DOCTORS FOR **NEPAL**

Doctors for Nepal ("DFN")

Trustees' Annual Report and Unaudited Financial Statements

Year ended: 31 December 2025

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)

Dr Natalie Thurtle

Dr Richard Howell

Chris Yarrow (until 2 March)

Dr Mangal Rawal (from 3 August)

Dr Rasana Bajracharya (from 3 August)

(together the "**Trustees**")

Patron

Dame Joanna Lumley

Operational address

Dr Kate Yarrow

The Barn at Aylwins,

The Street, Offham,

Nr.Lewes,

East Sussex BN7 3QE

Other contact information

info@doctorsfornepal.org

www.doctorsfornepal.org www.justgiving.com/doctorsfornepal

Twitter/X: @DoctorsForNepal

Bank account details

Lloyds Bank
171/173 North Street
Brighton
BN1 1GL

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 several changes to the Board of Trustees during the year. Chris Yarrow, one of the founder trustees, retired from the Board but continues to give the charity informal support. The Board were pleased to recruit two Nepali nationals: Dr. Mangal Rawal was Vice-Chancellor of our partner institution, Karnali Academy of Heath Sciences, until spring 2025, and Dr. Rasana Bajracharya is an NHS consultant in Obstetrics and Gynaecology.

All Trustees give their time voluntarily and receive no financial benefit from the charity. The Trustees bring wide and relevant experience to the charity. As at the end of 2025, five Trustees are medical doctors (all with experience working abroad), 2 Trustees have worked with Médecins Sans Frontières, 1 Trustee is a lawyer and former trustee of a school and 1 Trustee has long experience as a school governor.

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

Employees

The charity employs a part-time UK Operations Manager, Caz Winter, and a part-time Nepal Operations Manager, Rajee Daivasigamani. During this year Caz created a greatly-improved DFN website, and worked extremely hard to ensure that the Radio 4 appeal was such a success (see page 7 below). Rajee is responsible for liaising with the Nepal DFN team and our partner institutions, and coordinating programmes within Nepal. The charity is fortunate to have such committed and effective staff, who manage to achieve so much in their short working weeks.

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, nurse, or midwife 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 (normally 2 years).

There is a risk of a student not completing their course for academic, social or personal reasons. However, thanks to careful selection, and support and mentoring during their studies, we have so far had just two students dropping out of training or not completing their bond. - a health assistant student and a midwifery student, who dropped out because of changes in their personal circumstances.

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.

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 undergraduate or postgraduate medical, nursing, midwifery or health assistant courses in Nepal. In return, the students pledge to work for an agreed period post-qualification as doctors, midwives or nurses in Backward rural areas of Nepal (normally 2 years). Apart from providing scholarships, DFN may also implement health care projects (such as responding to emergencies and disasters, and delivering health camps), and provide continuing education for its graduates.

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, and 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 deliver a tangible public benefit by helping improve health care standards in rural Nepal.

We provide undergraduate scholarships for medical, nursing, and midwifery and health assistant students, who are funded for a full or partial scholarship depending on individual need and whether or not they have other funding (eg through a government scholarship or from another NGO). We may also support students who have other scholarships but could not continue without support for ancillary costs such as living and studying expenses. All our students are Nepali citizens who have provided evidence of severe financial hardship; most are also from a "backward" zone and have studied at a public/government school. Candidates are chosen jointly by DFN and our partner institutions, based on socio-economic background, academic promise and commitment to rural service. All our students sign an agreement to work in a rural area for a minimum of two years (undergraduate degrees) or three years (postgraduate degrees) following their graduation, and we carefully select students who are committed to spending their long-term careers working to improve the health of rural areas. Our model means that our scholars qualify debt-free, so that they do not have to work abroad to settle their loans from family or friends, but can stay on and serve the remote regions that are lacking in medical staff and resources; thereby healthcare in Nepal is improved in a sustainable and measurable way. 100% of DFN scholars currently in the workforce are working in rural Nepal. During 2025 our qualified doctors and nurses worked in the following districts: Kalikot, Mugu, Jumla, Humla, Surkhet, Gorkha, Bajura and Dolpa.

