

DOCTORS FOR NEPAL

Doctors for Nepal (“DFN”)

Trustees’ Annual Report and Unaudited Financial Statements

Year ended: 31 December 2020

Charity No: 1133441

Reference and Administrative Information

Date registered as a UK charity

4 January 2010

Registered charity number in the UK

1133441

Governing document

Trust deed dated 16 October 2009

Trustees

Dr Kate Yarrow (chair)

Anne Yarrow (secretary)

Nigel Lewers (treasurer)

Chris Yarrow

Dr Natalie Thurtle

Dr. Richard Howell

(together the “**Trustees**”)

Operational address

Dr Kate Yarrow

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Other contact information

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Sort Code: 30-91-25
Account Number: 00284204

SWIFTBIC: LOYDGB21002
IBAN NO: GB67 LOYD 3091 2500 2842 04

1 Structure, Governance and Management

Governing document

Doctors for Nepal (“DFN”) is a registered charity, number 1133441, and is constituted under a trust deed dated 16 October 2009. New Trustees are appointed by the existing Trustees in accordance with the provisions set out in the trust deed. The trust deed provides for a minimum of 3 trustees.

Trustees

There were no changes to the Board of Trustees during the year. Consideration of new trustees was deferred until after the covid pandemic has passed, in the interests of stability and continuity.

All Trustees give their time voluntarily and receive no financial benefit from the charity. The Trustees bring wide and relevant experience to the charity. Three Trustees are medical doctors, 2 Trustees are working or have worked for Médecins Sans Frontières, 1 Trustee is a lawyer and former trustee of a school, 1 Trustee has long experience as a school governor, and 3 Trustees have experience working abroad.

The Trustees are also committed to personally raise funds for the charity.

Risk Management

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The main risk to which the charity is subject is that of a student not completing the agreed time period of service as a doctor or nurse in rural Nepal. DFN has, in co-operation with Patan Academy of Health Sciences (PAHS) and Karnali Academy of Health Sciences (KAHS) put in place measures to minimise this risk. In particular, the Academies both have a policy which provides that no medical, nursing or midwifery student on a DFN scholarship may receive his or her final degree certificate until having served for an agreed number of years as a doctor/midwife/nurse in a rural area of Nepal (2-4 years, depending on scholarship received).

DFN is exposed to fluctuations in foreign currency as tuition and other fees for the students are paid in Nepalese rupees.

The charity is committed to holding a reserve fund to guard against financial risk, and ensure it can continue to fund its scholars through their studies.

The covid 19 pandemic poses risks to the charity and its work which the trustees are keeping under review. In particular:

- Implications for fund-raising: fund-raising events (eg marathons, concerts, auctions) have been affected by lockdowns and restrictions on gatherings. However, overall income has held up well, and the charity has ample reserves to meet commitments to its current students.
- Effects on our students' teaching and training programmes: The training establishments sent their students home in April at the beginning of national lockdown, and teaching has been web-based since then. But students have limited internet coverage in their remote home areas, and there is the loss of hands-on "clinical" training which may have long-term implications for medical education during this period. We still await details from the medical schools of how they will enable the students to overcome this deficit in their clinical education.
- Our students and doctors are at risk from inadequate PPE, and therefore trustees organised a targeted fund-raising effort.
- Pandemic restrictions make communication more difficult with our students, doctors, and training colleges: No trustee visits have been possible since the beginning of the pandemic (the last visit was immediately prior to UK lockdown, in March 2020), and it is a challenge to keep in touch with their remote home locations, but the part-time administrative staff in Nepal are proving invaluable as a link.

2 Charitable objectives and aims

The trust deed provides that DFN's objectives are:

1. To advance the education of medical students in Nepal by providing financial assistance to enable them to pursue their studies; and
2. To relieve sickness and to preserve the health of people living in Nepal by assisting in the provision of healthcare.

Doctors for Nepal's aim is to improve healthcare in rural Nepal. DFN does this by sponsoring selected students from very poor backgrounds in Nepal to attend medical or nursing school in Nepal. In return, the students pledge to work for an agreed period post-qualification as doctors, midwives or nurses in rural areas of Nepal. (2-4 years, depending on scholarship received). Apart from providing scholarships, DFN may also implement health care projects and provide continuing education for health care staff such as midwives and nurses, and support postgraduate medical education.

