

FRIENDS OF JAMARKO AND EPHC

England & Wales · Charity number 1199716

Details

Status Registered

Legal form CIO

Registered 2022-07-20

Register [View on the Charity Commission register](#)

Contact

Address 96 Coleraine Road
London
SE3 7NZ

Phone 02088532756

Email jamarkouk@gmail.com

Website <https://friendsofjamarkoandephc.blogspot.com/>

Activities

Objects: THE PREVENTION OR RELIEF OF POVERTY AND THE ADVANCEMENT OF EDUCATION FOR THE PUBLIC BENEFIT INCLUDING BY PROVIDING GRANTS, SPONSORSHIP AND FUNDRAISING IN THE UK TO PARTNERS TO SUPPORT THE EDUCATION AND HEALTH OF CHILDREN/ YOUNG PEOPLE AND THEIR FAMILIES IN NEPAL.

Activities: The Friends of Jamarko and EPHC works with a Nepalese social development organisation to support the education of disadvantaged children in Nepal through primary, secondary and higher secondary schooling; an Adult Literacy Programme for the children's parents; and a Medical Fund which provides financial assistance for medical care if the child's family cannot afford to pay for themselves.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Other Charities Or Voluntary Bodies

Geography

- Nepal

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£15,473	£15,144	-	-
2024-03-31	£16,694	£14,677	-	-
2023-03-31	£11,610	£10,401	-	-

Trustees

Name	Role	Appointed
Emily Gillian Norton	Chair	2022-07-20
Andrew Potter		2022-07-20
Margaret Anne Owen		2022-07-20

FRIENDS OF JAMARKO AND EPHC

England & Wales - Charity number 1199716

Accounts

Friends of Jamarko and EPHC Annual Report

1 April 2024 to 31 March 2025

Contents

1. Reference and administrative information
2. Trustees Report for the year ended 31 March 2025
3. Statement of Financial Activity and notes

1. Reference and Administrative Information

Charity Number: 1199716

Registered Office: 96 Coleraine Rd, London SE3 7NZ

Trustees who have served to the date of this report are as follows: Emily Norton, Andrew Potter, Maggie Owen.

Bank: Unity Trust Bank plc, Nine Brindley Place, Birmingham B1 2HB

Staff: None.

2. Trustees Report for the year ended 31 March 2025

The Friends of Jamarko and EPHC was registered with the Charity Commission on 20th July 2022 as a CIO (Charitable Incorporated Organisation). This Annual report covers the second full year of the Charity's operations to the end of the third financial reporting period at 31st March 2025.

The objects of the charity are the prevention or relief of poverty and the advancement of education for the public benefit including by providing grants, sponsorship and fundraising in the UK to partners to support the education and health of children/ young people and their families in Nepal.

The Friends of Jamarko and EPHC has met the requirements of its governing document, the Charity Commission, and all relevant legislation.

The Trustees aim to meet at least three times a year, and, at any time, there should be not less than three Trustees and not more than twelve. In the period covered by this report there have been three Trustees who have formally met twice, with an additional joint meeting with local partner EPHC and several informal meetings.

The Trustees confirm that they do not currently have and, during the period covered by this Annual Report, have not had any beneficial interest in any contract with the Charity. If the Charity is wound up, the trustees have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

Volunteers – the trustees are all volunteers, bringing different skills and interests to the Charity, as well as being long standing supporters of the Charity's work. This year, Sue Longman continued her role providing invaluable support to the Trustees.

No trustees or volunteers claim any expenses, and the intention is that any visits to partners in Nepal will be self-funded by individuals.

Activities

The charity was set up to formalise and better manage a long-standing informal partnership with the Nepalese social development organisations Jamarko and EPHC (*Education, Protection and Help for Children*) through which disadvantaged children in Nepal are helped to succeed in education and so improve their life prospects and those of their families.