In 2005, when the idea of DFN began, there were no doctors in the Karnali zone from that area. To date, DFN has helped train 12 doctors from this region, as well as many nurses. They understand and are accepted by the communities within which they are working, and are making a real difference to those living in this challenging environment. We monitor our scholars' progress and provide support through their education and early career. Not only do our doctors and nurses see many patients a week in a variety of low-resource settings, they are imparting their knowledge and experience to others to support and improve the health system. Our growing DFN team works together on DFN projects such as health camps, and the mutual support that they can offer is vital when working in isolated locations.

As reported last year, we have agreed a collaboration with Karnali Academy of Health Sciences (KAHS) to provide the first ever postgraduate scholarships to students from the Karnali Zone in the Far West, all of whom receive full tuition fees and a minimum of three years' forward employment at KAHS. These will be the future professors and health leaders in this remote area, raising both the standards of healthcare and medical education in western Nepal. As well as becoming faculty members at KAHS, they will be sent out to remote health posts within the college's catchment.

We partner with other NGOs who are employers in order to ensure work in a remote rural area for any scholars who are unable to gain government employment due to a lack of position

Our doctors, nurses and students:

By the end of 2025, DFN had supported 33 scholars:

- 2 qualified medical consultants (one was supported by DFN right through his training, and the other at postgraduate level only)
- 11 qualified doctors (of these, DFN is currently supporting 2 through postgraduate training)
- 2 additional doctors currently being supported through postgraduate training (these are not counted in the above as DFN did not support them through their undergraduate training

- 13 qualified nurses (of these, DFN is currently supporting two through BNS training)
- 1 qualified midwife
- 2 current medical students
- 1 current nursing student
- 1 current health assistant student

One health assistant student, two medical students and one PHASE nursing student moved forward with their studies into 2025.
Of our twelve qualified doctors, four are working their two-year bonds at hospitals in the Far West. Our first DFN consultant doctor continues to work at Surkhet hospital in the Far West, the first obstetrician/gynaecologist in the District. He is working a four-year bond in return for support with his training.

Post-graduate training is essential if our doctors are to become effective practitioners, and DFN can offer financial support to those who are not awarded one of the limited number of government postgraduate scholarships Four of our doctors have completed their bonds and sat postgraduate exams in 2024. Of these, two were awarded government scholarships and the other two are being supported through this training by further DFN scholarships. DFN continues its collaborative scheme with Karnali Academy of Health Sciences to expand the provision for postgraduate scholarships there. Through this project, DFN has so far awarded postgraduate scholarships to three more doctors, who upon qualifying will be employed by KAHS as consultants.

Of the first nurses who trained through our partner PHASE, financed by DFN, two have now passed beyond their bonded periods but are still working with PHASE in remote areas, which is exactly the desired outcome; the third has begun studying for a nursing degree. Of the five nurses that qualified in 2023, all have gone on to work in the Far West. Two of our qualified nurses have returned to study for their bachelor in nursing, supported by their second DFN scholarships. They will go on to do further bonded periods in rural Nepal upon qualifying.

As reported last year, issues had arisen in finding government-funded nursing jobs in remote areas, and we came to an agreement to create DFN- funded nursing posts in the Far West with our two partner organisations: PHASE Nepal (with whom we have collaborated for a number of years), and the Oda Foundation, a charity co-founded by a native of Kalikot, which builds local leadership, and supports health and education for those who need it most. This arrangement is working well, and four nurses completed their bonded periods in remote areas with our partners PHASE and Oda, with their posts financed by DFN. The two PHASE nurses continue to work with PHASE; one of the Oda nurses is now studying for a BNS degree at KAHS, supported by DFN.



Our DFN team



During this year Sangita and Dhanendra became doctors. Sita and Satya were awarded their second DFN scholarships, for Bachelor of Nursing degree courses



In 2025 DFN sponsored Dr Kamal on a Harvard Medical School Leadership in Medicine program - a remote-study one-year course designed to enhance and refine leadership skills. He is putting these skills into practice in his new job in rural Bajura



This year Dr.Santosh completed an Advanced Skilled Birth Attendant course, taught by Dr. Lalit

Our Radio 4 Charity Appeal:

A highlight of 2025 was the broadcast on August 10th of DFN's Radio 4 Charity Appeal. We were delighted to be chosen by the BBC for this broadcast, after going through a rigorous and searching application and selection process. The broadcast, presented by our patron Dame Joanna Lumley, was outstandingly successful. Helped by a foundation and two generous supporters, who undertook to match donations up to £40,000., the appeal had resulted by the end of 2025 in donations of £102,181 (plus gift aid which will be reclaimed at a later date).. The appeal is live for 12 months, and donations were still trickling in at the end of 2025.