To ensure that DFN's work delivers its aims and meets the objectives as set out in the trust deed, the trustees review its projects and fundraising activities on a regular basis throughout the year. On the basis of this review, the trustees are able to plan DFN's future projects and fundraising activities.

3 Main activities: How our activities deliver public benefit

In deciding what activities Doctors for Nepal should undertake, the Trustees have complied with their duty to have regard to the public benefit guidance as set out in section 4 of the Charities Act 2006. Our activities focus on the improvement of health care standards in rural Nepal and therefore deliver a tangible public benefit there.

DFN's main focus continues to be the funding and support of medical and nursing training at Patan Academy of Health Sciences (PAHS) in Kathmandu and Karnali Academy of Health Sciences (KAHS) in Jumla (in the far west of the country). Both colleges are dedicated to improving Nepal's rural health by training health workers in rural community medicine. They aim to produce graduates that will not only provide sorely needed medical care in rural Nepal, but will also eventually become leaders in health care policy, dedicated to improving the health of the remote and impoverished communities in Nepal. The charity continues to extend its collaboration with the relatively new college of KAHS, which has the great advantage of being nearer the home districts of our students, although its remote location does present challenges for trustee visits.

Students currently supported by DFN (at the end of 2020):

- 1 post-graduate medical student (studying in Cairo)
- 4 medical students (studying in Kathmandu)
- 2 midwifery students (studying in Jumla – far west Nepal)
- 9 nursing students (studying in Kathmandu and Jumla)

Graduates from DFN scholarships:

- 6 doctors
- 2 nurses

They currently work in the following districts: Kalikot, Mugu, Jumla, Humla, Doti, Kathmandu.

Our doctors, nurses and students: year 1 of covid 19

The year began with the rest of the world looking on anxiously as China struggled to deal with a new variety of coronavirus. Within a few months the world was in the grip of a pandemic, and for the rest of the year covid 19 dominated the lives of DFN doctors and students, and the work of the charity. The Nepal government imposed a national lockdown between March and July, and cases and deaths peaked in the autumn after this was lifted (although limited testing limits the accuracy of statistics).

The training establishments in Kathmandu and Jumla sent their students home in April at the beginning of national lockdown; the majority were able to reach their homes in their remote villages. Our medical, nursing and midwifery students have since then been desperately trying to keep up with their studies via online learning in their distant and isolated villages, usually with limited internet access and electricity supply. They at the same time are expected to help out with daily chores in the family home, such as tending to crops and animals, and many have been personally affected by covid in their families. They are inevitably suffering from limited support from their seniors, and are unable to undertake the normal clinical "bedside" learning. It is possible that courses will have to be extended to compensate, and DFN may be called on to support our students for an extended period.

Adequate PPE is in short supply in Nepal, with implications for safe working for our students and doctors, as well for the spread of covid. Therefore during the year trustees organised a fund-raising on-line auction specifically to fund PPE for our students and doctors, which raised over £2,000. The equipment was purchased and distributed promptly by our partner PHASE, to the Kathmandu hospitals where our students and trainee doctors are working, and the hospital in Jumla.

During the year Dr. Prakash completed his internship year at Patan Hospital, and is now working for the Nick Simons Foundation (a Nepal rural healthcare NGO), His posting is in the extremely remote Far West district of Doti (unfortunately not his home area).

In June DFN was proud to announce the graduation of its fifth and sixth doctors. Dr Apsara and Dr. Kamal are both now working for a year as interns at Patan Hospital Kathmandu, before seeking placements in their remote home districts.

Drs. Nahakul and Meena continue to work as government-employed doctors in their remote home districts (Kalikot, and Mugu).

