawaki" forest being planted in Kathmandu valley by our colleagues at Lily's Leaves.

I am pleased to report continuing collaboration between all our partners both within Nepal and abroad. This is surely the way to operate at optimum efficiency for public benefit when funds are at a premium. For example, I point to the Janakpur shelter for rape victims in south Nepal that we have supported since March 2021 that has been able to continue through our 50:50 shared funding with registered charity Our Sansar. And to the excellent collaboration we have enjoyed with London-based nonprofit Community Beyond Construction in delivering a state-of-the-art Community Learning Centre (CLC) that can become a model for design of future CLCs. Sadly, we will be losing one highly respected partner charity as at the end of this year Guy's Trust announced their impending closure through the Chairman Vicky Joseph's illness. On behalf of the Trustees I would like to thank and compliment the Joseph family and their supporters for all that the good that they have achieved in honour of the late Guy Joseph.

As ever, the Trustees would like to thank those who have given voluntary service in 2023. These are graphic designer Peter Helliwell, film-maker Paul Laurance Burnett, teacher Brooke Laurel, and brand manager Nigel Clarke. Thanks also to the design agency Xpress Group who have provided us with pro bono design and printing services and, as ever, to VICTVS and Eleos Compliance for their continued core corporate support. We have been honoured to be selected by Teacher Horizons as their Charity of the Year with associated generous grant funding.

Finally, I would like to thank our CEO, Philip Holmes, and COO Bev Holmes for their continued hard work this year. Philip's efforts included walking the 186-mile Pembroke Coast Path in August, raising £7,500 for our projects, and a remarkably successful Big Give Christmas Challenge where we raised £126,000 in the month of December. It was very appropriate that this successful year should have been rounded off in December with his being invested with the OBE by HM the King.

I am very optimistic of our continuing to move forward in 2024, developing new partnerships and opportunities towards helping some of Nepal's most disadvantaged people and communities while making an important contribution towards restoring the environment.



Clotilde Hunter
Chair of Trustees
5th January 2024

Report of the Trustees

Introduction

The Trustees present their Annual Report and the Financial Statements of Pipal Tree for the period ended 31st December 2023. The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with current statutory requirements, the Constitution and the Statement of Recommended Practice – Accounting and Report by Charities (effective from January 2019) and Charities Act 2011. Pipal Tree is a Charitable Incorporated Organisation (CIO), registered with The Charity Commission as “ChoraChori” on 5th January 2015, name change approved by the Commission on 20th October 2020. We support projects only in Nepal.

Background to Pipal Tree

Philip and Beverley Holmes founded ChoraChori in January 2015 to support the types of child welfare projects they had been involved in during their time living and working in Nepal between 2004 and 2012. Initially, the charity’s programmes were entirely child-related, including the protection and rehabilitation of child rape victims, prosecution of rapists, in-house education and vocational training and support to schools. In addition, we provided disaster relief following the 2015 earthquakes, the 2017 floods and during the 2020/2021 COVID lockdowns in Nepal.

Over the past three years our project interests have extended to encompass:

- The natural environment and climate change.
- Female empowerment through education and training.
- Community support including assistance to schools and uplift of vulnerable people.
- Protection and rehabilitation of the victims of child abuse (mainly girls).
- Relief during natural disasters and COVID lockdowns.

In October 2020, the Charity Commission approved our name change to “Pipal Tree” which better reflected our broader remit, including environmental and community activities. The Pipal Tree is sacred to both Hindus and Buddhists in Nepal and is frequently to be found at the centre of Nepalese towns and villages where it provides a focus for community engagement. And it is one of the many native species that we have been planting in our reforestation programme.

Structure and Governance

Trustees

There are eight Trustees:

- *Mrs Clotilde Hunter (Chair)*: Clotilde grew up and trained as an Occupational Therapist in France. She moved to the UK in 1998 and, after meeting her British husband, the UK became her second homeland. In 2009 they decided to adopt Nepal as their third homeland, meeting Beverley and Philip Holmes in Kathmandu. Since then, the life of destitute children and young women in Nepal has been close to her heart and she has fundraised for Nepal children’s charities. In 2018 Clotilde became a qualified craniosacral therapist. In 2022 she and her family relocated to live in France.
- *Ms Julie Graham*: Julie is a graduate in social work from Queen’s University Belfast who is currently working within the education welfare sector in Northern Ireland. She has volunteered twice in Nepal, on both occasions working with deprived and marginalised children at Bhairahawa on the Indian border. During that

time, she saw the best and worst of the country, the latter including gender and caste discrimination and grinding poverty. Notwithstanding that, she developed a profound respect and love for Nepal's resilient people and its children.

- *Mr John Clark (Treasurer):* John is a chartered accountant with a degree in Mathematics with Computer Science from Leeds University. He has 15 years' experience working in financial services, following 3 years working in practice. John first visited Nepal as a backpacker in 2000 and returned in December 2022 to visit Pipal Tree funded projects in Kathmandu and Madhesh Province.
- *Ms Caroline Milne:* Caroline graduated from Newcastle University with a degree in mathematics. Following a very brief period in industry, she moved into the education sector and has worked as a teacher and teacher trainer for both mathematics and English as a second language in a wide variety of countries. After first visiting Nepal in 2006 following the death of her daughter, she has maintained a close relationship with the country, including an extended period volunteering there. She is particularly interested in the role of education as a means of development. Caroline is currently teaching in Tashkent.
- *Ms Angela Sherman:* Angela is a writer, speaker and artist who has been living in Denmark since 2018. Prior to that, she was travelling full-time worldwide for 4-5 years and also running an online business encouraging people to travel more and explore places and people they wouldn't normally encounter. Post-COVID she is developing her art (acrylic painting) and exploring new directions. Angela's contact with the charity arose from meeting Philip Holmes on a fundraising course in London in 1999 and was immediately taken with the cause. She has visited Nepal four times, including as a charity volunteer, and is actively involved in designing and refining Pipal Tree communications.
- *Mrs Rayner Rees:* Rayner is a retired Head Teacher. She describes herself as a "proud Soroptimist" who has travelled extensively in the developing world. Rayner is naturally interested in education projects but particularly attracted to projects that empower Nepalese girls and women who lack the skills and education as a way of escaping the poverty trap. She is intrigued by our Lily's Leaves jewellery products and keen to explore how these can be marketed to our supporters and the general public.
- *Ms Clara King:* Clara graduated from Trinity College Dublin with a degree in Law and Business. She has worked on international programmes with Deloitte Ireland and now works in international collaboration for Innovate UK. She first visited Nepal as a volunteer in the Spring of 2019 and is particularly interested in environmental conservation and gender equality.
- *Mrs Sudha Rai:* Sudha is the daughter of a 10th Gurkha Rifles officer and grew up in the Far East. She joined the Queen Alexandra's Royal Army Nursing Corps and qualified as a Registered Nurse and Midwife. After commissioning, she served in the UK, Germany and Hong Kong and married a Gurkha officer. As an Army wife she was involved in the welfare of Gurkha families. After working in the NHS for 20 years, she ran a highly successful Nepali restaurant before her retirement in 2023. Sudha is also a Trustee of the Gurkha Museum.

Recruitment is by invitation of the existing Trustees with Trustees appointed for a three-year tenure, extendable. Upon joining the Board, new Trustees are provided with information on the charity's history and plans, the role and responsibilities of Trustees, the governing document, key policies and the minutes of recent Board meetings. Trustee meetings are held on a quarterly basis, as a minimum. All Trustees are active in fundraising support and Mr John Clark acts as Treasurer, producing management accounts in advance of each quarterly meeting. The Trustees observe the official guidance of the Charity Commission for England & Wales. In addition, they have considered the Charity Commission's general guidance on Public Benefit when reviewing our aims and objectives and in planning our future activities. The Trustees consider how planned activities will contribute to the aims and objectives they have set.

Pipal Tree is registered with The Fundraising Regulator and therefore subscribes fully to upholding best practice in fundraising and adherence to GDPR regulations.





Staff

Lt Col (retd.) Philip Holmes OBE is the CEO of Pipal Tree. He has not only over 24 years of fundraising and media experience but also an operational insight gained as a former charity Country Director in Nepal for eight years. Philip was appointed OBE in the 2023 New Year's Honours List in recognition of his services to vulnerable people in Nepal. He works from home, this acting as a rent-free charity office with Philip personally covering utility bills. Since January 2019 he has been supported by Beverley Holmes as COO on a two-day-per-week basis. We draw upon volunteer support from around the world in addition to that provided by the eight Trustees who are also volunteers.

Voluntary and professional services

Griffin Chartered Accountants deliver payroll support. Graphic designer Mr Peter Helliwell and, separately, the company Xpress Group provided pro bono design and printing services. Mrs Felicity Denby has provided design support for the Lily's Leaves silver jewellery project. Mr Paul Laurance Burnett (Australia) provided free film-making services for two short films, including through his recording material during a Nepal visit in early 2023. Mr Tobias Colin volunteered in Nepal, during which time he developed input for a new website. Mr Nigel Clarke, former brand manager at Heathrow, provided ongoing advice on design, branding and content.

The charity's network

Nepal partners

Under Nepalese law, overseas charities must implement their projects in Nepal through local organisations. During this reporting period we worked with three local partners:

- **Lily's Leaves:** This social enterprise was set up in October 2020, with our support, by Lily Katuwal (hence the name). The aim is to provide training to vulnerable and marginalised women alongside employment and production that can make the training sustainable. The trainees are drawn from Kathmandu valley and from Madhesh Province. These women have mainly been trained through six-month courses in basic and advanced tailoring, the training being residential for Madhesh Province women (Lily's Leaves has its own hostel). All training is free, and trainees receive a modest allowance during the course to help with living costs. Lily's Leaves also provides training and employment to three young deaf women in silver jewellery manufacture. In 2023, as a new activity, Lily's Leaves planted a new rapid-growth forest in Kathmandu valley using the Miyawaki Method, a programme that is due to be extended in 2024, subject to funding. Also in 2024, we anticipate some rustication of training and production to Madhesh Province to bring these activities closer to users and beneficiaries, while also saving on overheads.
- **Mithila Wildlife Trust:** Mithila Wildlife Trust (MWT) is based in Dhanusha District, Madhesh Province of southeast Nepal. Its core interest, as the name suggests, is environmental and in conservation, but the Trust is also active on behalf of the communities that interact with the natural environment (including the forests). MWT implements all of our education projects in Madhesh Province.
- **Our Sansar:** The NGO Our Sansar is the implementing partner for our girls' refuge and rehabilitation centre in Janakpur. The refuge offers protection, rehabilitation and reunification services to abused and vulnerable children, including rape survivors.

National and International partners

In 2023 we worked in partnership with:

- Registered charity Our Sansar (not to be confused with the eponymous, but independent, NGO implementing partner) in support of a girls' refuge in Janakpur, south Nepal. The operating costs are shared equally between the two charities. Our Sansar is the lead partner in operational support to this project.
- Registered charity Guy's Trust, which through us funded the construction of a Community Learning Centre in Madhesh Province.
- Registered charity The McGough Charitable Foundation, the lead funder in our community reforestation projects in south Nepal.
- Registered charity Last Night a DJ Saved My Life which joined with us, Our Sansar and Guy's Trust in funding education projects.
- Registered charity Maiden Factor Foundation has provided core funding to Lily's Leaves for female empowerment projects.
- U.S. non-profit Her Future Coalition which provided volunteer consultancy support initially to the Lily's Leaves silver jewellery project.
- 19 other grant-making Trusts and Foundations, mainly from the UK.
- Corporate partner VICTVS, a UK-based company with a global reach, that supports learners towards achieving life-changing qualifications.
- Corporate partner Teacher Horizons chose Pipal Tree as its Charity of the Year for 2023.
- We have partnered with The Big Give for four matched-giving campaigns in 2023.
- We partnered with London-based non-profit Community Beyond Construction who provided architectural and engineering consultancy in the construction of a Community Learning Centre in Madhesh Province.

Operational activities in the reporting period

Mission and context

Pipal Tree's open-ended Mission is:

"To empower the most disadvantaged people in Nepal towards living productive, fulfilling, and healthy lives through improving education and healthcare, offering training opportunities and by the restoration of the natural environment. We focus primarily on women and girls, the lowest castes, marginalised ethnic groups, and people with disabilities."

Our main operational area is Madhesh Province, which is one of seven Provinces in Nepal. It contains eight of the country's 77 Districts. Despite being Nepal's most populous Province, it has been historically neglected with a range of factors feeding into grinding poverty, marginalisation/exclusion and a lack of opportunity for social or economic progress. Our second operational area is Kathmandu valley which lies within Bagmati Province.



In general, we adopt a holistic, community-based approach to our projects with, for example, our education projects being conducted in the same areas where we are implementing reforestation and rewilding activities.

We implement our projects through three local organisations:

- The Janakpur-based NGO The Mithila Wildlife Trust (MWT) which leads on reforestation, community and education projects in Madhesh Province.
- The Birgunj-based NGO Our Sansar, which manages a refuge for vulnerable and traumatised girls in Janakpur, the principal town of Madhesh Province.
- The Kathmandu-based social enterprise Lily's Leaves which provides education and training to vulnerable women. These include deaf women from within Kathmandu valley and women from the untouchable communities in Madhesh Province. Through Lily's Leaves we have also provided material support to schools in the Province, with the distribution of free rucksacks and dignity pads. And this year Lily's Leaves implemented a reforestation project in Kathmandu valley.

Mithila Wildlife Trust (MWT) reforestation, community and education projects

During this reporting period MWT has implemented projects in the following areas:

- The Miyawaki Method rapid-growth reforestation projects.
- Capital and revenue educational support to community schools.
- Building of Community Learning Centres (CLCs).
- Revenue support to CLCs.



The Miyawaki Method reforestation projects in south Nepal

Pipal Tree and MWT have been pioneering The Miyawaki rapid-growth reforestation method in Nepal since December 2021. Devised by the late Professor Miyawaki, it is designed primarily for the urban environment where only a comparatively small amount of open space might be available to reforest. An area the size of a tennis court is considered the minimum spaced required for a plantation. We see an additional use for the method in a rural environment if it can serve a specific strategic purpose rather than for general reforestation.

The technique involves excavating to a depth of 1.5m, placing a thick layer of compost/manure/organic material, replacing the topsoil and then planting saplings densely i.e. nine per m². This latter, counter-intuitive, approach appears to work very effectively with saplings supporting one another synergistically. This is probably not only because of the fertiliser but also the loosening of the soil that allows easy penetration of the root systems. It is stated that a Miyawaki plantation grows ten times faster, is twenty times more biodiverse and thirty times denser than a conventional forest plantation.

The Dhanusha Bird Park

The Dhanusha Bird Park project launched in December 2021 as our first Miyawaki forest. The aim of the project is to develop the first forest in Nepal to be planted primarily for the benefit of wildlife (and especially birds) that will be managed sustainably by the community. This involves the transformation of an over-grazed, barren, piece of community land adjacent to a small creek near the village of Dhanushadham.

The project has the following four objectives:

- To create a sanctuary for endangered birds and a hub for conservation activities within the broader community area.
- To inspire school children and students and foster an interest in the natural world and in art.
- To fuel community upliftment through future ecotourism linked to the park, including for visitors who wish to visit the project and see its outcomes that include mosaics of birds made by Philip Holmes.
- To provide a demonstration site so that the Miyawaki Method can be showcased and replicated at other sites within Nepal.





December 2021

The community has been very fully engaged with the project from the outset, starting with discussions and securing initial agreement to fencing off land that had been open to all for grazing. Households, schools, students and community leaders were all involved in physically planting the saplings. An area of the site was set aside on behalf of each of the eight District Forest Offices that lie within Madhesh Province, with each DFO being responsible for providing saplings for their designated area. This has ensured that DFOs have become directly interested in progress. We have also set aside a strip of land as a “control” area, planting this conventionally. Already the saplings planted using the Miyawaki Method are towering over those planted conventionally.

As shown in the adjacent images, taken at the same spot, we have proven the efficacy of the method – unbelievably so.

We are continuing to reforest the land in phases, as funds become available through application to grant-making Trusts. The Department of Forestry has been providing free saplings from 19 timber-producing species while we have had to purchase approximately sixty other native species (including fruit and nut producers) from garden centres. Our responsibility is the land preparation, planting and subsequent maintenance and irrigation of the site. As an added potential tourist attraction and inspiration for children, we have been installing glass mosaics of birds on plinths at the boundary of the plantation.

The biggest challenge with this project (aside from finding £25,000 required for each phase) has been climate change. Over the past year and a half there has been an unprecedented drought in south Nepal that has prevented sapling planting. We are now resigned to the requirement for irrigation in a part of Nepal where rainfall was once abundant during the monsoon season.



June 2022



November 2023



Pitta Bird mosaic



Dev Narayan Mandal, Founder of MWT, with local children

The Gurkha Memorial Forest



GURKHA
MEMORIAL
FOREST

Our second Miyawaki project in south Nepal, the Gurkha Memorial Forest, launched in May 2022. Our aim is to create a wildlife corridor that will connect the isolated Dhanushadham Protected Forest (DPF) with the Chure forests in the hills to the north that run east-west

across mid-Nepal. The corridor (marked in orange) follows the course of the Baluwa river south before turning southwest towards the DPF. Note that the DPF is the last vestige of the forests that once covered Nepal's southern plains. This corridor is already a migration route for a range of animals, including Nepal's dwindling population of wild elephants. However, it is totally exposed and represents a huge danger for human-wildlife conflict and fatalities.

Our approach will be a combination of conventional and Miyawaki reforestation with the former being used along the banks of the Baluwa River and the latter for the southwest section as the future Gurkha Memorial Forest (GMF). The GMF will consist of 13 Miyawaki forest clusters, one for each Victoria Cross (VC) won by a Gurkha soldier or officer since 1939. These will eventually coalesce.



For the GMF, we purchase the land on behalf of MWT, to ensure that these forests can be permanent memorials. We acquire sites as funds and land comes available with each cluster costing approximately £25,000. The work is implemented in conjunction with the Department of Forestry and Community Forest User Groups, ensuring a good sense of ownership. To date, we have purchased and developed two of the 13 Miyawaki forests – GMF-1 and GMF-2. The project has been bedevilled by the same challenge as the Dhanusha Bird Park, namely the drought.



This year, we raised funds for GMF through individual donations (including from 1st Royal Gurkha Rifles in Brunei), from grants and from a combination of the two through participation in The Big Give Green Match Fund in April. This appeal raised £17,110. We will repeat our appeal in the Green Match Fund 2024. The GMF project can also be geo-located through Restor – see this link <https://pipaltree.info/RestorGMF> and the adjacent QR code.



This year we transferred £38,207 to MWT for these Miyawaki projects.

Capital and revenue educational support to community schools

As part of our community upliftment within Madhesh Province, we provide capital and revenue support to community schools. This support is primarily focussed on the education of girls where we have the following objectives:

- To reduce school drop-out rates and, by extension, the incidence of child marriage.
- To raise the standard of education at under-resourced community schools (mainly attended by girls) so that it is on a par with the private schools (which are mainly attended by boys).
- To introduce environmental awareness to the classroom.
- To build community goodwill towards our reforestation work through addressing needs that the community may perceive as being of higher priority.



There is a good overlap of interests at the main school we have been supporting at Bhatighadi, in that the Chairman of the school is also Chairman of the CFUG. He is adamant that if we can provide the resources at the school, he will use his considerable influence with local people to ensure that children attend school regularly.

This year, through a major gift (£60,500) from Nigel Barnes and Pepie Ybema O'Sullivan, we have been able to refurbish dilapidated classrooms and demolish a single-storey classroom to build a new two-storey classroom block. This will not only boost

the standard of infrastructure that dated to 1961, but also resolve classroom overcrowding. We anticipate the completion of this project by the spring of 2024.

We have continued to fund the salary of an additional support teacher, Jina Tamang Sherpa, who has been employed as an MWT staff member. Through funds raised in the Big Give Christmas Challenge in December 2023, we will be able to continue to fund this post in 2024. And we have continued to support the children themselves through the issue of warm clothing, school rucksacks and dignity pads (reusable sanitary pads). At the start of the year, Trustee Caroline Milne, who is a teacher trainer, provided voluntary education consultancy supported by volunteer Brooke Laurel. Finally, through joint funding by Maiden Factor Foundation (for girls) and another UK Foundation (for boys) we have established a bursary fund that will allow children from the poorest families to attend college after completing Grade 10 (equivalent to joining A level education in the UK). The programme will launch at the start of the academic year in April 2024 with eight boys and eight girls being the first to benefit. We aim to extend the opportunity to many more children in subsequent years.

This year we transferred a total of £58,869 to MWT for projects at Bhatighadi school.

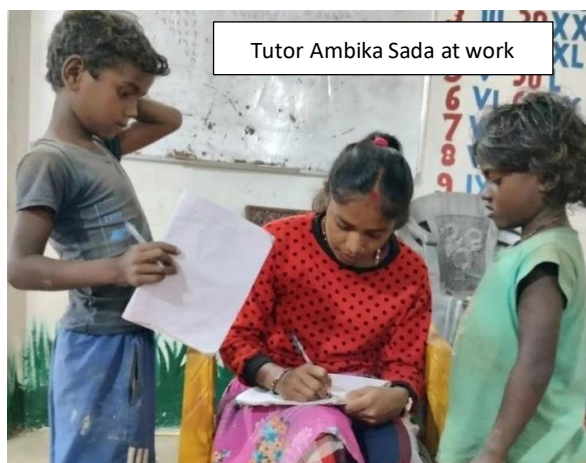
Non-formal educational support at Community Learning Centres (CLCs)



The Dhanushadham CLC

MWT has been developing its innovative Community Learning Centre (CLC) model since 2013. The CLC model provides non-formal education support to children from the lowest castes within the “untouchable” community, including the Dom and Musahar (“rat-eater”) caste groups. It serves as an entry point to mainstream education at local schools and/or providing help with homework that reduces the likelihood of children

dropping out of school. We have discovered that the CLC goes beyond that. Anecdotally, we have been informed that children consider that they get their education at the CLC and only attend school to obtain their certificates.



Tutor Ambika Sada at work

Alongside the clear benefit to children who attend class before and after attending school each day, the CLC offers a basic income to tutors who are drawn from the same community. These tutors are college students and their modest salaries allow them to complete their higher secondary education, at which point they have to leave and thereby create vacancies for other college students. It is these tutor graduates to whom we envisage offering further experience as support teachers in community schools in the coming time. Needless to say, the tutors act as excellent role models to the children, demonstrating that there is a future in education. Two former tutors have progressed into joining the Nepal army, the first time that the Army has accepted members of the Musahar community.

This year, we have:

- Completed the building of two new CLCs, one at Pasman Tol and the other at Saghara village in Dhanusha District. The former was funded by Eleos Compliance and the Allen and Nesta Ferguson Charitable Trust. The building was designed by London-based nonprofit Community Beyond Construction that will be a model for future CLCs elsewhere in Nepal. Design features included the use of eco-bricks (cold compressed earth and cement), a raised roof to allow cooling through enhanced airflow and an outdoor covered teaching area. The Saghara CLC building was a simpler, more traditional construction, that was funded by Guy's Trust.
- Through the Big Give Women and Girls' Fund appeal in October 2023, we were able to set up a new high-interest fund in Nepal that can fund tutor costs in perpetuity (the fund to be topped up through future Big Give appeals). The first tutor to be funded through this locally held asset was Ambika Sada, pictured above, who is herself a former pupil at our Dhanushadham CLC. Our aforementioned supporters, Nigel and Pepie, also provided core funding towards this appeal.
- The Big Give Christmas Challenge in December 2023 raised £11,000 towards our planting a Miyawaki forest on the bank of the Kamala River not far from the Pasman Tol CLC. This will be a strategic development as this major river burst its banks twenty years ago, sweeping away the nearby village with the loss of many lives. There is a real threat of this recurring as the river has been moving ever closer over recent years and the plantation will represent a bulwark against further erosion.



The new Pasman Tol CLC



The Saghara Tol CLC

This year, we transferred £21,937 to MWT for our CLC project work.

In 2024, subject to successful fundraising, we aim to build at least one new CLC at Dhanushadham since the one that we constructed in 2020/2021 has become a victim of its own success with classes being conducted in shifts to cater for overwhelming demand.

Lily's Leaves' female empowerment projects



A Lily's Leaves trainee



This year, we continued to provide monthly revenue funding for the Lily's Leaves social enterprise that we helped with startup funding in October 2020. It exists to provide training and employment to vulnerable young women, some of whom are deaf. The Founder is local business woman and entrepreneur Mrs Lily Katuwal (hence the name). Originally, we planned for the social enterprise to develop forest products derived from

the south of the country however this had to be postponed because of national restrictions imposed on travel and operations by the COVID pandemic. Instead, the activities had to be confined to its Kathmandu training and production centres (these are collocated). The young women are trained primarily in tailoring and silver jewellery manufacture alongside development of life skills. The vision was that ultimately the initiative would be self-sustaining through a combination of sale of products and grants. Again, because of COVID, the former aspiration has had to be curtailed somewhat, although products are being sold both nationally and internationally. For example, Lily's Leaves silver jewellery is available for purchase through The Gurkha Museum in Winchester, UK.