The whole process involved a great deal of hard work, closely mentored and monitored by the BBC, but it was certainly worth it. It has set the charity on a sound financial footing to expand its programme of medical education, support for our graduates in their work, and projects such as health camps,



Dame Joanna Lumley recording the Radio 4 Appeal

Trustee visits:

Trustee visits to Nepal are absolutely 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, and plan and develop projects and collaborations.
The October 2025 visit aimed for face-to-face catch up meetings with our collaborators, medical institutions, and our doctors, nurses and students. The packed agenda included a 2-day DFN conference and a team building day; the plan was to evaluate (with guest speakers) the current situation of healthcare in rural Nepal, and devise a strategic plan for how DFN can help address these issues over the next 10 years. This strategic plan would guide the allocation of the considerable sum raised by the Radio 4 appeal. The team-building day and meetings went ahead, but unfortunately the planned conference was derailed by an acute health problem for Kate Yarrow, and it has been re-scheduled for 2026 (see below).

Kate's health issue did offer her insider experience of Nepali healthcare:

"Due to an unexpected health condition, I spent most of the trip on the receiving end of the healthcare system and inside a hotel room. If nothing else, I came away with a much stronger drive and belief that our work is truly necessary. I was lucky enough to receive care at top institutions in Kathmandu. Despite that, the care was relatively basic, and neurosurgery (which I needed) was completely unadvisable. I can only begin to imagine what someone experiencing a similar condition in the far west of Nepal would have to go through. It is likely they would never receive the level of care needed. So our support with regards to supporting the delivery of high levels of clinical expertise and clinical specialties in remote areas is needed more than ever."

Electives:

An elective is a period spent away from UK medical school, giving the opportunity to experience healthcare outside the NHS. In 2025 DFN facilitated, through PAHS, the elective of a student from Brighton and Sussex Medical School, who spent time in Kathmandu. In the months leading up to the trip, DFN helped him with communications with the medical school and advice about preparation. DFN also organized a group of our scholars to meet him at PAHS in order to welcome and support him. Electives are a learning opportunity for both UK students and our DFN students and doctors, and 50% of the elective fees are waived by PAHS and donated to DFN.

Looking ahead:

At the DFN team grows, we expect that Nepali nationals, whether in Nepal as DFN graduate doctors and nurses or in Nepal or the UK as trustees, will play an increasing role in the direction of DFN, such as through the delayed conference to lay the foundations for a 10-year strategic plan.

We are committed to building and supporting the growing DFN team of well-trained doctors, nurse and health workers in the Kalikot district of western Nepal, one of the most remote and inaccessible areas in the world. We have agreed with KAHS to continue supporting them with postgraduate scholarship; KAHS will continue to provide at least 3 years' employment for these graduates, so building up the team of specialists so desperately needed in this area. We have agreed also to provide support for undergraduate students if needed (eg for living and studying costs), both at KAHS and PAHS.

We have agreed to jointly run further health camps with KAHS and/or independently with our own team, following the success of the 2024 camp.

We expect to continue helping students who meet our selection criteria and whose financial circumstances worsen in the course of their studies, so that they would be otherwise be forced to drop out of their course.

We are in discussions with local NGO ODA about developing our fruitful collaboration. DFN can offer financial support to jointly selected candidates for medical and nursing training, and ODA can then assure local employment upon graduation. There is also potential for funding and otherwise supporting ODA health camps.

Stop press: 2026 Floods appeal

DFN was quick to respond to the August 2026 flash floods in Nepal, which tore through communities along the Nepal-Tibet border; families have lost homes, loved ones, and their sense of safety. Triggered by a major landslide, the floods swept through the districts of Rasuwa, Nuwakot, Dhading and Gorkha, destroying homes, roads and bridges along the Trishuli and Bhotekoshi rivers, in communities where access to medical care was already limited before disaster struck.

We promptly launched an effective fundraising appeal, and are working collaboratively with partners in Nepal to provide emergency medical support and relief. Our response strategy is structured across three phases:

- **Phase 1: Urgent healthcare supplies**: A small team of DFN doctors and nurses travelled by jeep to reach flood-affected areas, delivering desperately needed supplies to care for women and newborn infants, and running a small health camp in Bidhur to deliver emergency care.