Dr.Lalit continues with his post-graduate training in Obstetrics and Gynaecology at the University of Cairo. His tuition is funded by a Nepal Government scholarship, with DFN funding his living, travel and exam expenses. Trustees also give mentoring support in what is a very challenging placement, compounded by a nasty bout of covid from which he is now thankfully fully recovered. The government scholarship includes a 4-year bond to work in Nepal, and DFN's support includes a bond to work these years in a remote rural area. As well as gaining invaluable experience as a hospital doctor in Obstetrics and Gynaecology, he this year completed his thesis and will be taking his final exams in 2021, so is well on the way to becoming DFN's first doctor with a post-graduate qualification.

Binita Rai and Apsara Jirel both graduated as nurses, and have returned to work with PHASE Nepal in the remote western regions of Mugu and Humla.

No new students could be taken on during the year, as colleges suspended recruitment during the pandemic.

Trustee visits to Nepal are vital to the effective work of the charity, to keep in touch with and build relationships with our students and graduates, and our partner training institutions and NGOs. Fortunately two trustees had made an intensive visit, crammed with meetings, just before the UK and Nepal lockdowns. A second visit planned for the autumn could not take place because of covid restrictions.

Communications with the remote parts of Nepal are never easy at the best of times, and covid hasn't helped. But our students and doctors do manage to find time to get news through to us, with stories of putting in place hospital covid precautions with limited resources, helping the poor and needy with food and medical care, and familiar problems of trying to reassure people that it's safe to seek medical care at this time. Our two part-time administrative staff with excellent English, based in Jumla, are invaluable in communicating with and supporting our students, especially the ones locked down in remote areas and with little or no English. In May DFN set up a Zoom meeting with some of our student doctors and nurses - even with its shortcomings and sometimes language difficulties, it was wonderful to have live contact, to offer our support and find out how covid is affecting their education, work and families.

Looking ahead

Because of the covid pandemic and uncertainty about the future Nepal Government funding process for medical education, the training colleges put student recruitment on hold during 2020. However, DFN continues to offer help to existing students who would have to drop out of their courses without additional financial support, because of changes in their family circumstances.

The Nepal Government has now announced changes to the funding and selection process of medical education in the country, with implications for DFN and its work. In future it appears that up to 75% of medical, nursing and midwifery tuition fees will be funded by the government, which will also select students. However, students will have to find the funds for board and lodging, travel to and from home, laptops and books, so DFN will still have a vital role in offering this support to students from poor families in remote areas who would otherwise not be able to take up their government scholarships.

In view of the disruption of the pandemic and the uncertainties of the future Nepal Government funding programme for medical education, DFN will for the time being concentrate on

- supporting its current students, doctors and nurses, including through postgraduate training;
- the training of nurses and midwives, and public health training;
- additional support for needy scholarship students (board and lodging etc)

4 Fund-raising and donations

As always, a huge thank-you to all those who have given of their money, time and skills to support DFN during the year. The charity would not exist without you.

The charity is very grateful to the Texel Foundation for its continuing grant to enable the Karnali project. Other major supporters this year included BPL, Bryanston School and several individual donors.

A few fund-raising events were possible in spite of the pandemic. Our annual story-telling evening by a professional storyteller who gives his time free had fortunately happened before lockdown. A special online auction during lockdown (many thanks to the individuals and organisations that generously donated prizes) raised £2,000 specifically for covid PPE for our doctors and students and their colleagues. A classical concert in Redhill and fungus forays were possible in the autumn with covid precautions in place. As well as directly raising funds, events raise the profile of the charity and usually result in standing orders, which are so important to the charity's financial planning.

5 Statement of financial activities for the year ending 31 December 2020

A summary of income and expenditure is given on page 10 below.

Income

Over the year income from all sources totalled **£66,859**, an increase of just over £9,000 from the previous year's **£57,802**. This is mainly accounted for by a delayed Gift Aid claim.

We are very encouraged that the charity managed to maintain the same level of income in spite of fund-raising difficulties during the pandemic. At £15,710, standing orders were slightly down on the previous year. Other categories of income stayed much the same.

Donors are encouraged to confirm that they are eligible for Gift Aid, which substantially increases their donation.

Expenditure

Expenditure for the financial year increased from £31,385 to £58,239. This includes payment of about £9,200 of PAHS scholarships and £5,000 of KAHS scholarships carried forward from 2019. Running costs of the charity decreased slightly this year.