Alongside educational support for the children from primary to conclusion of higher secondary schooling, the charity also supports an Adult Literacy Programme which helps the parents (mostly mothers) of those children, who missed out on education, to gain basic literacy and numeracy skills. A separate Medical Fund is also maintained by the Charity which considers requests to provide modest assistance to access medication and cover doctors' fees for sponsored children and their parents/guardians in cases where they cannot afford these costs themselves.

In the period covered by this report, the Charity has:

- Communicated regularly with donors and supporters through emails and a newsletter.
- Maintained close and frequent communication with local partners EPHC, including a visit to EPHC by a trustee in March 2025 (see below)
- Secured, and transferred to our local partner EPHC, sponsorship funds raised for disadvantaged children in Nepal who have been nominated by EPHC for support with their schooling.
- Worked to secure additional funding for children for whom EPHC seeks funding, but who do not have committed sponsorship.
- Successfully secured direct funding for the education of 51 children. Of these, 16 were at Higher Secondary Level (equivalent to UK Year 12/13 or 6th form), the remainder are at secondary level.
- Raised sufficient additional funds through Gift Aid and non-specific donations to support a further 43 children at secondary level.
- Supported 30 women aged 18 to over 70 on the Adult Literacy programme with funds donated by a single donor for this very effective and impactful project which enables women to take more control of their lives and to better support their own children and grandchildren's education.
- Enabled our local partner EPHC to respond to urgent medical needs of children and their families through our Medical Fund.
- Appealed for and collected Funds to provide children with replacement books, uniforms and other items lost in the flooding that hit Kathmandu in September 2024
- Responded to an urgent request by EPHC in spring 2025 for help in funding the kindergarten/primary school, that was needed due to a shortfall in expected annual income from another sponsor. The exceptional core

support, provided after this reporting period, was made possible through a one-off donation and was justified on the grounds that the school not only supports the youngest children but also provides the foundation on which the whole secondary school sponsorship programme is based.

- Continued to implement the 5-year Partnership Agreement with EPHC which was formally agreed in June 2023.
- Enabled a very enjoyable and useful visit to EPHC in Kathmandu by a trustee, which was undertaken at no cost to the charity. This confirmed our confidence in the work of EPHC and their ability to provide a safe space for children to thrive. It was also an opportunity to discuss how to manage EPHC expectations, including new requests to support successful school pupils into further education. Other areas covered included details of the exceptional funding request, and new ideas to develop funding and a social media presence. Since then, EPHC has started a Facebook page which mentions this charity and an alumni WhatsApp group, but unfortunately it has not yet been possible to embark on any new UK/Nepal fund raising.
- Been unable to achieve the target 10% fundraising increase set out in the Charity's Business Plan. This was due to:
 - four sponsors, who had committed to sponsoring 7 children for ten years, were unable to continue their financial commitment.
 - sponsors who had committed to a fixed sum for ten years being unable to pay in full the additional fees that are now required for children to complete the compulsory final two years of school – an additional period which was not part of the sponsors' original agreement.
 - the lack of success so far in attempts to work with EPHC to identify new sources of funding and/or recruitment of sponsors. The charity will continue to work to secure these in future years.
 - for details see Section 3 of this report Statement of Financial Activity

Looking forward:

In the year 2025/26, the Friends of Jamarko and EPHC seeks to:

- Continue all current sponsorships and develop new ones where possible.
- Progress ideas for joint fundraising activities in the UK and Nepal (though mindful of the unstable current situation there and the pressure of economic constraints in both countries)
- Encourage further UK trustee and volunteer visits to EPHC and the schools where children are supported in education
- Develop the additional policies and procedures noted in the Partnership Agreement which were not finalised last year.

- Continue to support the Medical Fund and respond to unforeseen emergencies that may arise.
- Continue to support the Adult Literacy Programme.
- Communicate regularly with supporters giving news and updates on the projects the charity supports by email and newsletter, with individual letters from children to sponsors once a year.

The Trustees would like to thank all sponsors, donors and volunteers for their contributions to date and the local partners (EPHC and participating schools) for making it all work. Our biggest thanks go to the children themselves for making such good use of the opportunities provided for them - they are such a joy!