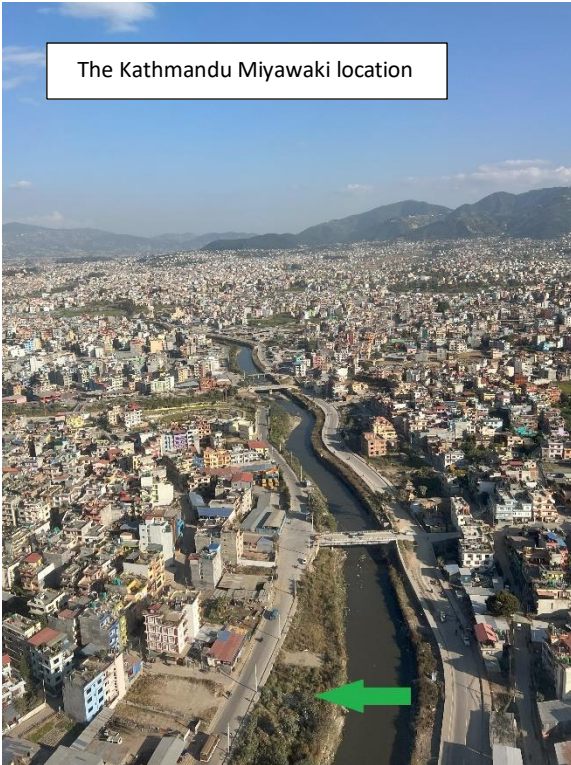
Lily Katuwal distributing school rucksacks

The social element includes an overlap with the MWT's education programme through the distribution of free school rucksacks and reusable sanitary pads (dignity pads) at community schools in Madhesh Province. These have been made centrally at the Kathmandu workshop but this year there has been a decentralisation with Lily's Leaves opening new combined production centres in Madhesh Province. This reduces overheads and brings employment and training to young women in rural areas. These trainers have been themselves trained at the Lily's Leaves Kathmandu centre. The distribution of free goods is conditional

upon schools undertaking to provide tailoring contracts for school uniforms to Lily's Leaves' rural centres. This provides some added sustainability to these new centres over and above what the workforce can sell locally. Finally, in respect of this aspect of Lily's Leaves activities, Lily goes personally to the schools for distribution of these items. This gives her an opportunity to speak to both girls and boys about girls' rights, menstrual health and the need for respect and privacy while girls are having their periods.

In 2023 we transferred a total of £89,807 to these Lily's Leaves' projects.

The Kathmandu Miyawaki location



Although Lily's Leaves' environmental work had to be suspended because of COVID, this year it did take an important step forward. In July, Lily and her team coordinated with the local authorities and community to plant the first Miyawaki plantation in Kathmandu valley. This involved the restoration of waste ground alongside the Bishnumati River that had become a communal dumping ground. After cleaning the area, the land was fenced off and saplings planted, with the consultancy support of MWT.

May 2023



July 2023



In total, under Phase 1 activity which covered 1,500m², Lily's Leaves planted 2,320 saplings from 38 species. Under Phase 2, planned for next year and subject to raising the necessary funds, Lily's Leaves aims to extend the plantation by a further 3,100m² along the riverbank.

This project represents the Miyawaki Method working at its best i.e. in an urban environment where only a comparatively small area of land is available. The future forest will improve the air quality and contribute towards the good mental health of the community. This represents the start of a pushback against Kathmandu becoming a concrete jungle.

November 2023



In 2023, we invested £9,164 in this project.

The Our Sansar child protection (girls' refuge) project



Gender-based Violence (GBV) is endemic in south Nepal. It spans rape and attempted rape (including marital rape), sexual abuse, dowry violence, child marriage, retribution for alleged witchcraft, illegal abortion and burns (including through acid attack). According to data from the Nepal government's Women, Children and Senior Citizen Directorate, Madhesh Province is the worst affected by GBV out of Nepal's seven Provinces.

In March 2021, in spite of the operational challenges presented by COVID, in conjunction with our UK-registered charity partner Our Sansar, we set up a 20-bed girls'

refuge in the Provincial capital, Janakpur. This is the only facility of its kind in Madhesh Province and acts as both a shelter and a focus for outreach to victims within the community. Our Sansar has taken the operational lead in this initiative, with its eponymous NGO being the lead implementer. Pipal Tree's commitment is to meet half of the operating costs, doing so by monthly transfer to Our Sansar in the UK.

This year we transferred a total of £16,479 to Our Sansar as monthly transfers.

Public Benefit

The public benefit in 2023 can be summarised as follows:

- Lily's Leaves trained nine young women at its Kathmandu training centre, four of these deaf.
- Lily's Leaves established three rural shops/production centres employing 13 young women.
- Lily's Leaves manufactured and distributed (free of charge) a total of 2,325 school rucksacks, 1,900 packs of dignity pads and 135 school uniforms.
- Two leading schools in Kathmandu have been involved in the Lily's Leaves environmental education programme – The British School (500 pupils) and Rato Bangala (1,500 Nepalese).
- 200,000 people living nearby the Kathmandu plantation would benefit from environmental improvement.
- Mithila Wildlife Trust has been able to support 204 children at Bhatighadi School and 234 children at two CLCs. We also funded two tutors at an informal education centre for 15 children at a leper colony.
- We estimate that 40 farmers will benefit from the Gurkha Memorial Forest alongside 20 farmers and 47 village households in the environs of the Dhanusha Bird Park.
- This year, Our Sansar provided direct assistance to 141 girls at the refuge and in the community. In addition, 452 members of the community took part in awareness training and workshops on domestic violence and child marriage.
- In December our work was profiled in the Nepali Times which has a weekly circulation of 50,000 and international readership of 150,000.

Financial Review

Pipal Tree derived most of its income in 2023 from:

- UK-based grant-making bodies.
- Individual donors, mainly in the UK, including Gift Aid. Donations were channelled as much as possible through Big Give appeals that allowed matching of funding.

The charity had an income of £339k for the year (2022: £380k) – a decrease of £41k, however the 2022 figures included £59k of donated services. This was an extremely good result during what has been such a challenging year for fundraising. The charity has continued to make effective use of Big Give opportunities for matching pledges, using a number of bespoke appeals as well as the annual December appeal to raise funds for the empowerment of girls' projects, education projects and development of emergency relief funds. The December Big Give appeal was particularly successful in 2023, raising a total of £134k including £28k from a secondary follow on appeal.

The charity spent over £253k on Nepal projects and operational support during the year (2022: £306k). This was spent on a range of activities including Lily's Leaves, reforestation projects, the joint Girls' Refuge project in Janakpur with Our Sansar and a capital project at the school in Bhatighadi. During the same period, the charity spent £26k on UK administrative costs and governance (2022: £33k) and £25k on fundraising (2023: £80k) In 2022 fundraising included £58k in recognition for the free advertising space from Ocean Outdoor.

Unrestricted general reserves have remained at £63k (2022: £63k) which remains above the Trustees' target reserves level as stated below.

Reserves policy

The Trustees aim to hold unrestricted funds of £40k equating to six months of projected UK operating costs to enable the charity to manage the risks and uncertainties of continuing to operate in the current economic climate.

The Trustees continue to build up a disaster relief fund, which can be made available immediately for any environmental or other significant disaster in Nepal. This will be derived from Big Give Christmas Appeals and legacy income.

Risk management

The Trustees have considered the risks to which Pipal Tree may be exposed and are content that the overall risks to the charity are mitigated to an acceptable level. The Trustees maintain a risk register that is under regular review.

Conclusion

In conclusion, this has been another very successful year for Pipal Tree at home and in Nepal. We look forward to continued growth in 2024.

Statement of the Trustees' responsibilities in respect of the Trustees' annual report and the financial statements

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the net income or expenditure, of the charity for the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards and Statements of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

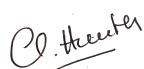
The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity are not required to contribute an amount to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Independent examiners

Godfrey Wilson Limited were re-appointed as independent examiners to the charity during the year and have expressed their willingness to continue in that capacity.

Approved by the Trustees on 11 February 2024 and signed on their behalf by:



.....
Clotilde Hunter
Chair of Trustees

Independent examiner's report

To the trustees of

Pipal Tree

I report to the trustees on my examination of the accounts of Pipal Tree (the CIO) for the year ended 31 December 2023, which are set out on pages 20 to 32.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the CIO as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Alison Godfrey

Date: 15 February 2024

Alison Godfrey FCA

Member of the ICAEW

For and on behalf of:

Godfrey Wilson Limited

Chartered accountants and statutory auditors

5th Floor Mariner House

62 Prince Street

Bristol

BS1 4QD

Pipal Tree

Statement of financial activities

For the year ended 31 December 2023

	Note	Restricted £	Unrestricted £	2023 Total £	2022 Total £
Income from:					
Donations	3	269,368	69,310	338,678	379,960
Total income		<u>269,368</u>	<u>69,310</u>	<u>338,678</u>	<u>379,960</u>
Expenditure on:					
Raising funds		-	28,026	28,026	82,378
Charitable activities		<u>236,363</u>	<u>40,922</u>	<u>277,285</u>	<u>336,920</u>
Total expenditure	5	<u>236,363</u>	<u>68,948</u>	<u>305,311</u>	<u>419,298</u>
Net income / (expenditure) and net movement in funds	7	33,005	362	33,367	(39,338)
Reconciliation of funds:					
Total funds brought forward		<u>165,952</u>	<u>62,750</u>	<u>228,702</u>	<u>268,040</u>
Total funds carried forward		<u><u>198,957</u></u>	<u><u>63,112</u></u>	<u><u>262,069</u></u>	<u><u>228,702</u></u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 14 to the accounts.

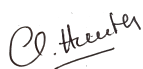
Pipal Tree

Balance sheet

As at 31 December 2023

	Note	2023 £	2022 £
Current assets			
Debtors	10	57,761	46,918
Cash at bank and in hand		<u>224,448</u>	<u>210,037</u>
		282,209	256,955
Liabilities			
Creditors: amounts falling due within 1 year	11	<u>(20,140)</u>	<u>(28,253)</u>
Net current assets		<u>262,069</u>	<u>228,702</u>
Net assets	13	<u>262,069</u>	<u>228,702</u>
Funds	14		
Restricted funds		198,957	165,952
Unrestricted general funds		<u>63,112</u>	<u>62,750</u>
Total charity funds		<u>262,069</u>	<u>228,702</u>

Approved by the trustees on 11 February 2024 and signed on their behalf by



Clotilde Hunter
Chair of Trustees

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2023

1. Accounting policies

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Pipal Tree meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from the government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

d) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

The trustees have assigned a value to the gifts in kind received at a rate of 10% of the market value of the services provided, which the trustees believe to be appropriate and realistic.

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity: this is normally upon notification of the interest paid or payable by the bank.

Notes to the financial statements

For the year ended 31 December 2023

1. Accounting policies

f) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Grants payable are charged in full in the year in which the offer is conveyed to the recipient except in those cases where the offer is conditional or there are conditions attached to the payment of future instalments which could prevent the remainder of the grant being paid. Grants or grant instalments subject to conditions are recognised as expenditure when the conditions attached have been fulfilled. Grants offered subject to conditions at the year end are noted as commitments but are not accrued as expenditure.

h) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated between the cost of raising funds and expenditure on charitable activities based on the proportion of cost by each activity (before donated services) as follows:

	2023	2022
Raising funds	9.2%	6.4%
Charitable activities	90.8%	93.6%

i) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

j) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the 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.

1. Accounting policies

l) Financial instruments

The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

m) Pension costs

The charity operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

n) Foreign currency transactions

Transactions in foreign currencies are translated at rates prevailing at the date of the transaction. Balances denominated in foreign currencies are translated at the rate of exchange prevailing at the year end.

o) Accounting estimates and key judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There are no key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements.

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2023

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	2022 Total £
Income from:			
Donations	257,530	122,430	379,960
Total income	257,530	122,430	379,960
Expenditure on:			
Raising funds	-	82,378	82,378
Charitable activities	290,511	46,409	336,920
Total expenditure	290,511	128,787	419,298
Net income / (expenditure) and net movement in funds	(32,981)	(6,357)	(39,338)

3. Income from donations

	Restricted £	Unrestricted £	2023 Total £
Grants and donations	269,368	56,257	325,625
Gift aid	-	12,475	12,475
Gifts in kind*	-	578	578
Total income from donations	269,368	69,310	338,678

*During the year the charity received donated printing and filming services.

Prior period comparative:

	Restricted £	Unrestricted £	2022 Total £
Grants and donations	257,530	50,312	307,842
Gift aid	-	12,850	12,850
Gifts in kind*	-	59,268	59,268
Total income from donations	257,530	122,430	379,960

*During the prior year the charity received donated advertising and marketing services.

4. Government grants

The charity did not receive government grants in the current or prior period.

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2023

5. Total expenditure

	Raising funds £	Charitable activities £	Support and governance costs £	2023 Total £
Projects expenditure (note 6)	-	236,362	-	236,362
Salaries (note 8)	14,770	14,770	19,694	49,234
Travelling and subsistence	-	-	2,099	2,099
Printing, stationery and postage	-	-	1,011	1,011
IT and professional fees	-	1,330	1,554	2,884
Other costs	-	930	1,950	2,880
Fundraising and website	10,841	-	-	10,841
Sub-total	25,611	253,392	26,308	305,311
Allocation of support and governance costs	2,415	23,893	(26,308)	-
Total expenditure	28,026	277,285	-	305,311

Total governance costs were £6,755 (2022: £6,912).

Prior period comparative

	Raising funds £	Charitable activities £	Support and governance costs £	2022 Total £
Projects expenditure (note 6)	-	290,512	-	290,512
Salaries (note 8)	12,936	12,936	17,248	43,120
Travelling and subsistence	-	-	11,788	11,788
Printing, stationery and postage	-	-	793	793
IT and professional fees	-	1,330	1,270	2,600
Other costs	-	930	2,254	3,184
Fundraising and website	8,033	-	-	8,033
Donated services: advertising and marketing	59,268	-	-	59,268
Sub-total	80,237	305,708	33,353	419,298
Allocation of support and governance costs	2,141	31,212	(33,353)	-
Total expenditure	82,378	336,920	-	419,298

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2023

6. Projects expenditure

Projects expenditure comprises of grants payable to the following partners carrying out projects in Nepal:

	2023 £	2022 £
Mithila Wildlife Trust, Nepal	117,763	143,175
Lily's Leaves, Nepal	98,970	130,235
Our Sansar, UK	19,629	17,102
	<u>236,362</u>	<u>290,512</u>

7. Net movement in funds

This is stated after charging:

	2023 £	2022 £
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses*	230	1,876
Independent examiner's remuneration	1,300	1,100
	<u>1,530</u>	<u>3,076</u>

*During the year expenses were reimbursed to one (2022: two) trustees for travel to Nepal.

8. Staff costs and numbers

Staff costs were as follows:

	2023 £	2022 £
Salaries and wages	48,215	42,220
Pension costs	1,019	900
	<u>49,234</u>	<u>43,120</u>

No employee earned more than £60,000 during the year.

The key management personnel of the charity comprise the trustees, Chief Executive Officer and Chief Operating Officer. The total employee benefits of the key management personnel were £49,234 (2022: £43,120).

	2023 No.	2022 No.
Average head count	<u>2</u>	<u>2</u>

9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2023

10. Debtors

	2023 £	2022 £
Accrued income	48,136	30,884
Prepayments	240	1,922
Gift aid	6,538	8,611
Other debtors	2,847	5,501
	<u>57,761</u>	<u>46,918</u>

11. Creditors: amounts due within 1 year

	2023 £	2022 £
Grants payable (note 12)	15,000	26,979
Accruals	3,333	1,100
Other creditors	1,807	174
	<u>20,140</u>	<u>28,253</u>

12. Grants payable

	2023 £	2022 £
Grant commitments brought forward	26,979	10,497
Grants committed to during the year (note 6)	236,362	290,512
Grants paid during the year	<u>(248,341)</u>	<u>(274,030)</u>
Grant commitments carried forward	<u>15,000</u>	<u>26,979</u>

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2023

13. Analysis of net assets between funds

	Restricted funds £	General funds £	Total funds £
Current assets	213,957	68,252	282,209
Current liabilities	<u>(15,000)</u>	<u>(5,140)</u>	<u>(20,140)</u>
Net assets at 31 December 2023	<u>198,957</u>	<u>63,112</u>	<u>262,069</u>
	Restricted funds £	General funds £	Total funds £
Current assets	192,931	64,024	256,955
Current liabilities	<u>(26,979)</u>	<u>(1,274)</u>	<u>(28,253)</u>
Net assets at 31 December 2022	<u>165,952</u>	<u>62,750</u>	<u>228,702</u>

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2023

14. Movements in funds

	At 1 January 2023 £	Income £	Expenditure £	Transfers between funds £	At 31 December 2023 £
Restricted funds					
Disaster relief	14,784	6,008	-	-	20,792
Education and community support	30,294	86,073	(80,806)	-	35,561
Empowering girls and women	44,225	117,400	(89,807)	-	71,818
Environment and climate change	18,126	44,831	(47,371)	-	15,586
Vulnerable and abused children	58,523	15,056	(18,379)	-	55,200
Total restricted funds	165,952	269,368	(236,363)	-	198,957
Unrestricted funds					
General funds	62,750	69,310	(68,948)	-	63,112
Total unrestricted funds	62,750	69,310	(68,948)	-	63,112
Total funds	228,702	338,678	(305,311)	-	262,069

Purposes of restricted funds

Disaster relief: Funds received to allow us to respond to natural disasters in Nepal, such as earthquakes, floods and COVID. In the past, we have been entirely reliant on emergency appeals to our supporters. This has meant that we have been unable to deliver meaningful relief until funds have been donated. We are building up this reserve fund that will allow us to overcome this challenge and potentially save lives. In future, donations from wills may be assigned to a similar disaster relief designated fund.

Education and community support: This is a central element of upliftment of the impoverished rural communities of Madhesh Province. In the short term, most of our funding is being allocated towards providing capital and revenue support to community schools and Community Learning Centres (CLCs) with the Mithila Wildlife Trust as the implementing partner NGO. CLCs help children with non-formal education, delivered by college student tutors, that underpins their mainstream education and reduces the chances of drop-out. When girls drop out of school prematurely, they are highly vulnerable to child marriage. Educated girls and women are vital towards undermining poverty, accessing services and securing basic human rights.

Empowering girls and women: Income received into this fund is used to support the Lily's Leaves social enterprise which is based in Kathmandu with a satellite production centres in Madhesh Province from January 2023. The initiative provides skills training (mainly tailoring and silver jewellery) to vulnerable and deaf women, some of whom come from Kathmandu valley, but most are from Madhesh Province. Our aim is for this social enterprise to become self-sustaining through sale of products nationally and internationally. The production centre also makes school rucksacks and dignity pads (reusable sanitary pads) for free distribution to community schools in Madhesh Province.

14. Movements in funds (continued)

Purposes of restricted funds (continued)

Environment and climate change: Nepal is the tenth most affected country in the world by climate change and the people in south Nepal are particularly prone to climate change disasters such as floods and landslides. Income received into this fund is used to respond, initially, through a reforestation programme. This involves The Mithila Wildlife Trust planting forests in partnership with the Department of Forestry and Community Forest User Groups (CFUGs). Our rapid-growth reforestation programme involves pioneering the internationally highly acclaimed “Miyawaki Method” in Nepal. Using the Method, Mithila Wildlife Trust is implementing the ongoing Dhanusha Bird Park project and The Gurkha Memorial Forest project. In July 2023 Lily’s Leaves planted the first Miyawaki forest in Kathmandu valley.

Vulnerable and abused children: Gender-based violence is endemic within Madhesh Province and there are many displaced children around the area of the open border with India. This restricted funding is used, in partnership with registered charity Our Sansar, to co-fund a refuge for girls in Madhesh Province’s principal town, Janakpur. Support to the girls at the refuge is protective, material, educational, legal and psychosocial with outreach also to girls in the community, some of whom may have previously passed through the refuge.

Prior year comparative	At 1 January 2022 £	Income £	Expenditure £	Transfers between funds £	At 31 December 2022 £
Restricted funds					
Disaster relief	13,643	1,141	-	-	14,784
Education and community support	17,594	73,179	(60,479)	-	30,294
Empowering girls and women	88,745	85,715	(130,235)	-	44,225
Environment and climate change	12,610	88,211	(82,695)	-	18,126
Vulnerable and abused children	66,341	9,284	(17,102)	-	58,523
Total restricted funds	198,933	257,530	(290,511)	-	165,952
Unrestricted funds					
General funds	69,107	122,430	(128,787)	-	62,750
Total unrestricted funds	69,107	122,430	(128,787)	-	62,750
Total funds	268,040	379,960	(419,298)	-	228,702

15. Contingent assets

The charity engaged a consultancy firm in the year to assist with grant claims on behalf of the charity. The contract included a condition that should the consultancy firm be unsuccessful, the consultancy fee would be returned in full. Subsequent to the year end, it was agreed that the conditions for a refund had been met and therefore the charity is expecting a refund of £5,000.

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2023

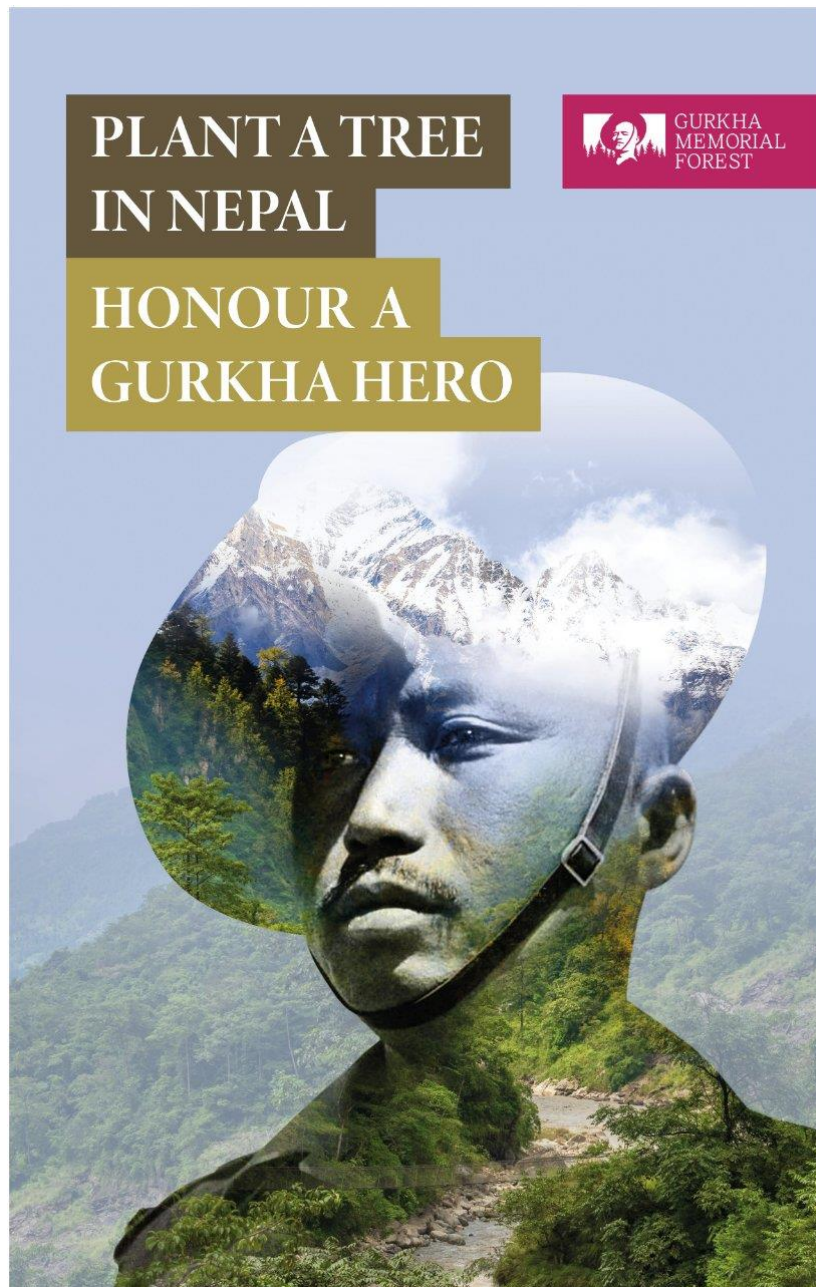
16. Related party transactions

There were no related party transactions in the current or prior period.

Pipal Tree

England & Wales - Charity number 1159770

Accounts



Pipal Tree

(Formerly called “ChoraChori”)

A Charitable Incorporated Organisation (CIO)

Report and Financial Statements
For the Year Ended 31st December 2022

Charity Number: 1159770

“Pioneering project work in Nepal”

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Reference and Administrative Information

Charity Name Pipal Tree (formerly ChoraChori)

Charity Registration No 1159770

Founders

Philip and Beverley Holmes

Trustees

Clotilde Hunter (Chair)

Julie Graham (Vice-Chair)

Caroline Milne

Penny Rudge (Treasurer) – resigned 19th April 2022

John Clark (Treasurer) – appointed 19th April 2022

Angela Sherman

Rayner Rees

Clara King – appointed 19th April 2022

Sudha Rai – appointed 19th April 2022

Staff

Philip Holmes OBE (CEO)

Beverley Holmes (part-time COO)

Ambassadors

Amrita Acharia – Nepalese/Ukrainian Actress

Mark Curry – Actor and TV presenter

Registered Office

Three Ways, Ledstone, Kingsbridge, Devon TQ7 2HQ.