Costs continued to be minimised by the majority of work being done by the trustees and other volunteers, who also donated most of their expenses. A part-time paid organiser continues to give essential assistance with fund-raising, publicity and communications, and general administration, and the Texel grant for the Karnali project includes support for two part-time Nepali administrative staff in Jumla.

Reserves policy

The charity had, at 31 December 2020, unrestricted reserves amounting to £111,264 in the bank account. The policy of continuing to hold solely an unrestricted reserve is deemed appropriate by the Trustees given the size and the nature of the charity. The Trustees do not foresee any need to change this policy.

Of this sum, £25,000 is held in reserve to ensure that student fees can be met; the remainder is working cash.

Future financial commitments

Support for students cost £32,627 in 2020. It is anticipated that about £10,000 will be required for 2021, and £770 for administration in Nepal; plus covid support. All sums are dependent on exchange rates. In addition, about £2,500 will be required to continue supporting our first doctor in his post-graduate training.

The financial statements were approved by the Board of Trustees on 30 October 2021 and were signed on its behalf by:

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Nigel Lewers
Trustee and Hon. Treasurer



Receipts and payments accounts

CC16a

For the period from 01/01/2020 To 31/12/2020

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 | | | | | |
| Standing orders | 15,710 | - | - | 15,710 | 16,019 |
| CAF donations | 360 | - | - | 360 | 385 |
| Easyfundraising | 238 | - | - | 238 | 211 |
| Justgiving | 7,428 | - | - | 7,428 | 9,697 |
| Global Giving | 283 | - | - | 283 | - |
| Virgin Money | 351 | - | - | 351 | 524 |
| Fundraising events | 5,236 | - | - | 5,236 | 3,550 |
| Other donations | 26,169 | - | - | 26,169 | 26,991 |
| Interest | - | - | - | - | 14 |
| Giftaid | 8,865 | - | - | 8,865 | - |
| Miscellaneous | 2,199 | - | - | 2,199 | 425 |
| Sub total (Gross income for AR) | 66,859 | - | - | 66,859 | 57,816 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 66,859 | - | - | 66,859 | 57,816 |
| A3 Payments | | | | | |
| Administration | 10,904 | - | - | 10,904 | 12,435 |
| Administration Nepal | 400 | - | - | 400 | 363 |
| PHASE scholarships | 3,333 | - | - | 3,333 | 4,263 |
| PHASE administration | 3,190 | - | - | 3,190 | - |
| PHASE Covid treatment | 2,000 | - | - | 2,000 | - |
| PAHS scholarships | 15,707 | - | - | 15,707 | 4,322 |
| Graduate support | 5,378 | - | - | 5,378 | 3,014 |
| KAHS scholarships | 10,209 | - | - | 10,209 | - |
| Trustee visit to Nepal | 2,298 | - | - | 2,298 | 2,414 |
| Justgiving | 216 | - | - | 216 | 216 |
| Printing | 240 | - | - | 240 | 129 |
| Event costs | 49 | - | - | 49 | 1,748 |
| Venue hire | 1,000 | - | - | 1,000 | 1,060 |
| Bank charges | 616 | - | - | 616 | 203 |
| Administration expenses | 260 | - | - | 260 | 186 |
| Website | 1,791 | - | - | 1,791 | 154 |
| Merchandise | 348 | - | - | 348 | 422 |
| Other fundraising costs | 391 | - | - | 391 | 459 |
| Sub total | 58,239 | - | - | 58,239 | 31,385 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 58,239 | - | - | 58,239 | 31,385 |
| Net of receipts/(payments) | 8,620 | - | - | 8,620 | 26,431 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 77,623 | - | - | 77,623 | 51,192 |
| Cash funds this year end | 86,243 | - | - | 86,243 | 77,623 |

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 | Working cash | 86,243 | - | - |
| | Reserve | 25,021 | - | - |
| | Total cash funds | 111,264 | - | - |
| <small>(agree balances with receipts and payments account(s))</small> | | | | |
| | | Agreement Error | OK | OK |
| B2 Other monetary assets | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| 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 | |
| | | | | |