3. Statement of Financial Activity and notes

Friends of Jamarko and EPHC Financial year 1st April 2024 to 31st March 2025 - Summary & comparison with prior year						
		<u>Restricted funds</u>	<u>Unrestricted funds</u>	<u>Total</u>	<u>Total</u>	<u>Variance</u>
		<u>2024/25</u>	<u>2024/25</u>	<u>2024/25</u>	<u>2023/24</u>	
Balance b/f @ start of financial year				3,226	1,208	
Receipts	Sponsorship*	11,104	0	11,104	14,353	-3,249
	Adult Literacy	1,000	0	1,000	0	1,000
	Medical Fund	1,780	0	1,780	1,155	625
	Flood relief	1,075	0	1,075	1,000	75
	Donations	0	0	300	0	300
	Fundraising	0	462	162	169	-7
	Savings account interest	0	52	52	18	34
	Total	14,959	514	15,473	16,695	-1,222
	* of which £1,276 is ring fenced funds received in advance from sponsors to fund their commitments in future years					
Payments	Direct charitable expenditure**	-15,025	0	-15,025	-14,550	475
	Foreign transfer fees	0	-48	-48	-55	-7
	Bank service charges	0	-71	-71	-72	-1
	Total	-15,025	-119	-15,144	-14,677	467
	** representing funds transferred to EPHC in Nepal					
Net movement on Unity bank accounts during financial year				329	2,018	
Total funds c/f @ end of financial year				3,555	3,226	

The amount of donations received during 2024/25 with their accompanying Gift Aid has seen a significant reduction from the previous year for reasons outlined in the Trustee report above. Despite this reduction in income, the Charity was able to send a marginally greater amount to Nepal in 2024/25 compared to the previous year to support the various funds that we received donations for.

The Charity continues to operate as a going concern with a strong financial base, but its activities are limited to the amount of funding received.

Thanks to the generosity of volunteers and trustees who give their time freely, the Charity incurs no expenses other than bank charges. These have been more than offset by unrestricted income from donations, fundraising and interest earned from savings account deposits. All income received from sponsors is therefore able to be used to support the children and their families in Nepal.

The Trustees would like to thank all supporters for their generous financial donations in 2024/25. Approved and accepted by Trustees on 5 January 2026

Signed on their behalf by

A handwritten signature in black ink, appearing to be 'Emily Norton', written over a horizontal line.

Emily Norton

Chair of Trustees



Receipts and payments accounts

CC16a

For the period from	Period start date 1-Apr-24	To	Period end date 31-Mar-25
---------------------	-------------------------------	----	------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Sponsorship		11,104	-	11,104	14,353
Flood relief		1,075	-	1,075	-
Adult Literacy		1,000	-	1,000	1,000
Medical Fund		1,780	-	1,780	1,155
Fundraising	462		-	462	169
Investment income	52		-	52	18
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	514	14,959	-	15,473	16,695
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	514	14,959	-	15,473	16,695
A3 Payments					
Foreign funds transfer to EPHC Nepal charity		15,025		15,025	14,550
Foreign transfer fees	48			48	55
Bank service fees	71			71	72
				-	-
				-	-
				-	-
				-	-
				-	-
Sub total	119	15,025	-	15,144	14,677
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	119	15,025	-	15,144	14,677
Net of receipts/(payments)	395	- 66	-	329	2,018
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	1,063	2,163	-	3,226	-
Cash funds this year end	1,458	2,097	-	3,555	3,226

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


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Unity trust current account	1,458	204	-
	Unity Trust savings account		1,893	-
	Total cash funds (agree balances with receipts and payments account(s))	1,458	2,097	-
		OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	