Telephone: 01548 852816 **E-mail:** philip@pipaltree.org.uk **Website:** www.pipaltree.org.uk

Independent examiner

Godfrey Wilson Ltd

5th Floor, Mariner House

62 Prince Street

Bristol, BS1 4QD

Bankers

National Westminster Bank plc

15 Victoria Street

Paignton

Devon TQ4 5DE

Chairman of Trustees' Statement

I am pleased to report another highly successful year for Pipal Tree despite some residual challenges from COVID and a burgeoning cost of living crisis.

In Nepal, we have continued to focus on communities that have been historically overlooked by central government and which now find themselves in the frontline of climate change. And we are thrilled to be conducting pioneering project work within our community reforestation programme as we have implemented the rapid-growth "Miyawaki" method with such dramatic results. All credit to our project partners, Lily's Leaves and The Mithila Wildlife Trust, for all that they have achieved against what must have seemed at times like insurmountable odds.

In the UK, I would like to make special mention of this year's fabulous award of £590,000 in free advertising space from Ocean Outdoor as part of their "Drops in the Ocean" programme. This gift-in-kind took our name onto digital display screens across the land. And by the continued marvellous support from the McGough Foundation that allowed us to complete our two major reforestation projects in southeast Nepal.

In April, we were very sad to lose our outstanding Treasurer Penny Rudge, however we were pleased to welcome Chartered Accountant John Clark in her place. Despite family difficulties, Penny was able to remain in post to ensure that there was a seamless transition, and I would like to thank her personally for that. John was appointed alongside two new Trustees, law graduate (and former Nepal volunteer) Clara King and retired British Army midwife and restaurateur, Sudha Rai. Sudha is also a Trustee of the Gurkha Museum in Winchester and that has allowed us to establish a strong working relationship with that charity.

With the lifting of COVID restrictions on travel to Nepal, we have been able to resume CEO and Trustee visits. Moreover, we have once again been able to provide volunteer support to our project partners. I would like to thank the five people who have done so this year, namely Daniel Schenck, George Boyle, Peter Helliwell, Tobias Colin and (Trustee) Caroline Milne. Caroline became double-hatted as a Trustee and Nepal volunteer in October, causing our CEO temporary consternation as to who was boss!

In the UK, I must particularly thank volunteer Nigel Clarke for his outstanding contribution towards the "Drops in the Ocean" programme, sharing his talents and experience while mobilising his professional network on our behalf. This included the design agency Outbrand where Founders Evelyn McKenzie and Steve Jones gave their services pro bono in designing our Gurkha Memorial Forest campaign. I would also like to thank BBC MasterChef Santosh Shah for donating his services pro bono in preparing a fabulous fundraising lunch in May. And, as ever, on behalf of the Trustees I would like to thank Ben Clayson of VICTVS for covering the costs of our annual "Big Give" dinner on the 29th of November.

Finally, I would like to thank our CEO, Philip Holmes, for his continued hard work this year. And congratulate him on his securing the "Entrepreneur for Good 2022" Award at the finals of the Great British Entrepreneur Awards in November. Not to mention an OBE in the 2023 New Year's Honours List in recognition of his 23 years' support to vulnerable people in Nepal. So well deserved!



Clotilde Hunter
Chair of Trustees
7th January 2023

Report of the Trustees

Introduction

The Trustees present their Annual Report and the Financial Statements of Pipal Tree for the period ended 31st December 2022. Pipal Tree is a Charitable Incorporated Organisation (CIO), registered with The Charity Commission as “ChoraChori” on 5th January 2015, name change approved by the Commission on 20th October 2020. We support projects only in Nepal.

Reference and administrative information set out on page 1 forms part of this report. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with current statutory requirements, the Constitution and the Statement of Recommended Practice - Accounting and Reporting by Charities (effective from January 2019).

Background to Pipal Tree

Philip and Beverley Holmes founded ChoraChori in January 2015 to support the types of child welfare projects they had been involved in during their time living and working in Nepal between 2004 and 2012. Initially, the charity’s programmes were entirely child-related, including the protection and rehabilitation of child rape victims, prosecution of rapists, in-house education and vocational training and support to schools. In addition, we provided disaster relief following the 2015 earthquakes and the 2017 floods in Nepal.

Over the past two years our project interests have extended to encompass:

- The natural environment and climate change.
- Female empowerment through education and training.
- Community support including assistance to schools and uplift of vulnerable people.
- Protection and rehabilitation of the victims of child abuse (mainly girls).
- Relief during natural disasters and COVID lockdowns.

In October 2020, the Charity Commission approved our name change to “Pipal Tree” which better reflected our broader remit, including environmental and community activities. The Pipal Tree is sacred to both Hindus and Buddhists in Nepal and is frequently to be found at the centre of Nepalese towns and villages where it provides a focus for community engagement. And it is one of the many native species that we have been planting in our reforestation programme.

Structure and Governance

Trustees

There are eight Trustees:

- *Mrs Clotilde Hunter (Chair)*: Clotilde grew up and trained as an Occupational Therapist in France. She moved to the UK in 1998 and, after meeting her British husband, the UK became her second homeland. In 2009 they decided to adopt Nepal as their third homeland, meeting Beverley and Philip Holmes in Kathmandu. Since then, the life of destitute children and young women in Nepal has been close to her heart and she has fundraised for Nepal children's charities. In 2018 Clotilde became a qualified craniosacral therapist.
- *Ms Julie Graham*: Julie is a graduate in social work from Queen's University Belfast who is currently working within the education welfare sector in Northern Ireland. She has volunteered twice in Nepal, on both

occasions working with deprived and marginalised children at Bhairahawa on the Indian border. During that time, she saw the best and worst of the country, the latter including gender and caste discrimination and grinding poverty. Notwithstanding that, she developed a profound respect and love for Nepal's resilient people and its children.

- *Mr John Clark (Treasurer)*: John is a chartered accountant with a degree in Mathematics with Computer Science from Leeds University. He has 15 years' experience working in financial services, following 3 years working in practice. John first visited Nepal as a backpacker in 2000 and returned in December 2022 to visit Pipal Tree funded projects in Kathmandu and Madhesh Province.
- *Ms Caroline Milne*: Caroline graduated from Newcastle University with a degree in mathematics. Following a very brief period in industry she moved into the education sector and has worked as a teacher and teacher trainer for both mathematics and English as a second language in a wide variety of countries. After first visiting Nepal in 2006 following the death of her daughter, she has maintained a close relationship with the country, including two extended periods volunteering there. She is particularly interested in the role of education as a means of development.
- *Ms Angela Sherman*: Angela is a writer, speaker and artist who has been living in Denmark since 2018. Prior to that, she was travelling full-time worldwide for 4-5 years and also running an online business encouraging people to travel more and explore places and people they wouldn't normally encounter. Post-COVID she is developing her art (acrylic painting) and exploring new directions. Angela's contact with the charity arose from meeting Philip Holmes on a fundraising course in London in 1999 and was immediately taken with the cause. She has visited Nepal four times, including as a charity volunteer.
- *Mrs Rayner Rees*: Rayner is a retired Head Teacher. She describes herself as a "proud Soroptimist" who has travelled extensively in the developing world. Rayner is naturally interested in education projects but particularly attracted to projects that empower Nepalese girls and women who lack the skills and education as a way of escaping the poverty trap. She is intrigued by our Lily's Leaves jewellery products and keen to explore how these can be marketed to our supporters and the general public.
- *Ms Clara King*: Clara graduated from Trinity College Dublin with a degree in Law and Business. She has worked on international programmes with Deloitte Ireland and now works in international collaboration for Innovate UK. She first visited Nepal as a volunteer in the Spring of 2019 and is particularly interested in environmental conservation and gender equality.
- *Mrs Sudha Rai*: Sudha is the daughter of a 10th Gurkha Rifles Officer and grew up in the Far East. She joined the Queen Alexandra's Royal Army Nursing Corps and qualified as a Registered Nurse and Midwife. After Commissioning, she served in the UK, Germany and Hong Kong and married a Gurkha Officer. As an Army wife she was involved in the welfare of Gurkha families. After working in the NHS for 20 years, she now runs the Gurkha Durbar Nepali Restaurant in Grayshott. Sudha is also a Trustee of the Gurkha Museum in Winchester.

Recruitment is by invitation of the existing Trustees with Trustees appointed for a three-year tenure, extendable. Upon joining the Board, new Trustees are provided with information on the charity's history and plans, the role and responsibilities of Trustees, the governing document, key policies and the minutes of recent Board meetings. Trustee meetings are held on a quarterly basis, as a minimum. All Trustees are active in fundraising support and Mr John Clark acts as Treasurer, producing management accounts in advance of each quarterly meeting. The Trustees observe the official guidance of the Charity Commission for England & Wales. In addition, they have considered the Charity Commission's general guidance on Public Benefit when reviewing our aims and objectives and in planning our future activities. The Trustees consider how planned activities will contribute to the aims and objectives they have set.

Pipal Tree is registered with The Fundraising Regulator and therefore subscribes fully to upholding best practice in fundraising and adherence to GDPR regulations.



Staff and volunteers

Lt Col (retd.) Philip Holmes OBE acts as the CEO of Pipal Tree. He offers not only over 23 years of fundraising and media experience but also his operational insight gained as a former charity Country Director in Nepal. He works from home, this acting as the charity's office with Philip covering all immediate office costs such as utilities. Since January 2019 he has been supported by Beverley Holmes as COO on a two-day per-week basis. We draw upon volunteer support from around the world in addition to that provided by the eight Trustees who are also volunteers.

Other professional services

Griffin Chartered Accountants deliver payroll support. Our website was developed and is maintained by Things to Get Me. Graphic designer Mr Peter Helliwell and the company Outbrand have provided pro bono design services. Mrs Felicity Denby has provided design support for the Lily's Leaves silver jewellery project.

The charity's network

Nepal partners

Under Nepalese law, overseas charities must implement their projects in Nepal through local NGOs. During this reporting period we worked with three local partners:

- **Lily's Leaves:** This social enterprise was set up in October 2020, with our support, by Mrs Lily Katuwal (hence the name). The aim is to provide training to vulnerable and marginalised women alongside employment and production that can ultimately make the training sustainable. The trainees are drawn from Kathmandu valley and from Madhesh Province. These women have mainly been trained through six-month courses in basic and advanced tailoring, the training being residential for Madhesh Province women (Lily's Leaves has its own hostel). All training is free, and trainees receive a modest allowance during the course to help with living costs. Lily's Leaves also provides training and employment to five young deaf women in silver jewellery manufacture. We expect that in 2023 the project will diversify into working in natural fibres and into reforestation activities within Kathmandu valley.
- **Mithila Wildlife Trust:** Mithila Wildlife Trust (MWT) is based in Dhanusha District, Madhesh Province of southeast Nepal. Its core interest, as the name suggests, is environmental and in conservation, but the Trust is also active on behalf of the communities that interact with the natural environment (including the forests). MWT implements all our education projects in Madhesh Province.
- **Our Sansar:** The NGO Our Sansar is the implementing partner for our girls' refuge and rehabilitation centre in Janakpur. The refuge offers protection, rehabilitation and reunification services to abused and vulnerable children, including rape survivors.

National and International partners

In 2022 we worked in partnership with:

- Registered charity Our Sansar (not to be confused with its eponymous, but independent, NGO implementing partner) in support of a girls' refuge in Janakpur, south Nepal. Our Sansar is the lead partner in operational support to this project.
- Registered charity Guy's Trust, which through us funded the construction of a computer classroom at a school in south Nepal.
- Registered charity The McGough Charitable Foundation, the lead funder in our community reforestation projects in south Nepal.

- Registered charity Last Night a DJ Saved My Life which joined with us, Our Sansar and Guy's Trust in funding education projects.
- The non-profit CIC Community Beyond Construction provided design support in planning Community Learning Centres (CLCs) in Nepal.
- U.S. non-profit Her Future Coalition which provided volunteer consultancy support initially to the Lily's Leaves silver jewellery project.
- 33 other grant-making Trusts and Foundations, mainly from the UK.
- Corporate partner VICTVS, a UK-based company with a global reach, that supports learners towards achieving life-changing qualifications.
- Ocean Outdoor is a Digital Out of Home (DOOH) media company, facilitating digital connectivity in the OOH world. Through its Drops in the Ocean fund, Ocean Outdoor publicised our Gurkha Memorial Forest on digital display screens across Great Britain. This free advertising was worth £590,000.

Operational activities in the reporting period

Mission and context

Pipal Tree's open-ended Mission is:

"The upliftment of the *most vulnerable* people in Madhesh Province, southeast Nepal, with a particular focus on children from the lowest castes and marginalised ethnic groups, women and girls, the natural environment and disaster relief. We are at the forefront of the fight against climate change in Nepal through a major reforestation programme, while helping communities to adapt and become more resilient."

Madhesh Province is one of seven Provinces in Nepal, comprising eight of the country's 77 Districts. Despite being Nepal's most populous Province, it has been historically neglected with a range of factors feeding into grinding poverty, marginalisation/exclusion and a lack of opportunity for social or economic progress.

In general, we adopt a holistic, community-based approach to our projects with, for example, our education projects being conducted in the same areas where we are implementing reforestation and rewilding activities. We implement our projects through three local organisations:

- The Janakpur-based NGO The Mithila Wildlife Trust (MWT) which leads on reforestation, community and education projects.
- The Kathmandu-based social enterprise "Lily's Leaves" which provides education and training to vulnerable women. These include deaf women from within Kathmandu valley and women from the untouchable communities in Madhesh Province. Through Lily's Leaves we have also provided material support to schools in the Province, with the distribution of free rucksacks and dignity pads.
- The Birgunj-based NGO Our Sansar, which manages a refuge for vulnerable and traumatised girls in Janakpur.





Mithila Wildlife Trust (MWT) reforestation, community and education projects

During this reporting period MWT has implemented projects in the following areas:

- Community reforestation and afforestation projects.
- The Miyawaki Method rapid-growth reforestation projects.
- Capital and revenue educational support to community schools.
- Non-formal educational support at Community Learning Centres (CLCs).

Community reforestation and afforestation projects

Up until July 2022, we had two community reforestation/afforestation¹ projects running concurrently in adjacent Community User Forest Group (CFUG) areas in Dhanusha District. These were the Bhatighadi Community Forest project (launched in June 2020) and Murgiya Hariyali Community Forest (launched in March 2021). Both sites are approximately 30-35km northeast of Janakpur, the provincial capital of Madhesh Province, southeast Nepal and located in the “Chure” wooded hills. These hills are important not only as wildlife habitats but also as central elements in providing the water supply to the “Terai” plains in the south. Without the water retention and control of riverbanks provided by forests, the Terai would lose their fertility and be at the mercy of environmental disasters, including floods. The latter is particularly pertinent given the effects of climate change in Nepal, which is the ninth most climate change-affected country in the world.

The projects have been implemented by MWT in partnership with the CFUGs, the local authorities, the Department of Forestry and The McGough Foundation (UK). The Department of Forestry donated free saplings and expertise while the McGough Foundation provided almost all the necessary funding.

¹ “Afforestation” refers to planting trees where trees have never grown before – in this case in a former riverbed. “Reforestation” replaces trees that have been cleared by logging or to create pastureland. Afforestation is much more challenging since the ground consists of sand and gravel rather than soil.

Bhatighadi Community Forest

The Bhatighadi CFUG has been managing 57 hectares of forest by agreement with the Government of Nepal, since 1993. But in 2007, the nearby Jaladh river, which ran south from the Chure hills to the Terai, changed its course to flow further to the west and join the Jagdhar River. The Government gave the CFUG the opportunity of extending the forest into a further 45.5 hectares of former river basin. Unfortunately, despite the CFUG's best efforts, only about a third of this could be used for reforestation as there was only sand and gravel (former riverbed) available rather than fertile soil and a highly limited water availability.

When the prospect of grant funding became available from The McGough Foundation, MWT developed a two-year plan for reforestation/afforestation of 32 hectares (22 hectares in year one, 10 in year two) using an approach that involved:

- Scrub clearance and fencing off the plantation site to prevent grazing by domestic or wild animals.
- Pitting – a process of digging .45m deep holes that could be filled with imported fertile soil that would allow saplings to take root.
- Irrigation by constructing a piped water supply and a supporting tractor/water tanker.
- Regular weeding and maintenance, including patrolling to deter wild animals and prevent forest fires.



During a project visit, Gemma McGough demonstrates the correct use of a kukri for scrub clearance to a forest worker.

The inputs to the project were as follows:

- An initial £2,088 raised by Philip Holmes on his 60th birthday half-marathon run which funded the construction of a toilet for the workforce and the provision of a piped water supply from a well to a 1,000-litre tank.
- A grant of £132,793 over two years from The McGough Foundation.
- A private purchase of a tractor and 7,000 litre water tanker by Chris McGough, costing £6,750.
- Saplings to the value of £56,851 donated by the Division Forestry Office.
- An additional one hour per day of voluntary work by the CFUG members.

The outputs have been as follows:

- 57,741 saplings from 25 native species were planted with a 93% survival rate. This compares favourably with a national average – on fertile soil – of 20%. A further 4,100 saplings have been replanted to replace those that died.
- The additional voluntary work allowed 38.8 hectares to be regenerated rather than 32 hectares.
- Wildlife, including deer species such as Spotted Deer (Chital) and Blue Bull, have returned to the area. This has been welcome but has increased the challenge of preventing grazing as deer can jump the fencing.
- The project provided vital income to 164 households during COVID lockdowns in 2020 and 2021.
- MWT has conducted scientific research on the best water retention methods for saplings that have been planted in this inhospitable terrain. The research will be published in due course and provide invaluable guidance at other sites. The best mulch has been shown to be Water Hyacinth which is an invasive species that clogs water courses in the area.

- National recognition in that in August 2021 the Prime Minister of Nepal presented the Bhatighadi CFUG with highly coveted Ganeshman Singh Award for Forestry Management, an annual national award that recognises the best CFUG out of 22,000.
- Approximately 600 tonnes of CO₂ will be sequestered annually once the trees are mature.
- The project received extensive coverage in the local media, including [the Nepali Times](#).

Murgiya Hariyali Community Forest

The newly formed Murgiya Hariyali CFUG took up the challenge of restoring 12 hectares at three separate plantation sites as their first project. In doing so, they were supported by experienced members of the adjacent Bhatighadi CFUG. The area is home to two very ethnically and culturally different communities – the marginalised Madhesi and the Pahadi Janjati, the former being lowland and the latter hill peoples. Both communities are very poor, and the employment provided was very welcome, especially during a COVID lockdown. To their credit, the people toiled through extremes of weather – extreme heat and monsoon rains - to complete the project.



Dev Narayan Mandal, Executive Chairman of MWT and prime mover in the reforestation projects.

This is an important area as the Murgiya (Baluwa) river is a permanent source of water that attracts a wide range of wildlife including the last two survivors of a herd of wild elephants. It is important for animals to have cover as they drink. It was also decided to plant bamboo along the riverbanks as this would not only stabilise the riverbanks but provide fodder that would stop elephants foraging in the neighbouring village and coming into human conflict. This part of Nepal is a high-risk area for human-wildlife conflict and the community was keen that the project should mitigate the risk. The river is also an important migratory route that ultimately connects with the isolated Dhanushadham Protected Forest (DPF) to the south.

The inputs to the project have been:

- £67,429 invested by the McGough Foundation.
- Saplings to the value of £10,560 provided by the Department of Forestry.
- Some volunteer labour by the local community, including training support from Bhatighadi CFUG.

Outputs to the project have been:

- 20,850 saplings planted and replaced where necessary. These can be expected to sequester 200 tonnes of CO₂ annually, once mature.
- Capacity building of a new CFUG at Murgiya/Hariyali that is capable of undertaking further plantation work.

This year, a total of £42,511 was transferred to MWT for these projects.

The Miyawaki Method rapid-growth reforestation projects

Pipal Tree and MWT have been pioneering The Miyawaki rapid-growth reforestation method in Nepal since December 2021. Devised by the late Professor Miyawaki, it is designed primarily for the urban environment where only a comparatively small amount of open space might be available to reforest. An area the size of a tennis court is considered the minimum spaced required for a plantation. The technique involves excavating to a depth of 1.5m, placing a thick layer of compost/manure/organic material, replacing the topsoil, and then planting saplings densely i.e. nine per m². This latter, counter-intuitive, approach appears to work very effectively with saplings supporting one another synergistically. This is probably not only because of the fertiliser but also through the loosening of the soil that allows easy penetration of the root systems. It is stated that a Miyawaki plantation grows ten times faster, is twenty times more biodiverse and thirty times denser than a conventional forest plantation. Within the urban environment there are additional benefits, including absorption of pollutants, a cooling effect and the positive impact of green space on the mental health of urban dwellers. It should be noted that the labour involved means that there is a downside of the method in that it is up to ten times more expensive to plant than a conventional forest. However, in the time of climate change, a rapid response is of paramount importance. We see a role for the Miyawaki Method in rural areas where there is a specific purpose and reason for creating a rapid-growth forest.

So far, we have designed and developed two rural Miyawaki Method projects; the Dhanusha Bird Park (which launched in December 2021) and the Gurkha Memorial Forest (which launched in May 2022).

The Dhanusha Bird Park



For the Dhanusha Bird Park project, we decided to re-forest an over-grazed, barren piece of community land adjacent to a small creek near the village of Dhanushadham with the following four objectives:

- To create a “bird park” that would provide a sanctuary for endangered birds and a hub for conservation activities within the broader community area.
- To inspire school children and students and foster an interest in the natural world and in art.
- To fuel community upliftment through future ecotourism linked to the park, including for visitors who wish to visit the project and see its outcomes. These include mosaics that are unique to Nepal.
- To provide a demonstration site so that the Miyawaki Method can be showcased and replicated at other sites within Nepal.





Philip Holmes installing a bird mosaic, supported by Dev Narayan Mandal.

Our plan is to re-forest this land in phases, as funds become available through application to grant-making Trusts. The Department of Forestry has been providing free saplings from 19 timber-producing species while we have had to purchase approximately sixty other native species (including fruit and nut producers) from garden centres. Our responsibility is the land preparation, planting and subsequent maintenance and irrigation of the site. As an added potential tourist attraction and inspiration for children, we have been installing glass mosaics of birds on plinths at the boundary of the plantation.

The community has been very fully engaged with the project from the outset, starting with discussions and securing initial agreement to fencing off land that had been open to all for grazing. Households, schools, students and community leaders were all involved in physically planting the saplings. An area of the site was set aside on behalf of each of the eight District Forest Offices that lie within Madhesh Province, with each DFO being responsible for providing saplings for their designated area. This has ensured that DFOs have become directly interested in progress. We have also set aside a strip

of land as a “control” area, planting this conventionally.

Already, the Miyawaki plantation is towering over the conventional plantation control area. See the pictures below:



An Indian Teak sapling in the conventional plantation “control” area.



An Indian Teak sapling in the Miyawaki plantation, planted at the same time.



Mosaic admirers.

To date, we have planted 36,980 saplings in three phases, covering an area of 1 hectare. Thirteen mosaics, made by Philip Holmes at his studio in the UK, have been placed on brick pillars around the perimeter. Encouragingly, endangered birds such as Black Bittern have been spotted at the site and even a family of (endangered) Bengal Foxes has taken up residence. The project has received [prominent coverage](#) in Nepal's leading English language paper, the Nepali Times. That exposure has led to enquiries and visits from across Nepal. MWT is offering free consultancy to any organisation that wishes to replicate the project.

This year we have raised £16,903 for the project with £21,000 transferred to Nepal for plantation work and £2,184 spent on mosaic materials.

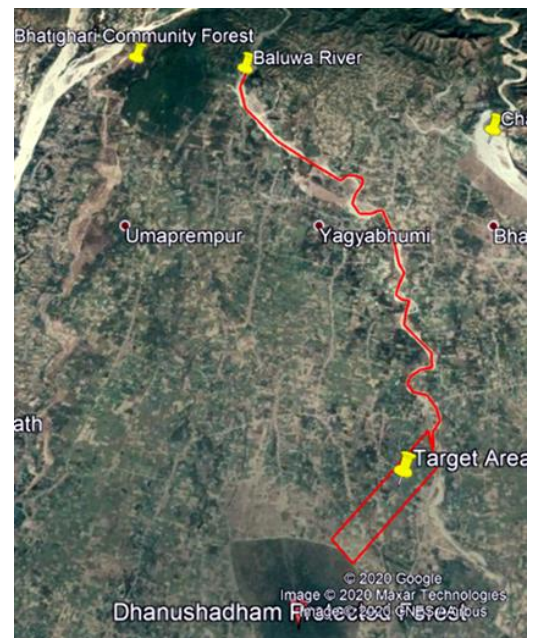


The Gurkha Memorial Forest

This year, we began fundraising for the creation of "The Gurkha Memorial Forest". Through this project, one sapling will be planted in memory of each of the 120,000 Gurkhas who served in World War 2. This ten-year plan will develop a 12km wildlife corridor running between the site of our

Bhatighadi and Murgiya/Hariyali project areas and Dhanushadham Protected Forest (DPF), an isolated, but important, part of virgin forest to the south. The wildlife corridor will follow the Baluwa River south before turning southwest to connect with the DPF. This will be a hybrid reforestation project with the banks of the Baluwa restored using a conventional approach and the southwestern section developed using the Miyawaki Method. This latter section will consist of 13 Miyawaki clusters to represent the 13 Victoria Crosses won by Gurkhas since 1939. Eventually, these clusters will coalesce, the connections being made by conventional reforestation. Just like the Dhanushadham Bird Park project, we will site mosaic artworks in tribute to the Gurkhas that will enhance the environment and generate tourist interest, thereby ensuring the sustainability of the project.

