



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.”**



Contents	Page
Reference and administrative information	2
Chairman of Trustees' Statement	3
Report of the Trustees	4
Independent Examiner's Report	21
Statement of Financial Activities	22
Balance Sheet	23
Notes to the Financial Statements	24-31

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 Ganeshman 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

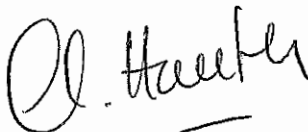
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice).

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

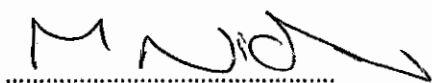
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or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

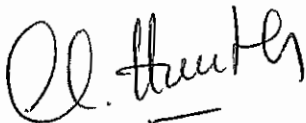
	Notes	Unrestricted funds £	Restricted Funds £	Total 2021 £	Total 2020 £
INCOMING RESOURCES					
Incoming resources from generated funds					
Other Income	2	-	-	-	7,965
Voluntary Income	2	67,343	304,922	372,265	303,077
		67,343	304,922	372,265	311,042
Incoming resources from charitable activities					
		-	-	-	-
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

	Notes	2021 £	2020 £
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	950	-	900	900
		<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	14,954	-	14,954	15,535
	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	<u>43,104</u>	<u>42,724</u>

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	<u>72,295</u>	<u>76,259</u>

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	<u>15,131</u>	<u>17,770</u>

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.