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

Signature _____

Print Name

Date of approval

#VALUE!	Andrew Potter	12/20/2025
	Emily Norton	12/20/2025

FRIENDS OF JAMARKO AND EPHC

England & Wales - Charity number 1199716

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Friends of Jamarko and EPHC

1199716

Receipts and payments accounts

CC16a

For the period from	Period start date 1-Apr-23	To	Period end date 31-Mar-24
---------------------	-------------------------------	----	------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Sponsorship	3	14,350	-	14,353	9,530
Donations	-	-	-	-	1,000
Adult Literacy	-	1,000	-	1,000	1,000
Medical Fund	-	1,155	-	1,155	-
Fundraising	169	-	-	169	80
Investment income	18	-	-	18	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	190	16,505	-	16,695	11,610
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	190	16,505	-	16,695	11,610
A3 Payments					
Foreign funds transfer to EPHC Nepal charity	-	14,550	-	14,550	10,322
Foreign transfer fees	55	-	-	55	50
Bank service fees	72	-	-	72	30
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	127	14,550	-	14,677	10,402
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	127	14,550	-	14,677	10,402
Net of receipts/(payments)	63	1,955	-	2,018	1,208
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	1,000	208	-	1,208	-
Cash funds this year end	1,063	2,163	-	3,226	1,208

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


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Unity trust current account	1,063	149	-
	Unity Trust savings account	-	2,014	-
		-	-	-
	Total cash funds	1,063	2,163	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	#VALUE!	Andrew Potter	12/29/2024
		Emily Norton	12/29/2024

FRIENDS OF JAMARKO AND EPHC

England & Wales - Charity number 1199716

Accounts

Friends of Jamarko and EPHC Annual Report

20 July 2022 to 31 March 2023

Contents

1. Reference and administrative information
2. Trustees' Report
3. Statement of Financial Activity and notes

1. Reference and Administrative Information

Charity Number: 1199716

Registered Office: 96 Coleraine Rd, London SE3 7NZ

Trustees who have served during the first year and up to the date of this report are as follows: Emily Norton, Andrew Potter, Maggie Owen

Bank: Unity Trust Bank plc, Nine Brindley Place, Birmingham B1 2HB

Staff: None.

2. Trustees Report for the year ended 31 March 2023

The Friends of Jamarko and EPHC was registered with the Charity Commission on 20th July 2022 as a CIO (Charitable Incorporated Organisation). This Annual report covers the first 8 months of the Charity's operations to the end of the first financial reporting period at 31 March 2023.

The objects of the charity are the prevention or relief of poverty and the advancement of education for the public benefit including by providing grants, sponsorship and fundraising in the UK to partners to support the education and health of children/ young people and their families in Nepal.

The Friends of Jamarko and EPHC has met the requirements of its governing document, the Charity Commission, and all relevant legislation.

The Trustees aim to meet at least three times a year and, at any time, there should be not less than three Trustees and not more than twelve. In the period covered by this report there have been three Trustees who have formally met twice.

The Trustees confirm that they do not currently have and during the period of this Annual Report, have not had any beneficial interest in any contract with the Charity. If the Charity is wound up, the trustees have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

Volunteers – the trustees are all volunteers, bringing different skills and interests to the Charity, as well as being long standing supporters of the Charity’s work. Since the Charity was registered, Sue Longman has also continued her valuable role as a volunteer.

No trustees or volunteers claim any expenses, and the intention is that any visits to partners in Nepal will be self-funded by individuals.

Activities

The charity was set up to formalise and better manage a long standing informal partnership with the Nepalese social development organisations Jamarko and EPHC (*Education, Protection and Help for Children*) through which disadvantaged children in Nepal are helped to succeed in education and so improve their life prospects and those of their families’.

Alongside educational support for the children from primary to conclusion of higher secondary schooling the charity also supports an Adult Literacy Programme which helps the parents (mostly mothers) of those children, who missed out on education, to gain basic literacy and numeracy skills. A separate Medical Fund is also maintained by the Charity which considers requests to provide modest assistance to access medication and cover doctors’ fees for sponsored children and their parents/guardians in cases where they cannot afford these costs themselves.