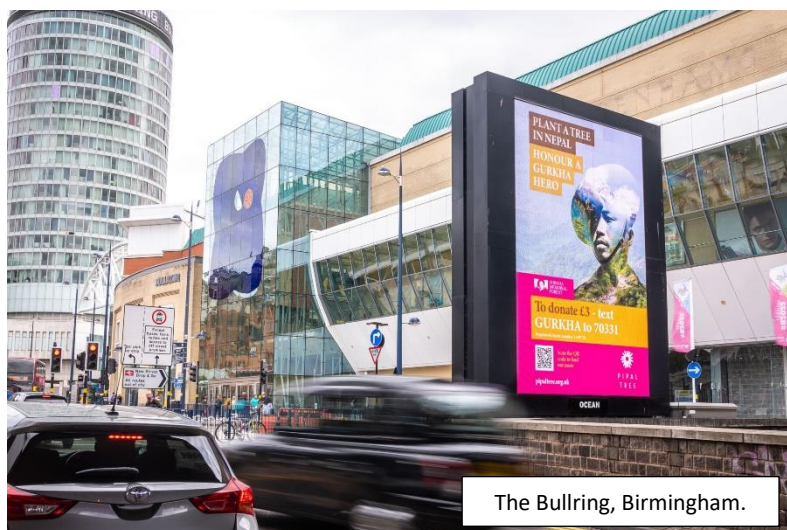
The project launched in May 2022 with an event at The Cinnamon Club in central London. BBC MasterChef Santosh Shah (who hails from the project area) prepared a Nepali vegan lunch for 40 attendees who included Dame Joanna Lumley and our Ambassador, Amrita Acharia. The campaign was advertised on digital display screens in major cities across Great Britain



L to R: Amrita Acharia, Philip Holmes, Joanna Lumley, Ben Clayton (CEO of VICTVS) and Santosh Shah.

through a gift-in-kind of £590,000-worth of free advertising, generously provided by Ocean Outdoor under their “Drops in the Ocean” fund.

This year, we raised £17,107 with an initial transfer of £17,000 made in November 2022 to create the first Miyawaki forest in recognition of the heroism of Captain Lal Thapa, who won his VC in Tunisia in 1942. In 2023, we will continue to raise funds from Trusts, corporates, and the general public, creating plantations as funds come available.



The Bullring, Birmingham.

Capital and revenue educational support to community schools



Inside the new computer room.

As part of our community upliftment within Madhesh Province, we provide capital and revenue support to community schools. This support is primarily focussed on the education of girls and we have the following objectives:

- To reduce school drop-out rates and, by extension, the incidence of child marriage.
- To raise the standard of education at under-resourced community schools (mainly attended by girls) so that it is on a par with the private schools (which are mainly attended by boys).
- To introduce environmental awareness to the classroom.
- To build community goodwill

towards our reforestation work through addressing needs that the community may perceive as being of higher priority.

There is a good overlap of interests at the main school we have been supporting at Bhatighadi, in that the Chairman of the school is also Chairman of the CFUG. He is adamant that if we can provide the resources at the school, he will use his considerable influence with local people to ensure that children attend school.



This year, we have:

- Constructed and furnished a computer classroom at Bhatighadi school at a cost of £25,497 through grant funding provided by Guy's Trust. The classroom was opened in April and dedicated to the memory of the late Guy Joseph. We are particularly pleased that our strong relationship with Guy's Trust has continued further to the Trust's central support to our COVID lockdown food relief in 2021.
- Provided an additional support teacher, Mrs Jina Tamang Sherpa, whose salary of £4,250 has been funded by The Brian Murtagh Charitable Trust. Jina is

funded as a staff member at MWT and her role is to motivate staff and children at the school and act as a point of contact for our programme.

- Delivered 3,916 school rucksacks and 50 packs of dignity pads (reusable sanitary pads) to children at 10 schools within the Province. These have been made at the Lily's leaves social enterprise in Kathmandu and the issue is free of charge. The dignity pads are particularly important given that the toilet facilities at so many schools are very limited, and girls often drop out of school when they start their periods.
- Offered voluntary education consultancy through our Trustee Caroline Milne, who has volunteered in Nepal throughout November and December. Caroline has reviewed the teaching methods at Bhatighadi school, including at the computer facility, and made recommendations.

It should be noted that we funded this aspect of our work through:

- Applications to Trusts, including Guy's Trust.
- Donations and grants towards Lily's Leaves that paid for the production of the rucksacks and dignity pads.

In 2023, our objectives (subject to successful fundraising) are:

- Continued capital development at Bhatighadi school where there is a pressing need to refurbish and rebuild some classrooms.
- Provide additional teachers at this and other schools, teachers being former tutors at our Community Learning Centres (see below) who are recruited from low caste groups. This will not only provide extra teaching support but also give these young people additional teaching experience that can help them find long-term employment.
- Continue the issue of free school rucksacks and dignity pads.

Non-formal educational support at Community Learning Centres (CLCs)



Stationery distribution to eager children.

In February this year, we hosted a visit by Gemma McGough, Chairman of the McGough Foundation, to our Nepal projects. She is pictured left delivering stationery to children who attend the Community Learning Centre (CLC) at Dhanushadham that we constructed through her Foundation's funding in 2020/2021.

The CLC model provides non-formal education support to children from the lowest castes within the "untouchable" community, including the Dom and Musahar ("rat-eater") caste groups. It serves as an entry point to mainstream education at local schools and/or providing help with homework that reduces the likelihood of children dropping out of school. We have

discovered that the CLC goes beyond that. Anecdotally, we have been informed that children consider that they get their education at the CLC and only attend school to obtain their certificates.



A girl leading the class inside the CLC.

Alongside the clear benefit to children who attend class before and after attending school each day, the CLC offers a basic income to tutors who are drawn from the same community. These tutors are college students, and their salaries allow them to complete their higher secondary education, at which point they have to leave and thereby create vacancies for other college students. It is these tutor graduates to whom we envisage offering further experience as support teachers in community schools in the coming time. Needless to say, the tutors act as excellent role models to the children, demonstrating that there is a future in education. Two former tutors have progressed into joining the Nepal army, the first time that the Army has accepted members of the Musahar community.

This year, we have:

- Continued to fund three tutors at the Dhanushadham CLC and two tutors at a classroom within a leper colony.
- Commenced building of a new CLC at Pasman Tol through grant funding by Eleos Compliance and The Allen and Nesta Ferguson Charitable Trust. In November we transferred £19,500 towards a budget of £39,000. This project is in

conjunction with Community Beyond Construction, one of whose Founders, Andy Sharp, conducted a site visit in July.

- Commenced building of a new CLC at Saghara (close to Pasman Tol) through a grant from Guy's Trust. In November we transferred £10,000 towards a budget of £23,000.

This work has been funded through grants from Trusts and Foundations and through a Big Give summer appeal entitled “Educating Untouchable Children in Nepal” that realised £10,950 in July/August 2022.

In 2023, subject to successful fundraising, we will continue to cover revenue costs (hopefully in conjunction with another small education charity) and aim to build another CLC at a new site.

Lily’s Leaves’ female empowerment projects



Birthday celebrations.

The young women trainees at Lily’s Leaves celebrated the social enterprise’s second birthday in October 2022. The success is particularly noteworthy as the start-up came at the most daunting of times with COVID lockdowns to contend with, restricting movements within Nepal and access to potential markets overseas.

The social enterprise is based in Kathmandu valley although most of the trainees have been vulnerable young women from rural areas of Madhesh Province. This has necessitated providing accommodation for the six-month-long courses in basic and advanced tailoring. On the completion of basic training, graduates are gifted a free sewing machine and table to return home with. Alternatively, they may have the option of joining the advanced tailoring training course. Training takes place

alongside the production of bags, garments, facemasks, school rucksacks and dignity pads, the latter two for free distribution to poor community schools in the women’s home areas. The training is vitally important as no such opportunities exist in the women’s home areas and they are unable to access training elsewhere in Nepal. This is because they speak Maithili rather than Nepali as their first language and many of the trainees are further marginalised in that they lack citizenship, this being a pre-requisite for joining vocational training courses.



Teaching basic maths to trainee tailors.

In addition, a group of four young deaf women have been producing silver jewellery to a very high standard. During this reporting period these women received training in new skills, including stone-setting, provided by Nancy Edwards of U.S. non-profit Her Future Coalition. The market for all of Lily’s Leaves’ products has been developing slowly but successfully, with, for example, The Gurkha Museum in Winchester, UK, now stocking Lily’s Leaves silver jewellery. Graphic designer Peter

Helliwell provided the imagery and design for the Lily’s Leaves catalogues pro bono.

In November the Lily’s Leaves Founder, Lily Katuwal, paid her first visit to the UK where she had an opportunity to support the Pipal Tree Big Give Christmas Challenge that was fundraising for Lily’s Leaves and to meet donors and customers.



During this reporting period, Lily's Leaves has:

- Given 10 vulnerable women regular employment at the production centre.
- Trained 23 women in basic tailoring (six-month courses).
- Trained 5 women in advanced tailoring (six-month courses)
- Made and distributed 3,916 school rucksacks.
- Supported ten schools with distribution of rucksacks and dignity pads.

Pipal Tree provides a monthly transfer to Lily's Leaves based upon an annual budget and will continue to do so until the social enterprise can be self-sustaining through sales. Funds have been raised through the Big Give Christmas Challenge 2021, by grant applications and sale of products. This year, we have transferred a total of £130,235 to the programme.

In 2023, Lily's Leaves operating costs will be reduced significantly by decentralisation of production and training to the women's home areas, negating the need for accommodation. Specifically, a new production centre will be

set up in Sarlahi District where women whom we have trained can become the trainers, teaching new trainees in their own language. Lily's Leaves will further complement the work of MWT by undertaking some Miyawaki reforestation work in Kathmandu valley.

Our Sansar child protection (girls' refuge) project



Gender-based Violence (GBV) is endemic in south Nepal. It spans rape and attempted rape (including marital rape), sexual abuse, dowry violence, child marriage, retribution for alleged witchcraft, illegal abortion and burns (including through acid attack).

According to data from the Nepal government's Women, Children and Senior Citizen Directorate, Madhesh Province is the worst affected by GBV out of Nepal's seven Provinces.

In March 2021, in spite of the operational challenges presented by COVID, in conjunction with our UK-registered charity partner Our Sansar, we set up a 20-bed girls' refuge in the Provincial capital, Janakpur. This is the only facility of its kind in Madhesh Province and acts as both a shelter and a focus for outreach to victims within the community. Our Sansar has taken the operational lead in this initiative, with its eponymous NGO being the lead implementer. Pipal Tree's commitment is to meet half of the operating costs, doing so by monthly transfer to Our Sansar in the UK. This year we transferred £13,922 to Our Sansar as monthly transfers and £3,180 through the Christmas Big Give. Philip Holmes raised £5,439 towards the project through his Pennine Way Challenge in September.



In 2022 we helped 45 girls directly. Of these, 32 stayed at the refuge and 13 were supported in the local community through services such as counselling, obtaining birth certificates and citizenship, training and educational support. At the time of writing, eight girls are resident at the refuge with a further nine girls awaiting admission to the shelter upon completion of the necessary paperwork with the local authorities.

Our Sansar has conducted two training sessions for 25 young women on children, women rights, education and is planning an outreach campaign on gender-based violence at local schools.

Case studies (names changed):

1. Elisha

Aged 14, Elisha was repeatedly raped by a 70-year-old neighbour over a two-year period when her parents were at work and Elisha was left at home to look after her younger siblings. Elisha got pregnant as a result and the man forced her to have an abortion at a local pharmacy when she was five months' pregnant. When she was initially treated at the hospital, the doctors worried that she might not survive at all. She was in a terrible health condition. She then joined our safe house and is receiving counselling, care, education and we are working on her plans for the future. A legal case has been filed against the man who faces a long custodial sentence.

2. Rani

Aged 16, Rani became involved with a 20-year-old man who concealed the fact that he was married. The girl fell pregnant at the age of 14 and the man forced her to have an abortion. She fell pregnant again at the age of 15 and the man abandoned her. The girl and her family filed a rape case against the man and police have issued an arrest warrant, but the man had absconded to India. He is in hiding now and Our Sansar is trying to locate him. Rani joined the refuge when she was 5 months pregnant, however there were many complications with her pregnancy, and we provided her with a hospital treatment for a few weeks. She almost lost her life and sadly the baby did not survive. She is under our care for now, receiving counselling, education and care. The parents are supportive but the community is causing issues due to the social taboos so Rani will stay at the refuge until it is safe for her to go back home. In the meantime, Our Sansar is planning her future – providing her with education and skills training.

3. Marina

Marina is 14 years old. Her father is an alcoholic who used to beat Marina and her two younger siblings on a daily basis. Because of this, their mother took the two younger children to her mother's house and Marina stayed with her uncle. One day when the uncle was out, Marina's father came to the house and raped her. Marina called for help immediately and the neighbour helped her to contact the police who then took her to the hospital. The neighbour assisted her with filing the case against the father. The father has been arrested and is in custody at the moment. The family however are suffering financially as the mother is only able to find temporary work so Our Sansar is trying to see how it can assist. Marina is at the refuge now and needs a lot of support due to her trauma. She is still struggling with the difference between right and wrong and had many issues with adapting to living with other girls. However, she is progressing well and becoming more confident, and really enjoying classes at the refuge.

Public Benefit

The public benefit in 2022 can be summarised as follows:

- Reforestation activities resulted in 667 person-days of employment.
- 122 schoolchildren were educated on environmental issues.
- We gave 10 vulnerable women regular employment at the Lily's Leaves production centre.
- Lily's Leaves trained 23 women in basic tailoring (six-month courses) and 5 women in advanced tailoring (six-month courses).
- Lily's Leaves manufactured and distributed 3,916 school rucksacks, supporting ten schools in Madhesh Province.
- We funded two tutors to 15 children within a leper colony school and extended this to include 44 children from the community. These children are from the untouchable "Musahar" ("rat eater") caste.
- We supported the education of 142 children at the Bhatighadi school with the potential to help several hundred more from within the school's catchment area in due course.
- We continued to fund two tutors for 542 children at the Dhanushadham CLC.
- We supported 45 girls through the Janakpur refuge, with 32 of these staying at the refuge and 13 receiving community support.

Financial Review

Pipal Tree derived most of its income in 2022 from:

- UK-based grant-making bodies.
- Individual donors, mainly in the UK, including Gift Aid. Donations were channelled as much as possible through Big Give appeals that allowed matching of funding.
- The McGough Charitable Foundation.

The charity had an income of £380k for the year (2021: £372k) - an increase of 2% over 2021, however this includes £59k of donated services. This was an extremely good result during what continues to be a challenging time for fundraising. The charity has continued to make effective use of Big Give opportunities for matching pledges, using a number of bespoke appeals as well as the annual December appeal to raise funds for child protection, the empowerment of girls and women projects, development of emergency relief funds and reforestation projects. We also received over £45k of income from The McGough Charitable Foundation for the ongoing reforestation project in Bhatighadi. We have also received funding of over £19k from Guy's Trust and £17k from the Allan and Nesta Ferguson Trust for two new Community Learning Centres at Pasman Tol and Saghara Tol.

The charity spent £337k on Nepal projects and operational support during the year (2021: £304k). This supported the activities of Lily's Leaves; the reforestation projects at Bhatighadi, Dhanusha Bird Park and the initial funding payment for the Gurkha Memorial Forest; the joint Girls' Refuge project in Janakpur with Our Sansar; funding a teacher at the school in Bhatighadi and the initial payments to start work on the Community Learning Centres and Pasman Tol and Saghara Tol. During the same period, the charity spent £33k on UK administrative costs and governance (2021: £23k) and £82k on fundraising (2021: £20k), which includes £58k in recognition for the free advertising space from Ocean Outdoor.

Reserves policy

The Trustees aim to hold unrestricted funds of £60k equating to at least twelve months of projected UK operating costs to enable the charity to manage the risks and uncertainties of continuing to operate in the current economic climate. The balance of unrestricted funds at year end of £63k is in excess of this amount.

The Trustees continue to build up a disaster relief fund, which can be made available immediately for any environmental or other significant disaster in Nepal. This will be derived from Big Give Christmas Appeals and legacy income.

Risk management

The Trustees have considered the risks to which Pipal Tree may be exposed and are content that the overall risks to the charity are mitigated to an acceptable level. The Trustees maintain a risk register that is under regular review.

Conclusion

In conclusion, this has been another very successful year for Pipal Tree at home and in Nepal. We look forward to continued growth in 2023.

Statement of the Trustees' responsibilities in respect of the Trustees' Annual Report and the financial statements

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the net income or expenditure, of the charity for the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards and Statements of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity are not required to contribute an amount to the assets of the charity in the event of winding up. The Trustees are members of the charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

Independent examiners

Godfrey Wilson Limited were appointed as Independent Examiners to the charity during the year and have expressed their willingness to continue in that capacity.

Approved by the Trustees on 27th January 2023 and signed on their behalf by:



.....
Clotilde Hunter
Chair of Trustees

Independent examiner's report

To the trustees of

Pipal Tree

I report to the trustees on my examination of the accounts of Pipal Tree (the CIO) for the year ended 31 December 2022, which are set out on pages 24 to 35.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the CIO as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Alison Godfrey

Date: 30 January 2023

Alison Godfrey FCA

Member of the ICAEW

For and on behalf of:

Godfrey Wilson Limited

Chartered accountants and statutory auditors

5th Floor Mariner House

62 Prince Street

Bristol

BS1 4QD

Pipal Tree

Statement of financial activities

For the year ended 31 December 2022

	Note	Restricted £	Unrestricted £	2022 Total £	2021 Total £
Income from:					
Donations	3	<u>257,530</u>	<u>122,430</u>	<u>379,960</u>	<u>372,265</u>
Total income		<u>257,530</u>	<u>122,430</u>	<u>379,960</u>	<u>372,265</u>
Expenditure on:					
Raising funds		-	82,378	82,378	20,313
Charitable activities		<u>290,511</u>	<u>46,409</u>	<u>336,920</u>	<u>304,092</u>
Total expenditure	5	<u>290,511</u>	<u>128,787</u>	<u>419,298</u>	<u>324,405</u>
Net income / (expenditure) and net movement in funds	7	(32,981)	(6,357)	(39,338)	47,860
Reconciliation of funds:					
Total funds brought forward		<u>198,933</u>	<u>69,107</u>	<u>268,040</u>	<u>220,180</u>
Total funds carried forward		<u>165,952</u>	<u>62,750</u>	<u>228,702</u>	<u>268,040</u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 14 to the accounts.

Pipal Tree

Balance sheet

As at 31 December 2022

	Note	2022 £	2021 £
Current assets			
Debtors	10	46,918	72,295
Cash at bank and in hand		<u>210,037</u>	<u>210,876</u>
		256,955	283,171
Liabilities			
Creditors: amounts falling due within 1 year	11	<u>(28,253)</u>	<u>(15,131)</u>
Net current assets		<u>228,702</u>	268,040
Net assets	13	<u><u>228,702</u></u>	<u><u>268,040</u></u>
Funds	14		
Restricted funds		165,952	198,933
Unrestricted general funds		<u>62,750</u>	<u>69,107</u>
Total charity funds		<u><u>228,702</u></u>	<u><u>268,040</u></u>

Approved by the trustees on 27 January 2023 and signed on their behalf by



Clotilde Hunter
Chair of Trustees

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2022

1. Accounting policies

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Pipal Tree meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from the government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

d) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

The trustees have assigned a value to the gifts in kind received in 2022 at a rate of 10% of the market value of the services provided, which the trustees believe to be appropriate and realistic.

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity: this is normally upon notification of the interest paid or payable by the bank.

Notes to the financial statements

For the year ended 31 December 2022

1. Accounting policies

f) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Grants payable are charged in full in the year in which the offer is conveyed to the recipient except in those cases where the offer is conditional or there are conditions attached to the payment of future installments which could prevent the remainder of the grant being paid. Grants or grant installments subject to conditions are recognised as expenditure when the conditions attached have been fulfilled. Grants offered subject to conditions at the year end are noted as commitments but are not accrued as expenditure.

h) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated between the cost of raising funds and expenditure on charitable activities based on the proportion of cost by each activity (before donated services) as follows:

	2022	2021
Raising funds	6.4%	5.4%
Charitable activities	93.6%	94.6%

i) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

j) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the 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.

1. Accounting policies

l) Financial instruments

The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

m) Pension costs

The charity operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

n) Foreign currency transactions

Transactions in foreign currencies are translated at rates prevailing at the date of the transaction. Balances denominated in foreign currencies are translated at the rate of exchange prevailing at the year end.

o) Accounting estimates and key judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There are no key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements.

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2022

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	2021 Total £
Income from:			
Donations	304,922	67,343	372,265
Total income	304,922	67,343	372,265
Expenditure on:			
Raising funds	-	20,313	20,313
Charitable activities	268,946	35,146	304,092
Total expenditure	268,946	55,459	324,405
Net income	35,976	11,884	47,860
Transfers between funds	(5,211)	5,211	-
Net movement in funds	30,765	17,095	47,860

3. Income from donations

	Restricted £	Unrestricted £	2022 Total £
Grants and donations	257,530	50,312	307,842
Gift aid	-	12,850	12,850
Gifts in kind*	-	59,268	59,268
Total income from donations	257,530	122,430	379,960

*During the year the charity received donated advertising and marketing services.

Prior period comparative:

	Restricted £	Unrestricted £	2021 Total £
Grants and donations	304,922	50,644	355,566
Gift aid	-	16,699	16,699
Total income from donations	304,922	67,343	372,265

4. Government grants

The charity did not receive government grants in the current or prior period.

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2022

5. Total expenditure

	Raising funds £	Charitable activities £	Support and governance costs £	2022 Total £
Projects expenditure (note 6)	-	290,512	-	290,512
Salaries (note 8)	12,936	12,936	17,248	43,120
Travelling and subsistence	-	-	11,788	11,788
Printing, stationery and postage	-	-	793	793
IT and professional fees	-	1,330	1,270	2,600
Other costs	-	930	2,254	3,184
Fundraising and website	8,033	-	-	8,033
Donated services: advertising and marketing	59,268	-	-	59,268
Sub-total	80,237	305,708	33,353	419,298
Allocation of support and governance costs	2,141	31,212	(33,353)	-
Total expenditure	82,378	336,920	-	419,298

Total governance costs were £6,912 (2021: £6,001).

Prior period comparative

	Raising funds £	Charitable activities £	Support and governance costs £	2021 Total £
Projects expenditure (note 6)	-	268,946	-	268,946
Salaries (note 8)	12,931	12,931	17,242	43,104
Travelling and subsistence	-	-	345	345
Printing, stationery and postage	-	-	932	932
IT and professional fees	-	-	3,071	3,071
Other costs	-	-	1,886	1,886
Fundraising and website	6,121	-	-	6,121
Sub-total	19,052	281,877	23,476	324,405
Allocation of support and governance costs	1,261	22,215	(23,476)	-
Total expenditure	20,313	304,092	-	324,405

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2022

6. Projects expenditure

Projects expenditure comprises of grants payable to the following partners carrying out projects in Nepal:

	2022 £	2021 £
Mithila Wildlife Trust, Nepal	143,175	188,158
Lily's Leaves, Nepal	130,235	66,036
Our Sansar, UK	17,102	14,752
	<u>290,512</u>	<u>268,946</u>

7. Net movement in funds

This is stated after charging:

	2022 £	2021 £
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses*	1,876	-
Independent examiner's remuneration	<u>1,100</u>	<u>950</u>

*During the year expenses were reimbursed to two trustees (2021: Nil) for travel to Nepal.

8. Staff costs and numbers

Staff costs were as follows:

	2022 £	2021 £
Salaries and wages	42,220	42,219
Pension costs	<u>900</u>	<u>885</u>
	<u>43,120</u>	<u>43,104</u>

No employee earned more than £60,000 during the year.

The key management personnel of the charity comprise the trustees, Chief Executive Officer and Chief Operating Officer. The total employee benefits of the key management personnel were £43,120 (2021: £43,104).

	2022 No.	2021 No.
Average head count	<u>2</u>	<u>2</u>

9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2022

10. Debtors

	2022	2021
	£	£
Accrued income	30,884	33,699
Prepayments	1,922	16,440
Gift aid	8,611	11,767
Other debtors	5,501	10,389
	<u>46,918</u>	<u>72,295</u>

11. Creditors: amounts due within 1 year

	2022	2021
	£	£
Grants payable (note 12)	26,979	10,497
Accruals	1,100	950
Other creditors	174	3,684
	<u>28,253</u>	<u>15,131</u>

12. Grants payable

	2022	2021
	£	£
Grant commitments brought forward	10,497	16,701
Grants committed to during the year (note 6)	290,512	268,946
Grants paid during the year	<u>(274,030)</u>	<u>(275,150)</u>
Grant commitments carried forward	<u>26,979</u>	<u>10,497</u>

Pipal Tree

Notes to the financial statements

For the year ended 31 December 2022

13. Analysis of net assets between funds

	Restricted funds £	General funds £	Total funds £
Current assets	192,931	64,024	256,955
Current liabilities	<u>(26,979)</u>	<u>(1,274)</u>	<u>(28,253)</u>
Net assets at 31 December 2022	<u>165,952</u>	<u>62,750</u>	<u>228,702</u>
Prior year comparative			
	Restricted funds £	General funds £	Total funds £
Current assets	209,430	73,741	283,171
Current liabilities	<u>(10,497)</u>	<u>(4,634)</u>	<u>(15,131)</u>
Net assets at 31 December 2021	<u>198,933</u>	<u>69,107</u>	<u>268,040</u>

Notes to the financial statements

For the year ended 31 December 2022

14. Movements in funds

	At 1 January 2022 £	Income £	Expenditure £	Transfers between funds £	At 31 December 2022 £
Restricted funds					
Disaster relief	13,643	1,141	-	-	14,784
Education and community support	17,594	73,179	(60,479)	-	30,294
Empowering girls and women	88,745	85,715	(130,235)	-	44,225
Environment and climate change	12,610	88,211	(82,695)	-	18,126
Vulnerable and abused children	66,341	9,284	(17,102)	-	58,523
Total restricted funds	198,933	257,530	(290,511)	-	165,952
Unrestricted funds					
General funds	69,107	122,430	(128,787)	-	62,750
Total unrestricted funds	69,107	122,430	(128,787)	-	62,750
Total funds	268,040	379,960	(419,298)	-	228,702

Purposes of restricted funds

Disaster relief: Funds received to allow us to respond to natural disasters in Nepal, such as earthquakes, floods and COVID. In the past, we have been entirely reliant on emergency appeals to our supporters. This has meant that we have been unable to deliver meaningful relief until funds have been donated. We are building up this reserve fund that will allow us to overcome this challenge and potentially save lives. In future, donations from wills may be assigned to a similar disaster relief designated fund.

Education and community support: This is a central element of upliftment of the impoverished rural communities of Madhesh Province. In the short term, most of our funding is being allocated towards providing capital and revenue support to community schools and Community Learning Centres (CLCs) with the Mithila Wildlife Trust as the implementing partner NGO. CLCs help children with non-formal education, delivered by college student tutors, that underpins their mainstream education and reduces the chances of drop-out. When girls drop out of school prematurely, they are highly vulnerable to child marriage. Educated girls and women are vital towards undermining poverty, accessing services and securing basic human rights.

Empowering girls and women: Income received into this fund is used to support the Lily's Leaves social enterprise which is based in Kathmandu with a satellite production centre in Madhesh Province from January 2023. The initiative provides skills training (mainly tailoring and silver jewellery) to vulnerable and deaf women, some of whom come from Kathmandu valley, but most are from Madhesh Province. Our aim is for this social enterprise to become self-sustaining through sale of products nationally and internationally. The production centre also makes school rucksacks and dignity pads (reusable sanitary pads) for free distribution to community schools in Madhesh Province.

Notes to the financial statements

For the year ended 31 December 2022

14. Movements in funds (continued)
Purposes of restricted funds (continued)

Environment and climate change: Nepal is the ninth most affected country in the world by climate change and the people in south Nepal are particularly prone to climate change disasters such as floods and landslides. Income received into this fund is used to respond, initially, through a reforestation programme. This involves The Mithila Wildlife Trust planting forests in partnership with the Department of Forestry and Community Forest User Groups (CFUGs). Our reforestation programme consists of a series of projects that include The Dhanusha Bird Park project and The Gurkha Memorial Forest.

Vulnerable and abused children: Gender-based violence is endemic within Madhesh Province and there are many displaced children around the area of the open border with India. This restricted funding is used, in partnership with registered charity Our Sansar, to co-fund a refuge for girls in Madhesh Province's principal town, Janakpur. Support to the girls at the refuge is protective, material, educational, legal and psychosocial with outreach also to girls in the community, some of whom may have previously passed through the refuge. We are reviewing how best to provide similar support to boys in the near future.

Prior year comparative	At 1 January 2021 £	Income £	Expenditure £	Transfers between funds £	At 31 December 2021 £
Restricted funds					
Disaster relief	8,153	47,095	(41,605)	-	13,643
Education and community support	4,250	47,471	(34,127)	-	17,594
Empowering girls and women	56,080	103,912	(66,036)	(5,211)	88,745
Environment and climate change	18,592	106,444	(112,426)	-	12,610
Vulnerable and abused children	81,093	-	(14,752)	-	66,341
Total restricted funds	168,168	304,922	(268,946)	(5,211)	198,933
Unrestricted funds					
General funds	52,012	67,343	(55,459)	5,211	69,107
Total unrestricted funds	52,012	67,343	(55,459)	5,211	69,107
Total funds	220,180	372,265	(324,405)	-	268,040

15. Related party transactions

There were no related party transactions in the current or prior period.



**Pipal Tree
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Ledstone
Kingsbridge
Devon TQ7 2HQ**

01548 852816

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philip@pipaltree.org.uk

Alison Godfrey
Godfrey Wilson Limited
Chartered Accountants & Statutory Auditors
5th Floor Mariner House
62 Prince Street
Bristol
BS1 4QD

27 January 2023

Dear Alison

Letter of Representations on the Financial Statements for the Year Ended 31 December 2022

We confirm that the following representations are made on the basis of enquiries of the trustees, management and staff with relevant knowledge and experience (and, where appropriate, of inspection of supporting documentation) sufficient to satisfy ourselves that we can properly make each of the following representations to you:

1. We have fulfilled our responsibilities as trustees, as set out in the terms of your engagement letter dated 6 January 2023, under the Charities Act 2011 for preparing financial statements, in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

We confirm that in our opinion the financial statements give a true and fair view and in particular that where any additional information must be disclosed in order to give a true and fair view that information has in fact been disclosed. We confirm that the selection and application of the accounting policies used in the preparation of the financial statements are appropriate, and we approve these accounts for the year ended 31 December 2022.

2. We confirm that all accounting records have been made available to you for the purpose of your examination, in accordance with your terms of engagement, and that all the transactions undertaken by the charity have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of all management, trustees' and members' meetings, have been made available to you. We have given you unrestricted access to persons within the charity in order to obtain evidence and have provided any additional information that you have requested for the purposes of your examination.
3. We confirm the charity has satisfactory title to all assets and there are no liens or encumbrances on the assets, except for those disclosed in the financial statements.

Trustees: Mrs Clotilde Hunter (Chairman), Ms Julie Graham, Ms Caroline Milne, Mr John Clark (Treasurer), Ms Angela Sherman, Mrs Rayner Rees, Mrs Sudha Rai,
Ms Clara King

CEO: Lt Col (retd.) Philip Holmes OBE

Charity Reg. No. 1159770

4. We confirm that significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable. We confirm that we have no plans or intentions that may materially alter the carrying value and where relevant the fair value measurements or classification of assets and liabilities reflected in the financial statements.
5. We confirm that the charity has no liabilities or contingent liabilities other than those disclosed in the financial statements.
6. We confirm that all known actual or possible litigation and claims whose effects should be considered when preparing the financial statements have been disclosed to you and accounted for and disclosed in accordance with the applicable financial reporting framework.
7. We confirm that there have been no events since the balance sheet date which require disclosing or which would materially affect the amounts in the financial statements, other than those already disclosed or included in the financial statements.
8. We confirm that we are aware that a related party of the charity is a person or organisation which either (directly or indirectly) controls, has joint control of, or significantly influences the charity or vice versa and as a result will include: trustees, other key management, close family and other business interests of the previous. We confirm that all related party relationships and transactions have been accounted for and disclosed in accordance with the applicable financial reporting framework.
9. We confirm that the charity neither had, at any time during the year, any arrangement, transaction or agreement to provide credit facilities (including advances and credits granted by the charity) for trustees, nor provided guarantees of any kind on behalf of the trustees except as disclosed in the financial statements.
10. We confirm that the charity has not contracted for any capital expenditure other than as disclosed in the financial statements.
11. We confirm that the charity has complied with all aspects of contractual agreements that could have a material effect on the financial statements in the event of non-compliance.
12. We confirm that we are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the charity conducts its activities and which are central to the charity's ability to conduct its activities, except as explained to you and as disclosed in the financial statements.
13. We acknowledge our responsibility for the design, implementation and maintenance of internal controls to prevent and detect fraud. We confirm that we have disclosed to you the results of our risk assessment of the risk of fraud in the organisation. There have been no deficiencies in internal control of which we are aware.
14. We confirm that there have been no actual or suspected instances of fraud involving trustees, management or employees who have a significant role in internal control or that could have a material effect on the financial statements. We also confirm that we are not aware of any allegations of fraud by trustees, former trustees, employees, former employees, regulators or others.
15. We confirm that, in our opinion, the charity's financial statements should be prepared on the going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. In reaching this conclusion, we have taken into account all relevant matters of which we are aware, and have considered a period of at least one year from the date on which the financial statements will be approved.
16. We confirm that in our opinion the effects of uncorrected misstatements are immaterial, both individually and in aggregate, to the financial statements as a whole.
17. We confirm that we are not aware of any matters of material significance that should be reported to regulators. We confirm that all correspondence with the Charity Commission has been made available to you.

Trustees: *Mrs Clotilde Hunter (Chairman), Ms Julie Graham, Ms Caroline Milne, Mr John Clark (Treasurer), Ms Angela Sherman, Mrs Rayner Rees, Mrs Sudha Rai, Ms Clara King*

CEO: *Lt Col (retd.) Philip Holmes OBE*

Charity Reg. No. 1159770

18. We confirm that all grants, donations and other income, including those subject to special terms or conditions or received for restricted purposes, have been notified to you. There have been no breaches of terms or conditions during the period regarding the application of such income.

Yours sincerely



Clotilde Hunter – Chair of Trustees
For and on behalf of the Trustees of Pipal Tree

Pipal Tree

England & Wales - Charity number 1159770

Accounts



Pipal Tree

(formerly ChoraChori)

A Charitable Incorporated Organisation (CIO)

Report and Financial Statements
For the Year Ended 31st December 2021

Charity Number: 1159770

**“Emerging from the COVID pandemic stronger
and even more focussed than before.”**



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Reference and Administrative Information

Charity Name Pipal Tree (formerly ChoraChori)

Charity Registration No 1159770

Founders

Philip and Beverley Holmes

Trustees

Clotilde Hunter (Chair)

Julie Graham

Caroline Milne

Penny Rudge (Treasurer)

Angela Sherman – appointed 5th March 2021

Rayner Rees – appointed 1st November 2021

Staff

Philip Holmes (CEO)

Beverley Holmes (part-time COO)

Ambassadors

Amrita Acharia – Nepalese/Ukrainian Actress

Nirmal “Nims” Purja MBE – Former Gurkha and world record holding Himalayan mountaineer

Mark Curry – Actor and TV presenter

Registered Office

Three Ways, Ledstone, Kingsbridge, Devon TQ7 2HQ

Telephone: 01548 852816 **E-mail:** philip@pipaltree.org.uk **Website:** www.pipaltree.org.uk

Independent examiner

Griffin

Chartered Accountants

Honiton Office

165 High Street, Honiton, EX14 1LQ

Bankers

National Westminster Bank plc

15 Victoria Street

Paignton

Devon TQ4 5DE

Chairman of Trustees' Statement

In my statement in last year's Annual Report, I observed that, in spite of the operational, organisational and financial challenges of COVID, we would enter 2021 stronger than at the beginning of 2020. In late 2020, the pandemic had made us pause to review our vision, values, priorities and approach to determine not only how we would survive and become sustainable as a small charity but also how we could become even better and deliver a greater impact with the inevitable fewer resources. Also, we needed to respond to changing circumstances in Nepal, particularly in respect of the Climate Emergency and the pandemic, so that we could remain relevant to contemporary needs.

The main upshot from the internal review was that on one hand we diversified from our original core focus of children (which gave us our original name of "ChoraChori") to address issues relating to the climate, female empowerment, support to vulnerable people and communities and disaster relief. On the other, we became more focussed in that we decided to concentrate our activities in just one of Nepal's seven Provinces, Province 2, with some support activities in Kathmandu valley. Critically, throughout this year we have become better networked with other small UK-registered charities, most especially Our Sansar and Guy's Trust.

This revised approach has allowed us to increase our impact from benefiting needy people in the tens and hundreds to reaching out to the thousands. For example, it was this collaboration that allowed us to deliver food relief to nearly 15,000 desperate people during COVID lockdown using funds that were raised through a combined fundraising strategy. Even this figure is dwarfed by the 75,703 saplings we have been able plant over the past year in our reforestation project work that you can read about in this report.

I also predicted a year ago that, after the fundraising setback of 2020 (common to all charities), our upward financial trajectory would resume. This has indeed been the case, with a 20% increase of income and an 6% drop in expenditure. We have turned around last year's deficit to realise a healthy operating surplus. Our unrestricted reserves level remains stable and in line with the Trustees' reserves policy. We are thrilled that this year has ended very much on a high with our Big Give Christmas appeal attracting 237 donations totalling £110k. This allowed us to hit our appeal target and placed us 22nd out of the 928 participating charities in terms of the funds raised. This represents a huge vote of confidence from our supporters, testament to the quality and relevance of our projects, the calibre of our partnerships and power of our communications. Clearly, we are indeed emerging from the COVID pandemic stronger and even more focussed than before.

I am very pleased that the year also ended with our welcoming leading Soroptimist and retired head teacher Rayner Rees as our sixth Trustee. Rayner had been working closely with us during our collaboration with the Soroptimist Federation of Great Britain and Ireland and her appointment is a fitting recognition of that valued relationship.

In 2022 we expect that, whilst the pandemic is far from over, there will be a continued resumption of normal operations, including the possibility of visits to Nepal once again by Trustees, staff and volunteers. It is this direct interface and resulting synergy that has been historically one of our greatest strengths.



Clotilde Hunter
Chair of Trustees
19th April 2022

Report of the Trustees

Introduction

The Trustees present their Annual Report and the Financial Statements of Pipal Tree for the period ended 31st December 2021. The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Articles of Association, the Statement of Recommended Practice 2019 and the Companies Act 2006. Pipal Tree is a Charitable Incorporated Organisation (CIO), registered with The Charity Commission as “ChoraChori” on 5th January 2015, name change approved by the Commission on 20th October 2020. We conduct projects only in Nepal.

Background to Pipal Tree

Philip and Beverley Holmes founded ChoraChori in January 2015 to support the types of child welfare projects they had been involved in during their time living and working in Nepal between 2004 and 2012. Initially, the charity’s programmes were entirely child-related, including the protection and rehabilitation of child rape victims, prosecution of rapists, in-house education and vocational training and support to schools. In addition, we provided disaster relief following the 2015 earthquakes and the 2017 floods in Nepal.

Over the past two years our project interests have extended to encompass:

- The natural environment and climate change
- Female empowerment through education and training
- Community support including assistance to schools and uplift of vulnerable people
- Protection and rehabilitation of the victims of child abuse (mainly girls)
- Disaster relief

In October 2020, the Charity Commission approved our name change to “Pipal Tree” which better reflected our broader remit, including environmental and community activities. The Pipal Tree is sacred to both Hindus and Buddhists in Nepal and is frequently to be found at the centre of Nepalese towns and villages where it provides a focus for community engagement. And it is one of the many native species that we have been planting in our reforestation programme.

Structure and Governance

Trustees

There are six Trustees:

- *Mrs Clotilde Hunter (Chair):* Clotilde grew up and trained as an Occupational Therapist in France. She moved to the UK in 1998 and, after meeting her British husband, the UK became her second homeland. In 2009 they decided to adopt Nepal as their third homeland, meeting Beverley and Philip Holmes in Kathmandu. Since then, the life of destitute children and young women in Nepal has been close to her heart and she has fundraised for Nepal children's charities. In 2018 Clotilde became a qualified craniosacral therapist.
- *Ms Julie Graham:* Julie is a graduate in social work from Queen's University Belfast who is currently working within the education welfare sector in Northern Ireland. She has volunteered twice in Nepal, on both occasions working with deprived and marginalised children at Bhairahawa on the Indian border. During that time, she saw the best and worst of the country, the latter including gender and caste discrimination and

grinding poverty. Notwithstanding that, she developed a profound respect and love for Nepal's resilient people and its children.

- *Mrs Penny Rudge (Treasurer)* Penny is a chartered accountant who has spent the last 22 years working in the independent school sector. Penny has been an enthusiastic supporter of a number of charities raising funds for the children of Nepal and has undertaken a number of treks in the Annapurna and Everest region as part of several fundraising campaigns.
- *Ms Caroline Milne:* Caroline graduated from Newcastle University with a degree in mathematics. Following a very brief period in industry she moved into the education sector and has worked as a teacher and teacher trainer for both mathematics and English as a second language in a wide variety of countries. After first visiting Nepal in 2006 following the death of her daughter, she has maintained a close relationship with the country, including an extended period volunteering there. She is particularly interested in the role of education as a means of development.
- *Ms Angela Sherman:* Angela is a writer, speaker and artist who has been living in Denmark since 2018. Prior to that, she was travelling full-time worldwide for 4-5 years and also running an online business encouraging people to travel more and explore places and people they wouldn't normally encounter. Post-COVID she is developing her art (acrylic painting) and exploring new directions. Angela's contact with the charity arose from meeting Philip Holmes on a fundraising course in London in 1999, and was immediately taken with the cause. She has visited Nepal four times, including as a charity volunteer.
- *Mrs Rayner Rees:* Rayner is a retired Head Teacher. She describes herself as a "proud Soroptimist" who has travelled extensively in the developing world. Rayner is naturally interested in education projects but particularly attracted to projects that empower Nepalese girls and women who lack the skills and education as a way of escaping the poverty trap. She is intrigued by our Lily's Leaves jewellery products and keen to explore how these can be marketed to our supporters and the general public.

Recruitment is by invitation of the existing Trustees with Trustees appointed for a three-year tenure, extendable. Upon joining the Board, new Trustees are provided with information on the charity's history and plans, the role and responsibilities of Trustees, the governing document, key policies and the minutes of recent Board meetings. Trustee meetings are held on a quarterly basis, as a minimum. All Trustees are active in fundraising support and Mrs Penny Rudge acts as Treasurer, producing management accounts in advance of each quarterly meeting. The Trustees observe the official guidance of the Charity Commission for England & Wales. In addition, they have considered the Charity Commission's general guidance on Public Benefit when reviewing our aims and objectives and in planning our future activities. The Trustees consider how planned activities will contribute to the aims and objectives they have set.

Pipal Tree is registered with The Fundraising Regulator and therefore subscribes fully to upholding best practice in fundraising and adherence to GDPR regulations.



Staff and volunteers

Lt Col (retd.) Philip Holmes acts as the CEO of Pipal Tree and as such is able to offer not only over 22 years of fundraising and media experience but also his operational insight gained as a former charity Country Director in Nepal. He works from home, this acting as the charity's office with Philip covering all immediate office costs such as utilities. Since January 2019 he has been supported by Beverley Holmes as COO on a two-day per-week basis. We draw upon volunteer support from around the world on top of the six Trustees who are also volunteers.

Other professional services

Griffin Chartered Accountants deliver payroll and accounting support. This year, we launched a new website, developed and maintained by Things to Get Me. Graphic designer Mr Peter Helliwell provides pro bono design services. Google Ads consultant June McCorry of My Mustard offers Google Ads consultancy support on a voluntary basis. Mrs Felicity Denby has provided design support for our silver jewellery project.

The charity's network

Nepal partners

Under Nepalese law, overseas charities must implement their projects in Nepal through local NGOs. During this reporting period we worked with three local partners:

- **Lily's Leaves:** This social enterprise was set up in October 2020, with our support, by Lily Katuwal (hence the name). The aim is to provide training to vulnerable and marginalised women alongside employment and production that can make the training sustainable. The trainees are drawn from Kathmandu valley and from Province 2. These women have mainly been trained through six-month courses in basic and advanced tailoring, the training being residential for Province 2 women (Lily's Leaves has its own hostel). All training is free and trainees receive a modest allowance during the course to help with living costs. Lily's Leaves also provides training and employment to three young deaf women in silver jewellery manufacture. We expect that in 2022 work will extend into using forest products – oils, natural fibres and leaves – overlapping further with our other project work in Province 2.
- **Mithila Wildlife Trust:** Mithila Wildlife Trust (MWT) is based in Dhanusha District, Madhesh Province of southeast Nepal. Its core interest, as the name suggests, is environmental and in conservation, but the Trust is also active on behalf of the communities that interact with the natural environment (including the forests). MWT implements all of our education projects in Madhesh Province.
- **Our Sansar:** The NGO Our Sansar is the implementing partner for our girls' refuge and rehabilitation centre in Janakpur. The refuge offers protection, rehabilitation and reunification services to abused and vulnerable children, including rape survivors.

National and International partners

In 2021 we worked in partnership with:

- Registered charity Our Sansar (not to be confused with the eponymous, but independent, NGO implementing partner) in support of a girls' refuge in Janakpur, south Nepal. Our Sansar is the lead partner in operational support to this project.
- Registered charity Guy's Trust, which through us funded the construction of a computer classroom at a school in south Nepal.
- Registered charity The Gemma and Chris McGough Charitable Foundation, the lead funder in our community reforestation project in south Nepal.
- Registered charity Last Night a DJ Saved My Life which joined with us, Our Sansar and Guy's Trust in funding lockdown food relief and in education projects.
- Registered charity Fashion with Heart Creations who provided volunteer consultancy support in supporting Lily's Leaves' tailoring initiative.
- U.S. non-profit Her Future Coalition which provided volunteer consultancy support initially to the Lily's Leaves silver jewellery project.
- 23 other grant-making Trusts and Foundations, mainly from the UK.
- Corporate partner Victus, a UK-based company with a global reach, that supports learners towards achieving life-changing qualifications.

Operational activities in the reporting period

The natural environment and climate change



Within this operating period, we conducted reforestation work at two levels; a major community reforestation project involving over 50 hectares of community forest at two sites and a "tiny" forest plantation using the Miyawaki Method.

a. Community reforestation

In June 2020, we launched a 2.5-year project to reforest 32 hectares of depleted community forest at Bhatighadi, in the Chure region of Dhanusha District. The work would be conducted by the Bhatighadi Community Forest Users Group (CFUG), supported by MWT and the Divisional Forest Office (DFO). This was financed through a £132,793 grant from The Gemma and Chris McGough Charitable Foundation (UK) combined with £56,851 from the Nepal Department of Forests (much of this in-kind as donated saplings). Clearly, this project would have a massive environmental impact with the planting of 29,500 saplings but also a socio-economic one in how the restored forest would ultimately provide livelihoods to the local community through ecotourism and the sustainable use of forest products. But, as it happened, it delivered an immediate benefit in providing employment to desperate people (including many women) during Nepal's COVID lockdowns. The local community, although classed as "untouchable" and from marginalised ethnic groups, is very proud and had asked us to help them by providing work rather than food relief.

The project essentially involved the clearance of invasive non-native scrub and "pitting" - preparing pits with manure - into which saplings were planted. Obviously, these required subsequent weeding and irrigation. The latter has been

very challenging as the local river basin is at best severely depleted, at worst, bone-dry. Inevitably, and as anticipated in project planning, many saplings did not survive and these had to be replaced after a few months. The other need has been to fence off the plantation area to prevent grazing and encroachment by squatters.

The project has run according to the schedule drawn up as part of an MOU. So much so that in February 2021 the Gemma and Chris McGough Foundation invited a proposal for an extension of the plantation area. This led to a plan for an additional 12 hectares in the adjacent Murgiya Hariyali river basin area, to be conducted by a neighbouring CFUG. The McGough Foundation agreed an additional £67,429 in funding alongside a contribution of £10,560 of in-kind support from the Department of Forests. In practice, the MWT has managed to extend the reforestation area to encompass a total of just over 50 hectares.

In August, we were delighted when Bhatighadi CFUG was awarded the Ganesman Singh Forest Conservation Award (GSFC Award). This is an annual award to the three most successful CFUGs nationally and Bhatighadi CFUG came first out of 22,000 CFUGs. The prize is awarded according to results-based performance in forestry management and group mobilisation, decision-making processes, good governance, social development and transparency in line with community forest guidelines. The award came with a purse of NPR100,000 - which equates to £625 – and was presented at a special ceremony in Kathmandu with the Prime Minister himself officiating. There can be no better example of capacity building in action!