In the period covered by this report, the Charity has:

- Set up bank account/s and undertaken other required administrative tasks, including registering with HMRC
- Communicated regularly with donors and supporters through emails and newsletters (three newsletters have been issued in the period covered by this report).
- Sought to secure, and transfer to our local partner EPHC, all committed sponsorship funds for disadvantaged children in Nepal who have been nominated by EPHC for support with their schooling. This has been done on a timely basis to allow school fees in Nepal to be paid.
- Sought to secure additional funding in the form of donations from existing sponsors, above their committed level of sponsorship, and other supporters to provide funding for children who do not have committed sponsorship.
- Successfully secured funding for the education of 78 children. Of these, 6 were at Higher Secondary Level (equivalent to 6th form in the UK), the rest at secondary level.
- At the time of registration as a charity Friends of Jamarko and EPHC had sought to raise enough funds to support 81 children. By 31 March 2023 a success rate of 96% was achieved.

However, during this period, EPHC requested support for an additional 34 children on the sponsorship scheme, bringing the total to 115 children for whom support was being sought.

- Registered the Charity for Gift Aid. The Gift Aid claimed in April 2023 on all eligible donations up to 31 March 2023 will be used to cover costs and allow an additional 13 children to be supported for one year.
- Supported 26 adults on the Adult Literacy programme with funds donated by a single donor for this specific purpose.
- Developed a Business Plan, which included drafting a partnership agreement with EPHC in Nepal to establish clear lines of responsibility, respective duties, obligations and define our mutual expectations.

Looking forward:

This year the Friends of Jamarko and EPHC will seek to:

- Expand the level of support and sponsorship, both in the UK and by helping our local partners to develop a more sustainable funding model. However, whilst dependent on sponsorship and donations, the Charity must also ensure that there are no unrealistic expectations or commitments made about the level of funding available in any one year.
- Finalise the Partnership Agreement with EPHC and develop the additional policies and procedures noted in it (including financial reporting, safe guarding and data protection).
- Establish a Medical Fund
- Continue to support the Adult Literacy Programme.
- Communicate regularly with supporters, develop a website/social media presence.

The Trustees would like to thank all sponsors, donors and volunteers for their contributions to date, the local partners (EPHC and participating schools) for making it work, and the children themselves for making good use of the opportunities provided for them.

3. Financial report.

Friends of Jamarko and EPHC - Receipts and Payments from registration to end March 2023					
	<u>Restricted</u>		<u>Unrestricted</u>		<u>Total</u>
<u>Receipts</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>	<u>2023</u>	
Sponsorship	8,580.00	950.42			
Adult Literacy	1,000.00				
Donation			1,000.00		
Fundraising			80.00		
Total	9,580.00	950.42	1,080.00	0.00	11,610.42
<u>Payments</u>					
Funds transfer to EPHC in Nepal	-10,322.00				
Foreign transfer fees	-50.00				
Bank service charges	-29.94				
	-10,401.94	0.00	0.00	0.00	-10,401.94
Bank balance @ 31 March 2023					1,208.48
The balance held in the bank account comprises sponsorship money received yet to be remitted.					
These will be remitted in a subsequent transfer to EPHC in Nepal:					
Year to end March 2023					258.06
Funding received in advance for subsequent years					950.42
					1,208.48

Accepted by Trustees on 23 January 2024

Signed on their behalf by



Emily Norton

Chair of Trustees

Receipts and payments accounts

For the period from	Period start date 20-Jul-22	To	Period end date 31-Mar-23
---------------------	--------------------------------	----	------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Sponsorship		9,530	-	9,530	-
Donations	1,000		-	1,000	-
Fundraising events	80		-	80	-
Adult literacy		1,000	-	1,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	1,080	10,530	-	11,610	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	1,080	10,530	-	11,610	-
A3 Payments					
Foreign funds transfer of donations to EPHC Nepal charity	-	10,322	-	10,322	-
Foreign transfer fees	50	-	-	50	-
Bank service fees	30	-	-	30	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	80	10,322	-	10,402	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	80	10,322	-	10,402	-
Net of receipts/(payments)	1,000	208	-	1,208	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	1,000	208	-	1,208	-