Finally, like many parts of the world, Nepal was swept by wildfires this year – in Nepal's case, the worst in memory. In spite of that, we lost just 30 saplings from the project area. This was a reflection of community engagement and their careful monitoring of the plantation sites to extinguish fires before they could do any significant damage to their labours.

b. Miyawaki Forest

In October, we launched Phase 1 the two-year Dhanushadham Bird Park project. Ultimately, this will involve rewilding 6,134m² of barren open-grazing land to create a Park that will become a habitat for the exotic and endangered birds that inhabit the southern plains of Nepal (the Terai). The Park will also attract and enlighten the local, national and international tourists that will make the project sustainable while educating and involving local schoolchildren on environmental restoration and conservation. Phase 1 will restore 2,540m² of pasture land (about the area of 10 tennis courts) using the rapid growth Miyawaki Method, for the first time in Nepal. The method, devised in Japan but being used around the world, involves excavating to a metre depth, laying a layer of compost, replacing topsoil and planting saplings very densely. The trees grow ten times faster than in a conventional plantation and the forest is mature after 30-40 years. This rapid growth method can be replicated across Nepal and, to that end, our location will be a demonstration site.

This reforestation will be done in conjunction with the siting of some mosaics of local birdlife as striking public artworks. In parallel, we will develop teaching resources and prepare for future field trips to the project area of Dhanushadham, Province 2, southeast Nepal. We estimate that up to 200 children and adolescents from local schools can be involved in the sapling planting activity alone.

c. Future plans for the natural environment and climate change

- Reforestation and maintenance will continue at Bhatighadi and Murgiya Hariyali throughout 2022.
- Subject to securing the necessary grant funding, Phase 2 of the Dhanushadham Bird Park Forest will launch in 2022, again using the Miyawaki Method.
- In 2022 we will launch a major appeal that will fund the creation of "The Gurkha Memorial Forest". This ten-year plan will involve developing a wildlife corridor between the Chure hills that run east-west across mid-Nepal and Dhanushadham Protected Forest (DPF), an isolated but important part of virgin forest to the south. Our Aim will be to plant 110,000 saplings, one for each Gurkha who served in the second world war.

The corridor will look like 12 beads on a thread with each bead consisting of a high-density cluster of trees, one for each VC won during the conflict. These clusters will grow very rapidly through using the “Miyawaki Method”. The funds will be raised through a combination of an open-ended public appeal, supplemented by corporate and Trust donations.

- We will work with MWT towards developing resilience within the poorest communities to help them withstand the impact of climate change on their daily lives and incomes.

Female empowerment through education and training



In 2021 we empowered vulnerable young women from marginalised rural communities through education and training at the “Lily’s Leaves” social enterprise in Kathmandu. Training was also extended to three disabled women who have experienced stigma and discrimination throughout their lives.

a. Lily’s Leaves

We helped set up the Kathmandu-based social enterprise Lily’s Leaves in October 2020, the prime mover being Mrs Lily Katuwal (hence the first part of the company’s name), a business woman and entrepreneur, who was the vocational training manager with a previous NGO partner. The organisation’s vision was to fund training and social support by producing goods for sale. These goods would be derived from forest products such as natural fibres, essential oils and leaves (hence the second part of the company’s name), products that would be harvested in Province 2. This provides the overlap with our first programme area. Initially, because of COVID restrictions on movement, training has been confined to more traditional activities such as tailoring and jewellery making as these could be conducted entirely within Kathmandu valley.

The trainees are derived from three sources:

- Vulnerable young women from Kathmandu valley, many of them economic migrants from rural areas who are desperate to find employment.

- Young women from impoverished and marginalised rural communities in Province 2. In this patriarchal society women have little say and no prospects; instead, girls face the ordeal of child marriage and a continuation of the cycle of poverty. This group has been trained in tailoring skills.
- Young deaf women from Kathmandu valley: Deaf people are highly stigmatised in Nepal; they are cruelly nicknamed "lato" which means "stupid". This stigma alongside their physical limitations means that they have no job prospects in a country where able-bodied people struggle to find employment. Lily's Leaves teaches these women the skills required for silver jewellery manufacture. In our experience, deaf people make outstanding jewellers, perhaps through having a greater focus because of the lack of aural distractions.

Tailoring and design consultancy has been provided by Brenda Shiel and Molly Board of Fashion with Heart Creations and jewellery design input has been from Felicity Denby on behalf of Her Future Coalition. Under normal circumstances, these volunteers would have provided their support by being on the ground in Kathmandu, but because of COVID, in 2021 all training input had to be conducted remotely, by Zoom.

In this reporting period, tailoring was conducted at basic and advanced levels. Trainees received certificates and were gifted sewing machines upon completing basic training. Alongside training, beneficiaries have been producing garments, face masks, reusable sanitary pads ("dignity pads") and school rucksacks. Some of these items have been for local sale, but many have been donated to girls to encourage their continued attendance at the poorest schools. This has therefore been a useful overlap with our educational support programme. During her personal visits to south Nepal to select trainees, Lily has also visited schools where she has distributed items such as dignity pads, giving talks on menstruation to both girls and boys on what is a taboo subject in Nepal.

In a further overlap, our jewellers have been making "treecelets" (tree + bracelet) for sale, thereby supporting our reforestation projects. A treecelet is made from beads that are seeds from the Pipal Tree with a silver clasp that bears our logo. The sale of a treecelet supports the planting of one square metre of Miyawaki forest.

b. Educational support

During this reporting period, we funded the college costs of Chhukit Lama (right), a trafficking survivor, who is studying for a Bachelor's degree in social work at St Xavier's college in Kathmandu. We were also able to provide her with a new laptop, funded by a UK Trust.



See below for other educational support to girls.

c. Future plans

In 2022, we plan to scale back on basic training in tailoring in Kathmandu in favour of conducting this locally in Dhanusha District. Women who have been trained this year can themselves become trainers. This decentralisation will reduce our costs and allow trainees to be taught in their first language (Maithili rather than Nepali). The Kathmandu centre will continue to offer advanced skills training, including in jewellery, and become a production centre for high quality goods.

Also, we will research opportunities for the sustainable use of forest products. This original intention has had to be delayed because of COVID, but we feel that we can now move forward in a way that will bring the work of MWT and Lily's Leaves even closer together.

Community support including assistance to schools and uplift of vulnerable people

This year, we provided financial support to three schools serving children of the most marginalised people in Dhanusha District, south Nepal

a. A Madrasa at Dhanushadham

At the start of the year, we built an extra floor onto a Madrasa that serves the Muslim community in Dhanushadham, southeast Nepal. Children and young people from this community face extreme discrimination. In terms of social and educational provision, they are considered to be worse off than the "untouchables" of the Hindu community. Moreover, the Nepal government does not recognize education in Urdu as formal education and this therefore limits young people's potential to find jobs or access higher education. Therefore, we wish to increase the uptake of the formal CDC curriculum for the children in the Mithila Wildlife Trust's home community.

The Madrasa has 124 children - 75 girls and 49 boys - registered for studying in the Urdu education system. Of these, 87 have joined the mainstream CDC curriculum. Unfortunately, their single-story building offered only limited classroom space for teaching and classes had to be conducted in the corridor. This exposed the children to extremes of inclement weather and meant that only 66 children attended the school regularly. Through this building extension project, funded principally by our partners Hatemalo and Last Night a DJ Saved My Life, we were able to offer the full CDC curriculum to all 124 children rather than just 87.

The grant has had a wider impact. This has been the first time that this small Muslim community has received any external support. And out of school hours the new space can be opened up to provide skills training for the girls and women from the community. This training will provide further social upliftment.

b. A school within a leper colony



During the 2021 COVID lockdown in Province 2 of southeast Nepal, our colleagues at MWT delivered food relief to a leper colony in Dhanusha District (see below). It was through this visit that they discovered a small group of 15 (healthy) children of residents who were receiving no educational support at all. There was a school room on the site but this had fallen into disrepair and was unstaffed. In addition, the children lacked citizenship certificates, so they were unable to enrol at the nearby community school.

Using grant funding provided by Last Night a DJ Saved My Life, in October we appointed two tutors for the children. Ritik Rishi and Ramesh Sada have both completed their "Plus Two" (Grade 13) exams and the tutor salaries they are receiving from us allow them to continue their own academic progress with their Bachelor's studies. This is important as both of these young men come from the Musahar ("rat-eater") untouchable community that is impoverished and historically neglected. Helping young people like these through their undergraduate training goes a long way towards empowering their community by creating leaders and role models. We have also provided the children with books, stationery and free rucksacks, made for them at Lily's Leaves.

Already we have made significant progress. The Mithila Wildlife Trust has successfully applied to get citizenship certificates for the children. Now, 11 children are also able to attend the local school while our colleagues continue to work on obtaining certificates for the remaining four children.

In an unexpected turn of events, Ritik and Ramesh asked us if their tuition could be extended to 44 Musahar children in the community outside the colony. This was surprising since leprosy is highly stigmatised and feared in Nepal. However, the Nepal Leprosy Trust has been working on these attitudes locally and the families of these Musahar children are now happy for them to go inside the colony to attend the tuition centre in total safety.

c. Bhatighadi School for children of the forest

The Bhatighadi forest community is served by Shree Rastriya Aadharbhut Vidyalaya (Shree National Primary School) which was built in 1962 and offers basic education up to class 8. The school is used only by the children of the poorest families; the better-off families send their children to private schools which are better resourced. Out of 538 school-age (4-14) children from Bhatighadi CFUG, 142 attend school regularly (90%+ attendance) and a further 200 are irregular attenders. 196 children do not attend school at all. Of the 142 regular attenders, 47.89% are boys and 52.11% are girls. The imbalance could reflect some gender discrimination as, sadly, many families prioritise the education of their sons whom they will send to private schools. We aim to address that and ensure that girls get as good an education as their brothers.

The poor attendance is partly because the buildings are now dilapidated and dangerous. The galvanized iron sheet roofs make the rooms unbearably hot in summer and leak when it rains. There are currently 10 classrooms, but of these two are unusable. The other issue is that there are only four teachers, which would be inadequate to cope with the potential numbers of students if they were all to attend.

Mr. Shyam Lama, Chairman of the very successful Bhatighadi CFUG, has recently been selected as Chairman of the School Management Committee. He aims to ensure that all of the 538 local children attend school. For this goal, he has the eager support of a young and energetic Head Teacher who lives locally. MWT has agreed with the Committee a five-year plan towards developing an attendance of 800, based upon the assumption that another 300 children, who are currently attending private schools, may well transfer to the new school.

The five-year plan assumes an increased attendance of 100 children per year and has the following features:

- Through new building and refurbishment, to have 12 functioning classrooms
- A computer room, fully equipped
- Other infrastructure such as toilets, office and stores

- Classroom furnishings and play equipment
- Biogas installation, allowing preparation of snacks to incentivise attendance
- Teacher numbers increase annually, with 8 additional teachers after five years
- Teacher training (with advice from our Trustee, educational consultant Caroline Milne). This is to include environmental education. We will develop and print teaching resources.
- Student incentivisation through prizes and attendance awards
- Classes and field trips relevant to environmental issues
- Teaching of English
- A full-time education and community engagement officer
- A bursary scheme to encourage progress to class 9 and beyond, especially for girls. This will have an impact on reducing child marriage
- Support to the poorest families (e.g., agricultural training) in return for children attending

The project launched in June with progress this year as follows:

- A 100% grant secured from Guy's Trust towards the construction of a computer room – the school has had a computer teacher but no computers! The building work has been undertaken using eco-bricks that are made by compressing cement with sand/earth; these do not require firing. It is anticipated the centre will be operational by early January 2022.
- Funding secured to allow the employment in November 2021 of Ms Jina Tamang as the education and community engagement officer.
- Grant funding from our Big Give Christmas appeal allowing the purchase of warm clothes, uniforms, shoes and school rucksacks (made at Lily's Leaves) for the 142 regular attenders and to inspire non-attenders.

In 2022, our immediate priority will be to develop the all-important sustainability programme. We will investigate how to establish potential school revenue income from organic compost production and mushroom farming; mushrooms can be cultivated successfully on poor quality land that can be leased very cheaply. Both compost production and mushroom farming will provide local livelihoods and particularly for women from the poorest families.

d. Other education programme activities

During the reporting period, we also continued to pay for two tutors who provide support with extra tuition and homework for up to 400 children from the untouchable community at Dhanushadham. Classes are conducted at the community learning centre that we built in the village area at the end of 2020.

Alongside the support to children at Bhatighadi school, we also placed an order for 828 Lily's Leaves rucksacks to be distributed to children at two nearby state schools. We distributed 1,000 dignity pads to girls at schools within Dhanusha District.



Protection and rehabilitation of the victims of child abuse (mainly girls)



This year, we opened a new refuge and rehabilitation centre for girls in Janakpur, the provincial capital of Province 2, southeast Nepal. The centre lies at the heart of our fight against Gender-based Violence within the region.

Gender-based Violence (GBV) is endemic in south Nepal. It spans rape and attempted rape (including marital rape), sexual abuse, dowry violence, child marriage, retribution for alleged witchcraft, illegal abortion and burns (including through acid attack). According to data from the Nepal government's Women, Children and Senior Citizen Directorate, there were 15,662 recorded cases of GBV nationally in 2019/20. Of these, 4,069 (25.98%) were in Province No 2, which is far and away the worst affected of Nepal's seven provinces. Similarly, of the 1,094 cases of domestic violence registered nationally, 28.61% were in Province No 2.

GBV levels soared during the COVID-19 pandemic, with a survey conducted by the European Union and UNFPA on "Gender Based Violence in the Covid-19 context in Nepal" revealing that 66% of GBV survivors had not sought any help or talked with anyone about resisting or stopping the violence they had experienced. This was broadly consistent with a UNDP GBV factsheet for 2017 that reported 76.4% of women aged 15-49 who have ever experienced violence had never sought help or told anyone. In some ways this is scarcely surprising given that of the reported cases 42% are "resolved" informally under social or political pressure with very few cases ever making it to court. Criminals are escaping justice.

In March 2021, in spite of the operational challenges presented by COVID, along with our UK-registered charity partner Our Sansar, we set up a 20-bed girls' shelter in the Provincial capital, Janakpur. Our Sansar has taken the lead in this initiative, with its eponymous NGO being the lead implementer. The task involved more than identifying and furnishing premises, recruiting and training staff and carers. For we also had to build relationships with the local community social workers, the communities themselves and the local authorities so that everyone knew we existed and were aware of the services we are providing.

By the end of this reporting period, the facility is fully operational with any girls that need emergency assistance referred to us by the police and children's authorities. Services we provide include:

- Emergency shelter and protection to vulnerable girls who have nowhere else to stay.
- Our female staff counsellor, Samikshya, offers immediate and ongoing support.

- Non-formal education and recreation through classes and activities at the shelter. The majority of the girls who stay with us cannot attend regular school for safety reasons or due to the trauma they have experienced so we provide them with in-house classes to ensure their development. The classes vary depending on the age and their level of education, and interests. Extra-curricular activities include arts, crafts, sport and music. Recently, knitting has been popular with the girls now planning to set up their own workshop.
- Girls receive medicals upon joining and necessary follow ups.
- Outreach: Our field staff member Avinash and social worker Sabita are spending a great deal of time investigating cases of girls who have been referred to us by the community social workers, and also reaching out to communities to ensure victims know whom to contact for help.
- Legal support: We ensure that all correct paperwork has been filed by the families and police in cases of rape or violence so that the perpetrator can be brought to justice. These cases take a very long time and quite often when the perpetrator is from a high caste or influential family, the police are not keen on taking action, or the families of the girls are too scared to file any charges. Our staff are assisting these families and also press the police to take action when necessary. We are planning to expand this vital aspect of our work over the coming months.
- Training support: As soon as girls are considered to be stable, we identify training opportunities in line with their interests. This can include being allocated training places at Lily's Leaves.
- Research: We have been informed that up to 100 girls as young as six years old are working at local brick factories. This is being investigated at the time of writing.

In 2022 we plan to open a boys' refuge in Janakpur. Once again, this had to be delayed because of COVID, however it may have worked in our favour to allow us to focus on establishing the girls' refuge.

Disaster relief



This year, we collaborated with national and local partners to run successful joint fundraising appeals that allowed us to deliver life-saving COVID lockdown food relief to all eight Districts in Province 2, southeast Nepal.

In June, the COVID Delta variant readily crossed the open border between Nepal and India, often being brought back by returning Nepalese migrant workers who had lost their jobs. The consequences were devastating and the Nepal authorities responded to the surge in cases with another strict national lockdown. At the same time, unlike in 2020, the government made no provision for food relief. And even if it had, many marginalised people would not have qualified for relief because of being landless or lacking citizenship. We had to get to these people to relieve hunger, save lives and provide hope for the future.

We collaborated with Our Sansar and Guy's Trust to take up the challenge of providing food relief to our operational area, the eight Districts of Province 2. We supported one another in joint fundraising appeals to our respective supporter bases, underpinned by matching pledges made through The Big Give. These realised a grand total of £42,000 to send to Nepal. It turned out that this was more or less what our implementing partners in Nepal (MWT and Our Sansar NGOs) estimated as being their requirement to address the genuine need in the province. In total, we had supported 2,589 households, approximating to 14,860 men, women and children. We spent a further £428 on PPE and other items for health care and social workers.

One of our conclusions from the experience was the need to build up an emergency relief fund so that in future we would be able to provide an even larger immediate response in the event of floods, earthquakes, lockdowns or any other form of disaster. We agreed that £10,000 should be raised for this purpose through our Big Give Christmas appeal and that the need for such life-saving funds should be a central element of our legacy fundraising.

Public Benefit

The public benefit in 2021 can be summarised as follows:

- Our reforestation work has provided employment to 164 people from marginalised communities
- 114 people, including 59 college students, took part in the planting of saplings in our Miyawaki forest project
- Our environmental work was profiled twice in different editions of Nepal's leading English language weekly, the Nepali Times, which has a weekly circulation of 50,000 (readership 150,000), including some of Nepal's most influential people.
- Lily's Leaves trained 40 young women in tailoring (most of this involving residential training to beneficiaries from Province 2) and three young deaf women in jewellery skills
- Lily's Leaves distributed free dignity pads to 1,017 girls in Province 2, along with 97 school rucksacks and 400 tailored facemasks.
- Through Lily's Leaves we provided funding support to a trafficking survivor towards her Bachelor's in Social Work degree course
- We supported the education of 124 children from the marginalised Muslim community through building extension work at a Madrasa
- We provided tutors to 15 children within a leper colony school and extended this to include 44 children from the community. These children are from the untouchable "Musahar" ("rat eater")
- We supported the education of 142 children at the Bhatighadi school with the potential to help several hundred more from within the school's catchment area in due course
- We continued to fund two tutors for up to 400 children at the Dhanushadham community learning centre
- Our girls' refuge and rehabilitation centre has helped 37 girls throughout 2021, with 11 resident at the end of the year.
- We provided COVID lockdown food relief to approximately 14,860 people across 8 Districts of Province 2, southeast Nepal

Financial Review

Pipal Tree derived the majority of its income in 2021 from:

- UK-based grant-making bodies.
- Individual donors, mainly in the UK, including Gift Aid. Donations were channelled as much as possible through Big Give appeals that allowed matching of funding.
- The Gemma and Chris McGough Charitable Foundation.

The charity had an income of £372k for the year (2020: £311k) - an increase of 20% over 2020. This was an extremely good result during what has been such a challenging year for fundraising. The charity has continued to make effective use of Big Give opportunities for matching pledges, using a number of bespoke appeals as well as the annual December appeal to raise funds for food relief (through Covid-19), the empowerment of girls' projects and development of emergency relief funds. We also received over £95k of income from the Gemma and Chris McGough Charitable Foundation for the ongoing reforestation project in Bhatighadi.

The charity spent over £284k on Nepal projects and operational support during the year (2020: £304k). This was spent on supporting the activities of Lily's Leaves, the reforestation project at Bhatighadi, the joint Girls' Refuge project in Janakpur with Our Sansar, a school in Bhatighadi and in providing COVID lockdown food relief. During the same period, the charity spent £20,192 on UK administrative costs and governance (2020: £29,193) and £20,313 on fundraising (2020: £15,634).

Unrestricted general reserves have increased to £69k (2020: £52k). This level of unrestricted funds is in line with the Trustees' target reserves level as stated below.

Six Year Record	2021	2020	2019	2018	2017	2016
	£	£	£	£	£	£
Voluntary and Other Income	372,265	311,042	425,623	268,208	232,999	158,693
Fundraising Costs	20,313	15,634	44,160	25,995	48,020	30,977
Nepal Transfers and Operational Support	283,900	304,486	235,937	161,206	205,997	93,963
UK Administrative Support	14,191	13,792	11,018	10,529	-	-
Governance	6,001	15,401	5,337	5,445	600	600
Total Resources Expended	324,405	349,313	296,452	203,175	254,617	125,540
Net Incoming Resources	47,860	(38,271)	129,171	65,033	(21,618)	33,153
Unrestricted Reserves	69,107	52,012	90,674	18,500	16,902	19,080
Restricted Reserves	198,933	168,168	167,777	110,780	47,345	66,785
Total Reserve Funds	268,040	220,180	258,451	129,280	64,247	85,865

Reserves policy

The Trustees aim to hold unrestricted funds equating to at least twelve months of projected UK operating costs to enable the charity to manage the risks and uncertainties of continuing to operate in the current economic climate.

The Trustees continue to build up a disaster relief fund, which can be made available immediately for any environmental or other significant disaster in Nepal. This will be derived from Big Give Christmas Appeals and legacy income.

Risk management

The Trustees have considered the risks to which Pipal Tree may be exposed and are content that the overall risks to the charity are mitigated to an acceptable level. The Trustees maintain a risk register that is under regular review.

Conclusion

In conclusion, this has been another very successful year for Pipal Tree at home and in Nepal and in spite of the challenges of COVID and associated restructuring. We look forward to continued growth in 2022.

Statement of the Trustees' responsibilities in respect of the Trustees' annual report and the financial statements

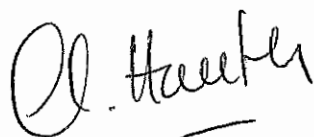
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards and Statements of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 19th April 2022 and signed on their behalf by:



.....
Clotilde Hunter
Chair of Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PIPAL TREE

Report to the Trustees of Pipal Tree on the accounts of the charity for the year ended 31 December 2021 which are set out on pages 22-30.

Respective responsibilities of Trustees and examiner

The Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

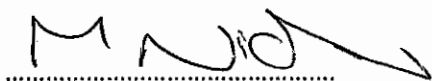
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 accounts 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:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of principles of the 2011 Act
- 2 have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

The report is made solely to the Charity's Trustees as a body in accordance with Part 4 of the Charities (Accounts and Reports) regulations, 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters that I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by Law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body for my work or for this report.



Misty Nickells FCA
Griffin Chartered Accountants
165 High Street, Honiton, Devon EX14 1LQ

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

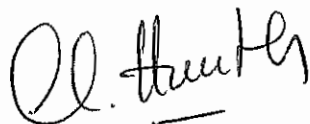
		Unrestricted funds	Restricted Funds	Total 2021	Total 2020
INCOMING RESOURCES	Notes	£	£	£	£
Incoming resources from generated funds					
Other Income	2	-	-	-	7,965
Voluntary Income	2	67,343	304,922	372,265	303,077
		67,343	304,922	372,265	311,042
Incoming resources from charitable activities					
		-	-	-	-
TOTAL INCOMING RESOURCES		67,343	304,922	372,265	311,042
RESOURCES EXPENDED					
COST OF GENERATING FUNDS					
Cost of generating voluntary income	3	20,313	-	20,313	15,634
		20,313	-	20,313	15,634
Cost of charitable activities					
Nepal Transfers	3	-	268,946	268,946	288,951
Operational support, monitoring and evaluation	3	14,954	-	14,954	15,535
UK administrative support	3	14,191	-	14,191	13,792
Governance	3	6,001	-	6,001	15,401
TOTAL RESOURCES EXPENDED		55,459	268,946	324,405	349,313
NET INCOMING RESOURCES		11,884	35,976	47,860	(38,271)
Transfer between funds	9	5,211	(5,211)	-	-
NET MOVEMENT IN FUNDS		17,095	30,765	47,860	(38,271)
Fund balances brought forward					
		52,012	168,168	220,180	258,451
FUND BALANCES AT 31 December	9	69,107	198,933	268,040	220,180

The notes on pages 24-30 form part of these financial statements

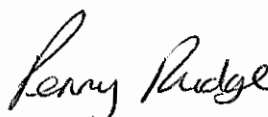
BALANCE SHEET AS AT 31 DECEMBER 2021

		2021	2020
	Notes	£	£
CURRENT ASSETS			
Debtors	5	72,295	76,259
Cash at bank		<u>210,876</u>	<u>161,691</u>
		283,171	237,950
CREDITORS: Amounts falling due within one year			
	6	<u>15,131</u>	<u>17,770</u>
NET CURRENT ASSETS	9	<u>268,040</u>	<u>220,180</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>268,040</u>	<u>220,180</u>
FUNDS OF THE CHARITY			
Unrestricted Funds	9	69,107	52,012
Restricted Funds	9	<u>198,933</u>	<u>168,168</u>
TOTAL FUNDS		<u>268,040</u>	<u>220,180</u>

The accounts were approved by the Board on 19th April 2022 and signed on their behalf by:



Clotilde Hunter
Chair



Penny Rudge
Treasurer

The notes on pages 24-30 form part of these financial statements

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**1. Accounting Policies****1.1 Basis of preparation**

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' SORP 2019 and applicable UK Accounting Standard and Charities Act 2011.

1.2 Incoming Resources

Grants and donations are included in the SOFA when the charity has unconditional entitlement to the resources. Incoming resources from tax reclaims are included at the same time as the gift to which they relate. Investment income is included in the accounts when receivable.

Incoming resources from charitable activities are only included in the SOFA in the period in which they are earned.

1.3 Resources Expended

All expenditure is accounted for on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

Unless agreed with donors otherwise, between 10 - 15% of all donations to restricted funds are treated as a contribution to UK overhead costs. Governance costs consist of the independent examiner's fee and professional costs associated with the running of the charity. Costs are either allocated directly to the Charity's activities or apportioned between different activities at the discretion of the Trustees.

1.4 Tangible Fixed Assets

These are capitalised if they can be used for more than one year and cost more than £500. They are valued at cost or a reasonable value on receipt.

1.5 Accumulated Funds

Restricted funds are subject to specific conditions by donors on how they may be used; the purposes and uses of the restricted funds are set out in the notes to the accounts.

2 Analysis of Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Donations and Grants				
ChoraChori-Nepal Head Office	-	-	-	8,328
Child Rescue	-	-	-	3,400
Children's Refuge and Rehabilitation Centre (CRRC)	-	-	-	12,153
Trauma Centre	-	-	-	-
Janakpur Girls Refuge	-	-	-	6,902
Kathmandu Boys Hostel	-	-	-	(7,746)
Vocational Training	-	-	-	16,016
SIGBI Fund	-	-	-	24,473
Education Fund	-	9,882	9,882	33,092
Child Welfare Fund	-	-	-	2,201
Bhatighadi	-	94,994	94,994	45,961
Bhatighadi School	-	37,589	37,589	-
Rewilding/Climate	-	11,450	11,450	12,700
Covid-19 Food Relief	-	37,213	37,213	54,668
Lily's Leaves	-	103,912	103,912	4,122
Emergency Relief Fund	-	9,882	9,882	7,844
Unrestricted	67,343	-	67,343	78,963
Total	67,343	304,922	372,265	303,077
Other Income				
Furlough Scheme	-	-	-	7,965
Total Income	67,343	304,922	372,265	311,042

3 Analysis of Resources Expended

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
UK Costs				
Staff Costs	43,104	-	43,104	42,724
Travel & Subsistence	345	-	345	2,068
Fundraising and Website	6,121	-	6,121	1,842
Printing, Postage & Stationery	932	-	932	512
IT, Professional fees & Accounting	3,071	-	3,071	11,551
Other Costs	1,886	-	1,886	1,665
Total	55,459	-	55,459	60,362

3	Analysis of Resources Expended (continued)	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
	Total UK Costs	55,459	-	55,459	60,362
	Analysed as Follows:				
	Fundraising Costs	20,313	-	20,313	15,634
	UK Operational Support, Monitoring and Evaluation of Nepal Projects	14,954	-	14,954	15,535
	UK Administrative Support	14,191	-	14,191	13,792
	Governance	6,001	-	6,001	15,401
		<u>55,459</u>	<u>-</u>	<u>55,459</u>	<u>60,362</u>
	Amounts paid to independent examiner included above	<u>950</u>	<u>-</u>	<u>900</u>	<u>900</u>
	Nepal Project Costs				
	ChoraChori-Nepal Head Office	-	-	-	27,365
	Child Rescue	-	-	-	15,140
	Children's Refuge and Rehabilitation Centre (CRRC)	-	-	-	26,944
	Trauma Centre	-	-	-	6,193
	Janakpur Girls Refuge	-	14,752	14,752	97
	Kathmandu Boys Hostel	-	-	-	14,101
	Kathmandu Girls Hostel	-	-	-	9,088
	Vocational Training	-	-	-	7,735
	Silver Jewellery Workshop	-	-	-	2,439
	SIGBI Fund	-	-	-	1,671
	SIGBI Administration	-	200	200	9,998
	Education Fund	-	5,293	5,293	38,680
	Child Welfare Fund	-	-	-	578
	Bhatighadi	-	100,142	100,142	40,069
	Bhatighadi School	-	28,834	28,834	-
	Rewilding/Climate	-	12,284	12,284	-
	Covid-19 Food Relief	-	41,605	41,605	54,359
	Lily's Leaves	-	65,836	65,836	34,494
	Emergency Relief Fund	-	-	-	-
	Subtotal – Nepal	<u>-</u>	<u>268,946</u>	<u>268,946</u>	<u>288,951</u>
	Expenditure				
	UK Operational support, monitoring and evaluation	<u>14,954</u>	<u>-</u>	<u>14,954</u>	<u>15,535</u>
	Total	<u>14,954</u>	<u>268,946</u>	<u>283,900</u>	<u>304,486</u>

4 Staff Costs

	Total 2021	Total 2020
	£	£
Salaries and wages	42,219	41,294
Social security	-	379
Pension	885	1,051
Total	43,104	42,724

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

The charity has two employees who are the key management personnel; Philip Holmes is the full-time CEO and Beverley Holmes is the part-time COO. Their remuneration totalled £43,104 (2020: £42,724).

The average number of employees during the year was 2 (2020: 2).

None of the Trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

5 Debtors

	Total 2021	Total 2020
	£	£
Debtors and Prepayments	60,528	73,586
Gift Aid claimed	11,767	2,673
Total	72,295	76,259

6 Creditors and Accruals

	Total 2021	Total 2020
	£	£
Taxation/Social Security/Pension	186	169
Sundry	3,498	-
SIGBI repayment	-	16,701
Bhatighadi School (MWT)	10,497	-
Accountancy Fee	950	900
Total	15,131	17,770

7 Restricted Funds

Funds held

Fund	Purpose
Children's Refuge and Rehabilitation Centre (CRRC)	Formerly "Kathmandu refuge". Funds raised towards the operation of a children's refuge that provides temporary care to rescued school-age girls, including child rape survivors, prior to reunification with families. These funds have been transferred to The Janakpur Girls' Refuge.
Janakpur Girls Refuge	Funds raised towards the operation of a children's refuge in Janakpur, Dhanusha District, that provides temporary care to rescued school-age girls, including child rape survivors, prior to reunification with families. This is operated jointly with Our Sansar.
Kathmandu Boys' Hostel	Funds raised towards a transit rehabilitation facility for Nepalese boys rescued by Pipal Tree that also offers hostel accommodation during vocational training.
Vocational Training	Funds raised for in-house and contracted-out vocational training, now transferred to Lily's Leaves.
Silver jewellery workshop	Funds raised towards the training of girls in silver jewellery manufacture, now transferred to Lily's Leaves.
SIGBI Fund	Funds raised by the SIGBI Federation towards the "Empowering Girls in Nepal" programme. This included funding vocational training of girls and an associated girls' hostel. This collaboration was discontinued in October 2020 and all remaining funds repaid to SIGBI in 2021.
SIGBI Administration	Funds raised through public donations to invest in the SIGBI collaboration of 2020 to ensure that support costs are fully met and that Pipal Tree was able to meet core commitments to the collaboration. When that collaboration was discontinued by SIGBI in October 2020, there was no requirement for this investment and the balance of funds remaining was transferred to unrestricted in 2021.
Education Fund	Funds raised towards capital and revenue education projects within the community and educational support to individual children.
Child Welfare Fund	Funds raised in support of individual children.
Bhatighadi	Funds raised for a specific re-forestation project in South Nepal in partnership with the Chris and Gemma McGough Foundation, Mithila Wildlife Trust (MWT) and the Nepal Department of Forestry.
Bhatighadi School	Funds raised towards a five-year community school development plan at Bhatighadi, Dhanusha District.
Rewilding/Climate	Funds raised for a small rewilding/climate change project in South Nepal in partnership with MWT.
Covid-19 Food Relief	Funds raised for food relief in Kathmandu and South Nepal during lockdown in partnership with MWT and Our Sansar.
Lily's Leaves	Funds raised for a new social enterprise (Lily's Leaves) to provide vocational training for victims of rape and abuse through the Empowerment of Girls project.
Emergency Relief	General funds raised for future environmental or other emergencies in Nepal.

8 Movement of Funds 2021

	Fund balances b/f 01.01.21 £	Incoming resources £	Resources expended £	Transfers £	Fund balances c/f 31.12.21 £
Restricted Funds					
Children's Refuge and Rehabilitation Centre (CRRC)	30,736	-	-	(30,736)	-
Janakpur Girls Refuge	19,243	-	(14,752)	30,736	35,227
Kathmandu Boys Hostel	27,494	-	-	-	27,494
Vocational Training	23,016	-	-	(23,016)	-
Silver Jewellery Workshop	11,726	-	-	(11,726)	-
SIGBI Fund	15,927	-	-	(15,927)	-
SIGBI Administration	5,411	-	(200)	(5,211)	-
Education Fund	4,250	9,882	(5,293)	-	8,839
Child Welfare Fund	3,620	-	-	-	3,620
Bhatighadi	5,892	94,994	(100,142)	-	744
Bhatighadi School	-	37,589	(28,834)	-	8,755
Rewilding/Climate	12,700	11,450	(12,284)	-	11,866
Covid-19 Food Relief	309	37,213	(41,605)	4,083	-
Lily's Leaves	-	103,912	(65,836)	50,669	88,745
Emergency Relief Fund	7,844	9,882	-	(4,083)	13,643
Total Restricted Funds	168,168	304,922	(268,946)	(5,211)	198,933
Unrestricted Funds					
General	52,012	67,343	(55,459)	5,211	69,107
Total Funds	220,180	372,265	(324,405)	-	268,040

Incoming resources to restricted funds are stated after charging any applicable cost recovery. A total cost recovery towards unrestricted funds of £13,790 (2020: £14,678) was made.

8 Movement of Funds 2020

	Fund balances b/f 01.01.20 £	Incoming resources £	Resources expended £	Transfers £	Fund balances c/f 31.12.20 £
Restricted Funds					
ChoraChori-Nepal Head Office	(8,853)	8,328	(27,365)	27,890	-
Child Rescue	(18,837)	3,400	(15,140)	30,577	-
Children's Refuge and Rehabilitation Centre (CRRC)	45,526	12,153	(26,944)	-	30,736
Trauma Centre	3,682	-	(6,193)	2,511	-
Dhanusha Fund	12,439	6,902	(97)	-	19,243
Kathmandu Boys Hostel	49,341	(7,746)	(14,101)	-	27,494
Kathmandu Girls Hostel	-	-	(9,088)	9,088	-
Vocational Training	46,545	16,016	(7,735)	(31,810)	23,016
Silver Jewellery Workshop	14,166	-	(2,439)	-	11,726
SIGBI Fund	2,212	24,473	(1,671)	(9,088)	15,927
SIGBI Administration	15,410	-	(9,998)	-	5,411
Education Fund	4,149	33,092	(38,680)	5,688	4,250
Child Welfare Fund	1,997	2,201	(578)	-	3,620
Bhatighadi	-	45,961	(40,069)	-	5,892
Rewilding/Climate	-	12,700	-	-	12,700
Covid-19 Food Relief	-	54,668	(54,359)	-	309
Lily's Leaves	-	4,122	(34,494)	30,372	-
Emergency Relief Fund	-	7,844	-	-	7,844
Total Restricted Funds	167,777	224,114	288,951	65,228	168,168
Unrestricted Funds					
General	90,674	86,928	(60,362)	(65,228)	52,012
Total Funds	258,451	311,042	349,313	-	220,180

9 Allocation of Net Assets between Funds

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Current Assets	73,741	209,430	283,171	237,950
Creditors due less than one year	(4,634)	(10,497)	(15,131)	(17,770)
Total Net Assets	69,107	198,933	268,040	220,180

10 Pension Commitments

The charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund (NEST). The pension cost charge represents contributions payable by the charity to the fund and amounted to £885 (2020 - £1,051). Contributions totalling £186 (2020 - £169) were payable to the fund at the balance sheet date and are included in creditors.

11 Transactions with Related Parties

There have been no transactions with related parties.

12 Taxation

The charity is not liable to taxation on the revenue from its primary activities or on its investment income as it is a registered charity.

13 Controlling party

The charity was controlled by the board of Trustees throughout the current year.

Pipal Tree

England & Wales - Charity number 1159770

Accounts



Pipal Tree

(formerly ChoraChori)

A Charitable Incorporated Organisation (CIO)

Report and Financial Statements
For the Year Ended 31 December 2020

Charity Number: 1159770

“Our finest year”

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Reference and Administrative Information

Charity Name Pipal Tree (formerly ChoraChori)

Charity Registration No 1159770

Founders

Philip and Beverley Holmes

Trustees

Clotilde Hunter (Chairman)

Helen Buckworth (Vice Chairman) – resigned 8 September 2020

Brian Muirhead (Treasurer) – resigned 30 June 2020

Rory Buckworth – resigned 14 September 2020

Julie Graham

Philip Hunter – resigned 14 September 2020

Caroline Milne – appointed 10 September 2020

Penny Rudge (Treasurer) – appointed 10 November 2020

Angela Sherman – appointed 5 March 2021

Staff

Philip Holmes (CEO)

Beverley Holmes (part-time COO)

Ambassadors

Amrita Acharia – Nepalese/Ukrainian Actress

Zack Feather – Entrepreneur and Angel Investor

Nirmal “Nims” Purja MBE – Former Gurkha and world record holding Himalayan mountaineer

Mark Curry – Actor and TV presenter

Registered Office

Three Ways, Ledstone, Kingsbridge, Devon TQ7 2HQ

Telephone: 01548 852816 **E-mail:** philip@pipaltree.org.uk **Website:** www.pipaltree.org.uk

Independent examiner

Griffin

Chartered Accountants

Honiton Office

165 High Street, Honiton, EX14 1LQ

Bankers

National Westminster Bank PLC

15 Victoria Street

Paignton, Devon TQ4 5DE

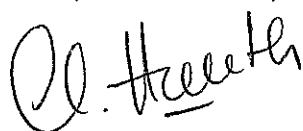
Chairman of Trustees' Statement

For most, 2020 was a year that we would prefer to forget. But this has not been the case for Pipal Tree. Certainly, like all small charities working overseas, we experienced considerable turmoil and a substantial drop in income. In our case this was 27%, somewhat better than what has been reported within the overseas charity sector. Even so, our income was still significantly higher than in 2018. We have weathered the storm to emerge at the start of 2021 much stronger than we were at the same time last year. In my opinion, 2020 could well have been our finest year so far, especially in terms of our massive impact in Nepal combined with a root and branch review of our operations at home and abroad that have led to such positive developments, new opportunities and dynamic partnerships. I am confident that our financial upward trajectory will resume in 2021 as we broaden our scope in Nepal and attract new funding lines.

On the face of it, our most obvious change has been the new name: Pipal Tree. This reflects our expanding our work to include community and environmental interests rather than being focussed solely on children ("ChoraChori" is the Nepali word for "children"). The Pipal Tree is to be found at the heart of many Nepalese towns and villages, where it acts as a meeting place, and is sacred to both Hindus and Buddhists. There can be no better symbol of the inclusivity and engagement that we wish to extend to beneficiaries and supporters alike. And of course, Pipal trees have been amongst the native species that our partner organisation, Mithila Wildlife Trust, has been planting in its major reforestation project that we have been supporting as a new project.

It is always with mixed feelings that we see a turnover of Trustees. On one hand it's sad to see Trustees who have contributed so much to the charity's growth moving on to pursue other interests. On the other, it's very healthy to bring new Trustees to the table with fresh ideas and an associated burst of energy. I must thank Brian, Helen, Rory and Phil for their remarkable contributions and welcome Caroline, Penny and Angela to our very special charity. I am also very pleased to announce that actor and TV presenter Mark Curry joined our ambassadors this year. Mark is a font of good cheer which is something that we all need from time to time! And finally, I would like to acknowledge the support of volunteers from the past year – Lavinia White (UK) in Nepal, designer Peter Helliwell (UK), freelance director Adrian MacFarlane (UK), brand manager Nigel Clarke (UK) and web developers Beattie Sheldrick (Australia) and James Sugrue (UK).

We have entered 2021 with new UK operational partner charities Our Sansar and Little Feet, supporting new Nepal partners Mithila Wildlife Trust, Women's Development Advisory Committee, Lily's Leaves and Our Sansar (Nepal). This is a powerful coalition, so it could well be the case that 2021 becomes finer still!



Clotilde Hunter
Chairman of Trustees
30 March 2021

Report of the Trustees

Introduction

The Trustees present their Annual Report and the Financial Statements of Pipal Tree for the period ended 31 December 2020. The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Articles of Association and Statement of Recommended Practice (effective 1 January 2019).

Pipal Tree is a Charitable Incorporated Organisation (CIO), registered with The Charity Commission as "ChoraChori" on 5 January 2015, name change approved by the Commission on 20 October 2020.

Background to Pipal Tree

Philip and Beverley Holmes founded ChoraChori in January 2015 to support the types of child welfare projects they had been involved in during their time living and working in Nepal between 2004 and 2012. Initially, the charity supported an eponymous, but independent, Nepalese NGO partner, ChoraChori-Nepal. Regular programmes consisted of the protection and rehabilitation of child rape victims, prosecution of rapists, in-house education and vocational training and support to schools. In addition, we provided disaster relief following the 2015 earthquakes and the 2017 floods in Nepal.

Objectives and Activities

The object of Pipal Tree is to advance such charitable purposes (according to the law of England and Wales) within Nepal as the Trustees see fit.

Through NGO partners in Nepal, we provide support to vulnerable, abused and traumatised Nepalese children, including to the victims of child rape. We fund rehabilitation services, education and training primarily through operating within marginalised communities in south Nepal. We restore and protect forests that offer livelihoods to make communities more resilient to the impact of climate change.

Structure and Governance

Trustees

We have five Trustees:

- *Mrs Clotilde Hunter (Chairman):* Clotilde grew up and trained as an Occupational Therapist in France. She moved to the UK in 1998 and, after meeting her British husband, the UK became her second homeland. In 2009 they decided to adopt Nepal as their third homeland, meeting Beverley and Philip Holmes in Kathmandu. Since then the life of destitute children and young women in Nepal has been close to her heart and she has fundraised for Nepal children's charities. In 2018 Clotilde became a qualified craniosacral therapist.
- *Ms Julie Graham:* Julie is a graduate in social work from Queen's University Belfast who is currently working within the education welfare sector in Northern Ireland. She has volunteered twice in Nepal, on both occasions working with deprived and marginalised children at Bhairahawa on the Indian border. During that time, she saw the best and worst of the country, the latter including gender and caste discrimination and grinding poverty. Notwithstanding that, she developed a profound respect and love for Nepal's resilient people and its children.

- *Mrs Penny Rudge (Treasurer):* Penny is a chartered accountant who has spent the last 22 years working in the independent school sector. Penny has been an enthusiastic supporter of a number of charities raising funds for the children of Nepal and has undertaken a number of treks in the Annapurna and Everest region as part of several fundraising campaigns.
- *Ms Caroline Milne:* Caroline graduated from Newcastle University with a degree in mathematics. Following a very brief period in industry she moved into the education sector and has worked as a teacher and teacher trainer for both mathematics and English as a second language in a wide variety of countries. After first visiting Nepal in 2006 following the death of her daughter, she has maintained a close relationship with the country, including an extended period volunteering there. She is particularly interested in the role of education as a means of development.
- *Ms Angela Sherman:* Angela is a writer, speaker and artist who has been living in Denmark since 2018. Prior to that, she was travelling full-time worldwide for 4-5 years and also running an online business encouraging people to travel more and explore places and people they wouldn't normally encounter. Post-COVID she is developing her art (acrylic painting) and exploring new directions. Angela's contact with the charity arose from meeting Philip Holmes on a fundraising course in London in 1999, and was immediately taken with the cause. She has visited Nepal four times, including as a charity volunteer.

Recruitment is by invitation of the existing Trustees. Upon joining the Board, new Trustees are provided with information on the charity's history and plans, the role and responsibilities of Trustees, the governing document, key policies and the minutes of recent Board meetings. Trustee meetings are held on a quarterly basis, as a minimum. All Trustees are active in fundraising support and Mrs Penny Rudge acts as Treasurer, producing quarterly management accounts in advance of each meeting.

The Trustees observe the official guidance of the Charity Commission for England & Wales. In addition, they have considered the Charity Commission's general guidance on Public Benefit when reviewing our aims and objectives and in planning our future activities. The Trustees consider how planned activities will contribute to the aims and objectives they have set.

Pipal Tree is registered with The Fundraising Regulator and therefore subscribes fully to upholding best practice in fundraising and adherence to GDPR regulations.



Staff and volunteers

Lt Col (retd.) Philip Holmes acts as the CEO of Pipal Tree and as such is able to offer not only over 20 years of fundraising and media experience but also his operational insight gained as a former charity Country Director in Nepal. He works from home, this acting as the charity's office with Philip covering all immediate office costs such as utilities. Since January 2019 he has been supported by Beverley Holmes as COO on a two-day per-week basis.

We draw upon volunteer support from around the world on top of the five Trustees who are also volunteers.

Pay Policy for key management personnel

Pay points or pay ranges for key management personnel are set by the Trustees based on previous experience and demonstrable ability. Pay levels are reviewed annually by Trustees but there is no obligation to award cost of living increases.

Other professional services

Griffin Chartered Accountants deliver payroll and accounting support. London-based law firm Bates Wells gave legal advice at the end of the reporting period. And website support and development is provided by Right Click and

Things to Get Me. TwoBird Branding and Visual Communications provide brand support. Google Ads consultant June McCory of MyMustard provides Google Ads consultancy support on a voluntary basis.

The charity's network

Nepal partners

Under Nepalese law, overseas charities must implement their projects in Nepal through local NGOs. During this reporting period worked with three local partners:

- ChoraChori-Nepal (CC-N): This NGO provided refuge care and rehabilitation alongside education and training at its Kathmandu facility. In August 2020 – and after almost five years of funding and capacity building - ChoraChori-Nepal felt sufficiently empowered to discontinue the partnership and chart a more autonomous course.
- Lily's Leaves: This social enterprise was set up in October, with our support, by Lily Katuwal (hence the name) and Hashana Shrestha. As former CC-N employees, they are very capable of continuing the vocational training and mental health support that had been started by CC-N. The aim is to evolve historical training in tailoring and silver jewellery into employment and production, while extending reach into parts of remote south Nepal. This area is a hotspot for violence (including rape) against women and girls. It is also the source of forest products that can be developed by Lily's Leaves, thereby creating livelihoods locally.
- Mithila Wildlife Trust: Mithila Wildlife Trust is based in Dhanusha District, Province 2 of southeast Nepal. Its core interest, as the name suggests, is environmental and in conservation, but the Trust is also active on behalf of the communities that interact with the natural environment (including the forests).

National and International partners

In 2020 we worked in partnership with:

- Registered charity The Gemma and Chris McGough Charitable Foundation who agreed a 2.5 grant of £130,000 towards a reforestation project in south Nepal
- Registered charity Last Night a DJ Saved My Life in lockdown food relief
- Registered charity Fashion with Heart Creations who provided volunteer consultancy support in supporting Lily's Leaves' tailoring initiative
- U.S. non-profit Her Future Coalition which provided volunteer consultancy support initially to CC-N and latterly to the Lily's Leaves silver jewellery project
- The Soroptimist International Great Britain and Ireland (SIGBI) Federation through a one-year collaboration "Empowering Girls in Nepal" that launched in October 2019.
- 24 other grant-making Trusts and Foundations, mainly from the UK

Operational activities in the reporting period

2020 started strongly with the following CC-N activities continuing from the previous year:

- The operation of a children's care centre (CCRC) in Kathmandu that provided accommodation, protection and the basic needs of girls who had been the victims of abuse and rape. This included the operation of an onsite Child Trauma Management Centre where mental health support services were provided by registered clinical psychologist Mrs Hashana Shrestha.
- The operation of a vocational training centre, collocated at CCRC, where girls received training in tailoring at basic and advanced levels and in silver jewellery manufacture. This was under the leadership of the outstanding Mrs Lily Katuwal. The programme was supplemented by the opening of a girls' hostel in

December 2019 that would allow girls from remote areas to join training on a residential basis. This was funded by SIGBI.

- The operation of a boys' hostel in Kathmandu for boys who had been rescued and repatriated from India after becoming displaced or through running away from home

In February, we visited Dhanusha District (Province 2, southeast Nepal) to investigate how we might extend our services – support and training – to beneficiaries in this area. Dhanusha District is a high-risk area for gender-based violence and rape. That visit was hosted by Mr Dev Narayan Mandal of the Mithila Wildlife Trust (MWT), a prominent local environmentalist and social activist. Following that visit, we agreed to set up a women's training centre (funded by SIGBI) and, in due course, a girls' refuge. To our surprise, this visit introduced us to Mr Mandal's sterling efforts in reforestation and paved the way to the reforestation project that we launched in July.

In March, because of COVID a strict lockdown was imposed in Nepal that would last for three months. Because of this, we had to suspend all of our child rescue from India and vocational training projects with CC-N, with the newly opened girls' hostel having to close and beneficiaries return to their families. CC-N continued to provide care to the youngest children who remained at CCRC.

The food situation in south Nepal became dire, with villagers facing starvation. Many of the men from the villages had been working as migrant labourers in India but they lost their jobs and were trapped in India through a combination of an Indian lockdown and the closure of the hitherto open border between India and Nepal. We decided to launch emergency food relief appeals through the Big Give that raised a total of £36,683 through matched public donations. Combining this with grant funding from Last Night a DJ Saved My Life totalling £14,900, we were able to deliver life-saving food aid to 1,055 people in Kathmandu valley and 27,131 people across 15 Districts of south Nepal. Most of these people were from marginalised communities and the Dalit ("untouchable") castes. Usually, they did not qualify for government food relief as, in spite of having lived in these Districts for generations, they had been denied citizenship, a sine qua non for support.

In June we launched our 2.5-year reforestation project at a 32-hectare community forest at Bhatighadi, north of Janakpur. This offered the following benefits:

- Environmental restoration of an important river basis, with 29,500 saplings of native species planted
- Short term, vital employment, to marginalised people who were desperate for work during lockdown. Indeed, these proud people requested work from us rather than food relief.
- The prospect of livelihoods in future through ecotourism and the sustainable use of forest products

The project cost totalled £68,941 during 2020 with two thirds of this provided by the Gemma and Chris McGough Charitable Foundation and one third from the Nepal Department of Forestry. It is a major achievement to have secured Nepal government funding for a project.

In July, following the loss of a key corporate funder in the UK, it became obvious to us that we would have to end our partnership with CC-N. A large part of the core salary commitment to CC-N had been subsidised by that corporate support and to have continued would have drained our unrestricted reserves within one year. After we shared this tough decision, CC-N elected to continue on its own course and seek alternative funders. However, happily we were able to continue to fund and develop a new social enterprise, Lily's Leaves, that grew out of the NGO, headed up by Lily Katuwal (hence the name) and Hashana Shrestha. The social enterprise was registered in October. We now have no residual commitment to CC-N. As part of the restructuring, we returned grant funding to Gandys Foundation who have continued as a CC-N partner.

In November, MWT completed the construction of a community learning centre at Dhanushadham that provides home study support to up to 400 children from the untouchable community. We have employed two tutors who

assist children with their learning and homework. The facility reduces the dropout rates from mainstream schools. The project was funded by private donors.

Public Benefit

The public benefit in 2020 can be summarised as follows:

- 28,186 people received food relief, 1,055 in Kathmandu valley and 27,131 in 15 Districts in southeast Nepal
- The reforestation work has provided regular work to 50-60 people and by extension an income to around 400 family members. At one stage up to 150 people were working on a particular phase.
- Up to 400 children benefited from the community learning centre
- 22 women have been using the new women's training centre but because of lockdown this has been mainly confined to social and cultural activities
- 25 children benefited from care at the CRRC and the nearby boys' hostel
- 18 girls received tailoring training at CC-N and Lily's Leaves
- Five young women, all deaf, received jewellery training

Future Plans

In summary, we will continue to work with three local partner organisations, focussing our work on Province 2, southeast Nepal, with supporting activities within Kathmandu valley. Operationally, we will collaborate closely with a new registered charity partner, Our Sansar, which has the same geographical focus of Province 2. We will continue to work with Fashion with Heart Creations and U.S. non-profit Her Future Coalition, the latter two providing voluntary vocational training consultancy. We currently have the following projects and immediate plans:

- The continued reforestation of the 32-hectare community forest at Bhatighadi, Dhanusha District, with the possible addition of a further 27 hectares and a separate wildlife corridor. In June 2021 we will launch an urban reforestation project in Janakpur.
- The operation, in Janakpur, of a girls' refuge and boys' refuge for vulnerable and abused children. The girls' refuge will open in March 2021, the boys' refuge probably in April. This is a Joint Venture with Our Sansar based upon a 50:50 financial agreement.
- At Lily's Leaves, we will offer residential six-month training courses in tailoring at basic and advanced levels and training in silver jewellery manufacture. In due course, Lily's Leaves will be developing products derived from the Province 2 forests, thereby supporting local livelihoods. Lily's Leaves will also provide mental health and other support to rape survivors and other victims of abuse through regular visits to south Nepal.
- Working through MWT we will support government and community schools through capital and revenue projects. From June we will be launching a major project to renovate and expand a dilapidated school for the children of the forest community at Bhatighadi. This will be linked to improving the education and ensuring the sustainability of the programme through income generation projects.

Financial Review

Pipal Tree derived the majority of its income in 2020 from:

- A UK corporate that had been donating £3,000 per month, unrestricted. This ceased in July 2020.
- 25 UK-based grant-making bodies, and one in Germany.
- The SIGBI Federation.
- Individual donors, mainly in the UK, including Gift Aid. Donations were channelled as much as possible through Big Give appeals that allowed matching of funding.

- Some modest funds were raised as commission through online shopping sites such as Amazon and Give as You Live and from Facebook donations

The charity had an income of £311k for the year (2019: £426k) and whilst this shows a 27% decrease in income over 2019, it was an extremely good result during such a difficult year for fundraising. The charity has continued to make effective use Big Give opportunities for matching pledges, using a number of bespoke appeals as well as the annual December give to raise funds for food relief and the empowerment of girls' projects. Over £45k of income was also received from the Gemma and Chris McGough Foundation for the new re-forestation project in Bhatighadi.

As mentioned above, the charity took the decision that it would have to end its support of CC-N during the year because of financial reasons. In order to meet its obligations to CC-N up until this point, the charity used £60,678 of its unrestricted funds to support ongoing CC-N costs, resulting in a deficit in unrestricted funds for the year as detailed further below. The charity spent over £304k on Nepal projects and operational support during the year (2019: £236k), an increase of 29% on 2019. With the exception of CC-N projects the remainder was spent on supporting the activities of Lily's Leaves; the re-forestation project at Bhatighadi; and in providing food relief.

Unrestricted general reserves have decreased from £90,674 to £52,012, mainly from the use of unrestricted funds to support CC-N operations until these ceased during the year. This lower level of unrestricted funds, however, is in line with the Trustees target reserves level as stated below.

Five Year Record	2020	2019	2018	2017	2016
	£	£	£	£	£
Voluntary and Other Income	311,042	425,623	268,208	232,999	158,693
Fundraising Costs	15,634	44,160	25,995	48,020	30,977
Nepal Transfers and Operational Support	304,486	235,937	161,206	205,997	93,963
UK Administrative Support	13,792	11,018	10,529	-	-
Governance	15,401	5,337	5,445	600	600
Total Resources Expended	349,313	296,452	203,175	254,617	125,540
Net Incoming Resources	(38,271)	129,171	65,033	(21,618)	33,153
Unrestricted Reserves	52,012	90,674	18,500	16,902	19,080
Restricted Reserves	168,168	167,777	110,780	47,345	66,785
Total Reserve Funds	220,180	258,451	129,280	64,247	85,865

Overall, the charity is in a strong financial position, with cash holdings of £161k (2019: £153k) and funds in hand towards the costs meeting its future plans for 2021.

Reserves policy

The Trustees aim to hold unrestricted funds equating to at least twelve months of projected UK operating costs to enable the charity to manage the risks and uncertainties of continuing to operate in the current economic climate. Unrestricted funds of £52,012 were held at 31 December 2020 against a projected 2021 UK operating cost budget of £60,000.

The Trustees would also like to continue to build up a general emergency fund, which can be made available immediately for any environmental or other significant disaster in Nepal.

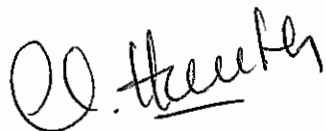
Risk management

The Trustees have considered the risks to which Pipal Tree may be exposed and are content that the overall risks to the charity are mitigated to an acceptable level. The Trustees maintain a risk register that is under regular review.

Conclusion

In conclusion this has been a sixth very successful year for Pipal Tree at home and in Nepal and in spite of the challenges of COVID and associated restructuring. We look forward to renewed growth in 2021.

Approved by the Board of Trustees on 30 March 2021 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'Clotilde Hunter', written over a dotted line.

.....
Clotilde Hunter
Chairman of Trustees

Statement of the Trustees' responsibilities in respect of the Trustees' annual report and the financial statements

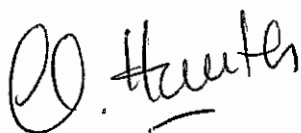
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards and Statements of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 30 March 2021 and signed on their behalf by:



.....
Clotilde Hunter
Chairman of Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PIPAL TREE

Report to the trustees of Pipal Tree on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 13-23.

Respective responsibilities of Trustees and examiner

The Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

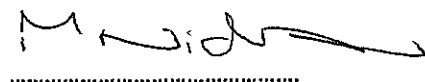
Basis of independent examiner's report

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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 accounts 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:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of principles of the 2011 Act
 - have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Misty Nickells FCA
Griffin
Chartered Accountants
165 High Street
Honiton
Devon
EX14 1LQ

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

(incorporating income and expenditure account)

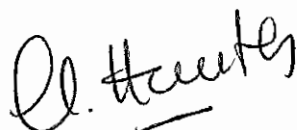
		Unrestricted funds	Restricted Funds	Total 2020	Total 2019
INCOMING RESOURCES	Notes	£	£	£	£
Incoming resources from generated funds					
Other Income	2	7,965	-	7,965	-
Voluntary Income	2	78,963	224,114	303,077	425,623
		86,928	224,114	311,042	425,623
Incoming resources from charitable activities					
		-	-	-	-
TOTAL INCOMING RESOURCES		86,928	224,114	311,042	425,623
RESOURCES EXPENDED					
COST OF GENERATING FUNDS					
Cost of generating voluntary income	3	15,634	-	15,634	44,160
		15,634	-	15,634	44,160
Cost of charitable activities					
Nepal Transfers	3	-	288,951	288,951	223,138
Operational support, monitoring and evaluation	3	15,535	-	15,535	12,799
UK administrative support	3	13,792	-	13,792	11,018
Governance	3	15,401	-	15,401	5,337
TOTAL RESOURCES EXPENDED		60,362	288,951	349,313	296,452
NET INCOMING RESOURCES		26,566	(64,837)	(38,271)	129,171
Transfer between funds	9	(65,228)	65,228	-	-
NET MOVEMENT IN FUNDS		(38,662)	391	(38,271)	129,171
FUND BALANCES BROUGHT FORWARD					
Fund balances brought forward		90,674	167,777	258,451	129,280
FUND BALANCES AT 31 December	9	52,012	168,168	220,180	258,451

The notes on pages 15-23 form part of these financial statements

BALANCE SHEET AS AT 31 DECEMBER 2020

	Notes	2020 £	2019 £
CURRENT ASSETS			
Debtors	5	76,259	110,578
Cash at bank		<u>161,691</u>	<u>152,784</u>
TOTAL CURRENT ASSETS		237,950	263,362
 CREDITORS: Amounts falling due within one year			
	6	<u>17,770</u>	<u>4,911</u>
NET CURRENT ASSETS	9	<u>220,180</u>	<u>258,451</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>220,180</u>	<u>258,451</u>
TOTAL NET ASSETS		<u>220,180</u>	<u>258,451</u>
 FUNDS OF THE CHARITY			
Unrestricted Funds	9	52,012	90,674
Restricted Funds	9	<u>168,168</u>	<u>167,777</u>
TOTAL FUNDS		<u>220,180</u>	<u>258,451</u>

The accounts were approved by the Board on 30 March 2021 and signed on their behalf by:



Clotilde Hunter
Chairman



Penny Rudge
Treasurer

The notes on pages 15-23 form part of these financial statements

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. Accounting Policies

1.1 Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (effective 1 January 2019) and applicable UK Accounting Standard and Charities Act 2011.

Pipal Tree constitutes a public benefit entity as defined under FRS102.

1.2 Going Concern

The trustees consider that there are no material uncertainties about the charity continuing as a going concern. As a grant making charity with limited on-going commitments, any reduction in the amount of donations received due to COVID-19 will be mitigated by a reduction in the amount of grants made with project plans deferred for future years. There are no material uncertainties affecting the current year's accounts.

1.3 Incoming Resources

Grants and donations are included in the SOFA when the charity has unconditional entitlement to the resources. Incoming resources from tax reclaims are included at the same time as the gift to which they relate. Investment income is included in the accounts when receivable.

Incoming resources from charitable activities are only included in the SOFA in the period in which they are earned.

1.4 Government Grants

Government grants are recognised in income when the grant proceeds are received (or receivable) provided that the terms of the grant do not impose future performance-related conditions. If the terms of a grant do impose performance-related conditions on the charity, the grant is only recognised in income when the performance-related conditions are met. Any grants that are received before the revenue recognition criteria are met are recognised in the charity's financial statements as a liability.

1.5 Resources Expended

All expenditure is accounted for on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

Unless agreed with donors otherwise, between 10 - 15% of all donations to restricted funds are treated as a contribution to UK overhead costs. Governance costs consist of the independent examiner's fee and professional costs associated with the running of the charity. Costs are either allocated directly to the Charity's activities or apportioned between different activities at the discretion of the Trustees.

1.6 Tangible Fixed Assets

These are capitalised if they can be used for more than one year and cost more than £500. They are valued at cost or a reasonable value on receipt.

1.7 Cash at Bank and Cash Equivalents

Cash at bank and in hand is held to meet the day to day running costs and grant making activities of the charity. No cash equivalents are held.

1.8 Debtors

Debtors are the amounts owed to the charity. They are measured on the basis of their recoverable amount.

1.9 Creditors

Creditors are the amounts owed by the charity. They are measured at the amount the charity expects to pay to settle the debt. Amounts that are due in more than one year are shown as long-term liabilities.

1.10 Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.11 Accumulated Funds

Restricted funds are subject to specific conditions by donors on how they may be used; the purposes and uses of the restricted funds are set out in the notes to the accounts.

2 Analysis of Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Donations and Grants				
ChoraChori-Nepal Head Office	-	8,328	8,328	8,000
Child Rescue	-	3,400	3,400	-
Children's Refuge and Rehabilitation Centre (CRRC)	-	12,153	12,153	66,317
Trauma Centre	-	-	-	-
Dhanusha Fund	-	6,902	6,902	12,439
Kathmandu Boys Hostel	-	(7,746)	(7,746)	70,000
Kathmandu Girls Hostel	-	-	-	-
Vocational Training	-	16,016	16,016	36,695
Silver Jewellery Workshop	-	-	-	18,738
SIGBI Fund	-	24,473	24,473	5,216
SIGBI Administration	-	-	-	20,000
Kitini School Project	-	-	-	47,900
Education Fund	-	33,092	33,092	5,006
Child Welfare Fund	-	2,201	2,201	-
Circus	-	-	-	1,793
Bhatighadi	-	45,961	45,961	-
Rewilding/Climate	-	12,700	12,700	-
Covid-19 Food Relief	-	54,668	54,668	-
Lily's Leaves	-	4,122	4,122	-
Emergency Relief Fund	-	7,844	7,844	-
Unrestricted	78,963	-	78,963	133,519
Total	78,963	224,114	303,077	425,623
Other Income				
Furlough Scheme	7,965	-	7,965	-
Total Income	86,928	224,114	311,042	425,623

3 Analysis of Resources Expended

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
UK Costs				
Staff Costs	42,724	-	42,724	43,364
Travel & Subsistence	2,068	-	2,068	9,076
Fundraising and Website	1,842	-	1,842	14,909
Printing, Postage & Stationery	512	-	512	2,066
IT, Professional fees & Accounting	11,551	-	11,551	2,216
Other Costs	1,665	-	1,665	1,683
Total	60,362	-	60,362	73,314

3	Analysis of Resources Expended (continued)	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
	Total UK Costs	60,362	-	60,362	73,314
	Analysed as Follows:				
	Fundraising Costs	15,634	-	15,634	44,160
	UK Operational Support, Monitoring and Evaluation of Nepal Projects	15,535	-	15,535	12,799
	UK Administrative Support	13,792	-	13,792	11,018
	Governance	15,401	-	15,401	5,337
		60,362	-	60,362	73,314
	Amounts paid to independent examiner included above	900	-	900	900
	Nepal Project Costs				
	ChoraChori-Nepal Head Office	-	27,365	27,365	31,208
	Child Rescue	-	15,140	15,140	34,111
	Children's Refuge and Rehabilitation Centre (CRRC)	-	26,944	26,944	48,453
	Trauma Centre	-	6,193	6,193	11,393
	Dhanusha	-	97	97	-
	Kathmandu Boys Hostel	-	14,101	14,101	19,159
	Kathmandu Girls Hostel	-	9,088	9,008	3,004
	Vocational Training	-	7,735	7,735	17,313
	Silver Jewellery Workshop	-	2,439	2,439	4,272
	SIGBI Fund	-	1,671	1,671	-
	SIGBI Administration	-	9,998	9,998	-
	Kitini School Project	-	-	-	45,605
	Education Fund	-	38,680	38,680	857
	Child Welfare Fund	-	578	578	5,716
	Circus	-	-	-	2,047
	Bhatighadi	-	40,069	40,069	-
	Rewilding/Climate	-	-	-	-
	Covid-19 Food Relief	-	54,359	54,359	-
	Lily's Leaves	-	34,494	34,494	-
	Emergency Relief Fund	-	-	-	-
	Subtotal – Nepal Expenditure	-	288,951	288,951	223,138
	UK Operational support, monitoring and evaluation	15,535	-	15,535	12,799
	Total	15,535	288,951	304,486	235,937

4 Staff Costs

	Total 2020	Total 2019
	£	£
Salaries and wages	41,294	41,430
Social security	379	790
Pension	1,051	1,144
Total	42,724	43,364

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

The charity employs Philip Holmes as CEO and Beverley Holmes as part-time COO who are deemed the key management personnel of the charity. Their remuneration totalled £42,724 (2019: £43,364) including employer national insurance and pension contributions.

The average number of employees during the year was 2 (2019: 2).

5 Debtors

	Total 2020	Total 2019
	£	£
Debtors and Prepayments	73,586	99,169
Gift Aid claimed	2,673	11,409
Total	76,259	110,578

6 Creditors and Accruals

	2020	2019
	£	£
Taxation/Social Security/Pension	168	239
SIGBI repayment	16,701	-
Accruals	900	4,672
Total	17,770	4,911

7 Restricted Funds

Funds held

Fund	Purpose
ChoraChori-Nepal (CC-N) Head Office	<i>Funds raised for the operation of the ChoraChori-Nepal Head Office in Kathmandu that provides project leadership and coordination, administrative support (including reporting to ChoraChori in UK), internal evaluation and monitoring.</i>
Child Rescue	<i>Funds raised for the rescue of trafficked and displaced Nepalese children in India (and associated research) and the victims of child rape in Nepal itself.</i>
Children's Refuge and Rehabilitation Centre (CRRC)	<i>Formerly "Kathmandu refuge". Funds raised towards the operation of a children's refuge that provides temporary care to rescued school-age girls, including child rape survivors prior to reunification with families.</i>
Trauma Centre	<i>Funds raised for the child trauma management centre that is collocated with CRRC.</i>
Dhanusha Fund	<i>Funds allocated to the operation of a girls' shelter and regional office at Dhanusha in southeast Nepal.</i>
Kathmandu Boys' Hostel	<i>A transit rehabilitation facility for Nepalese boys rescued by ChoraChori from India that also offers hostel accommodation during vocational training.</i>
Kathmandu Girls' Hostel	<i>A hostel for girls in their late teens from rural communities while under vocational training. Funded by SIGBI.</i>
Vocational Training	<i>Funds raised for in-house and contracted-out vocational training.</i>
Silver jewellery workshop	<i>Funds raised towards the training of girls in silver jewellery manufacture</i>
SGBI Fund	<i>Funds raised by the SIGBI Federation towards the "Empowering Girls in Nepal" programme. This includes funding vocational training of girls and an associated girls' hostel.</i>
SGBI Administration	<i>Funds raised to invest in the SIGBI collaboration to ensure that support costs are fully met and that ChoraChori is able to meet core commitments to the collaboration.</i>
Education Fund	<i>Funds raised towards capital and revenue education projects within the community and educational support to individual children.</i>
Child Welfare Fund	<i>Funds raised in support of individual children and for "The Tipling Girls".</i>
Bhatighadi	<i>Funds raised for a specific re-forestation project in South Nepal in partnership with the Chris and Gemma McGough Foundation, Mithila Wildlife Trust (MWT) and the Nepal Department of Forestry.</i>
Rewilding/Climate	<i>Funds raised for a small rewilding/climate change project in South Nepal in partnership with MWT.</i>
Covid-19 Food Relief	<i>Funds raised for food relief in Kathmandu and South Nepal during lockdown in partnership with MWT and ChoraChori-Nepal.</i>
Lily's Leaves	<i>Funds raised for a new social enterprise (Lily's Leaves) to provide vocational training for victims of rape and abuse through the Empowerment of Girls project.</i>
Emergency Relief	<i>General funds raised for future environmental or other emergencies in Nepal.</i>

8 Movement of Funds 2020

	Fund balances b/f 01.01.20 £	Incoming resources £	Resources expended £	Transfers £	Fund balances c/f 31.12.20 £
Restricted Funds					
ChoraChori-Nepal	(8,853)	8,328	27,365	27,890	-
Head Office					
Child Rescue	(18,837)	3,400	15,140	30,577	-
Children's Refuge and Rehabilitation Centre (CRRC)	45,526	12,153	26,944	-	30,736
Trauma Centre	3,682	-	6,193	2,511	-
Dhanusha Fund	12,439	6,902	97	-	19,243
Kathmandu Boys Hostel	49,341	(7,746)	14,101	-	27,494
Kathmandu Girls Hostel	-	-	9,088	9,088	-
Vocational Training	46,545	16,016	7,735	(31,810)	23,016
Silver Jewellery Workshop	14,166	-	2,439	-	11,726
SIGBI Fund	2,212	24,473	1,671	(9,088)	15,927
SIGBI Administration	15,410	-	9,998	-	5,411
Education Fund	4,149	33,092	38,680	5,688	4,250
Child Welfare Fund	1,997	2,201	578	-	3,620
Bhatighadi	-	45,961	40,069	-	5,892
Rewilding/Climate	-	12,700	-	-	12,700
Covid-19 Food Relief	-	54,668	54,359	-	309
Lily's Leaves	-	4,122	34,494	30,372	-
Emergency Relief Fund	-	7,844	-	-	7,844
Total Restricted Funds	167,777	224,114	288,951	65,228	168,168
Unrestricted Funds					
General	90,674	86,928	60,362	(65,228)	52,012
Total Funds	258,451	311,042	349,313	-	220,180

Incoming resources to restricted funds are stated after charging any applicable cost recovery. A total cost recovery towards unrestricted funds of £14,678 (2019: £7,379) was made.

During 2020 the ChoraChori Nepal Head Office, the Trauma Centre and Child Rescue Funds were wound up with the consent of the Board of Trustees and transfers of £60,978 were made from unrestricted funds to cover the deficits on these funds. Funds of £7,746 were repaid to Gandys Foundation in respect of donations for the boys' hostel made in 2019.

8 Movement of Funds Continued 2019

	Fund balances b/f 01.01.19 £	Incoming resources £	Resources expended £	Transfers £	Fund balances c/f 31.12.19 £
Restricted Funds					
ChoraChori-Nepal Head Office	12,060	8,000	31,208	2,295	(8,853)
Child Rescue	10,050	-	34,111	5,224	(18,837)
Children's Refuge and Rehabilitation Centre (CRRC)	31,337	62,642	48,453	-	45,526
Trauma Centre	15,075	-	11,393	-	3,682
Dhanusha Fund	-	12,439	-	-	12,439
Kathmandu Boys Hostel	-	68,500	19,159	-	49,341
Kathmandu Girls Hostel	-	-	3,004	3,004	-
Vocational Training	29,067	34,791	17,313	-	46,545
Silver Jewellery Workshop	-	18,438	4,272	-	14,166
SIGBI Fund	-	5,216	-	(3,004)	2,212
SIGBI Administration	-	20,000	4,590	-	15,410
Kitini School Project	-	47,900	45,605	(2,295)	-
Education Fund	-	5,006	897	-	4,149
Child Welfare Fund	7,713	-	5,716	-	1,997
Circus	2,747	1,793	2,047	(2,493)	-
Patron Fund	2,702	-	-	(2,702)	-
Floods	29	-	-	(29)	-
Total Restricted Funds	110,780	284,725	227,728	-	167,777
Unrestricted Funds					
General	18,500	140,898	68,724	-	90,674
Total Funds	129,280	425,623	296,452	-	258,451

9 Allocation of Net Assets between Funds

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Current Assets	53,081	184,869	237,950	263,362
Creditors due less than one year	(1,069)	(16,701)	(17,770)	(4,911)
Total Net Assets	52,012	168,168	220,180	258,451

10 Pension Commitments

The charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund (NEST). The pension cost charge represents contributions payable by the charity to the fund and amounted to £1,051 (2019 - £1,144). Contributions totalling £169 (2019 - £239) were payable to the fund at the balance sheet date and are included in creditors.

11 Transactions with Related Parties

None of the trustees have been paid any remuneration or expenses or received any other benefits from an employment with their charity or a related entity. There have been no other related party transactions during the year.

12 Taxation

The charity is not liable to taxation on the revenue from its primary activities or on its investment income as it is a registered charity.

13 Controlling party

The charity was controlled by the board of Trustees throughout the current year.