- **Phase 2: Health camps in flood-affected areas**: As the response develops, we will be running larger, more targeted health camps in the worst-affected areas, aiming to provide medical care for up to 2,000 people.
- **Phase 3: Rebuilding health infrastructure**: Looking further ahead, we will provide ongoing support to help rebuild and strengthen medical infrastructure in the flood-affected regions.

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.

As explained above, this year's income was boosted by the £102,181 raised by the Radio 4 appeal. In addition, other one-off donations during the year increase by over £4,000, to £14,353.

Income this year was boosted by £22,357 of sponsorships for individual students and a grant of £4,000 towards health camps, as well as many generous donations from individuals.

Last year our film makers Gareth and Tanya (who donated their time to the charity), produced a moving documentary film, "Health in the Himalayas", about the 2024 health camp and the DFN team, and narrated by Dame Joanna Lumley. The film was premiered in Lewes (Sussex); it is available on the DFN website at https://www.youtube.com/watch?v=-ViiaRbwEzg, and will be used at future fund-raising events. Further showings are planned, in London and Manchester The film is invaluable in raising awareness and understanding of the work of the charity and the healthcare challenges of western Nepal, and cultivates commitment to the charity, as well as financial contributions.

5 Statement of financial activities for the year ending 31 December 2025

A summary of income and expenditure is given on page 12 below.

Income

Over the year income from all sources totalled £160,027, an increase of £96,798 from the previous year, accounted for mainly by the Radio 4 appeal. Sponsorship for individual students increased from £19,560 to £22,357.
At £14,481, standing orders were slightly down on the previous year. .

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

Expenditure

At £66,005, expenditure for the financial year was £12,050 less than 2024, when expenditure was boosted by the health camp. Support for students amounted to £22,991 (£2,554 more than the previous year). It should be noted that the expenditure figure for student support does not necessarily reflect the actual student numbers that year, as expenditure depends on when the colleges submit invoices for payment. There was increased expenditure this year on administration (associated with the Radio 4 Appeal and the growing size of the DFN team), and on the creation of the new and greatly improved website.

Costs continued to be minimised by much of the work being done by the trustees and other volunteers, who also donated most of their expenses. A part-time paid UK Operations Manager continues to give essential and invaluable assistance with fund-raising, publicity, communications, and general administration, backed up by our part-time Nepal Operations Manager.

Reserves policy

The charity had, at 31 December 2025, unrestricted reserves amounting to £168,692 in the bank account (£83,199 more than at the end of 2024), plus £10,823 of restricted funds (sponsorship of individual students).

Of this total, £25,761 is held in reserve to ensure that student fees can be met; the remainder is working cash or held in appropriate savings accounts.

Future financial commitments

It is anticipated that about £50,000 will be required for support of existing students in 2025 (six postgraduate students, five medical students, two nurses doing BNS degrees, one nursing student, two health assistant students). One of the postgraduate students and the two health assistant students are being funded through the generosity of sponsors (totalling about £6,000 in 2025),

In addition, it is likely that one more, or possibly two, of our trained doctors will during the year request financial assistance in order to accept postgraduate training offers.

About £25,000 will be needed for administration and overheads.

The financial statements were approved by the Board of Trustees on 21 October 2026 and were signed on its behalf by:

X Nigel Lewers

Nigel Lewers
Trustee and Hon. Treasurer

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	Reg (if any)

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/01/2025		31/12/2025

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	14,481	-	-	14,481	15,236
CAF donations	980	-	-	980	530
Easyfundraising	263	-	-	263	266
Justgiving	5,548	-	-	5,548	4,763
Gift Aid claim	-	-	-	-	9,947
Fundraising events	1,220	-	-	1,220	1,789
Donations	7,825	-	-	7,825	4,672
BBC radio 4 appeal	102,181			102,181	-
Sponsorship		22,357		22,357	19,560
Electives	-				384
Health camp reimbursement	-				4,017
Film shows	1,214			1,214	
Miscellaneous	2,952			2,952	860
Interest on reserve	203			203	301
Interest on savings	803	-	-	803	915
Sub total *(Gross income for AR)*	137,670	22,357	-	160,027	63,240
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	137,670	22,357	-	160,027	63,240
A3 Payments					
PHASE scholarships	-	-	-	-	2,415
PAHS scholarships	1,757	-	-	1,757	-
KAHS scholarships		8,198	-	8,198	12,752
ODA nurse support		3,336	-	3,336	5,270
Harvard student sponsorship	9,700			9,700	-
Women's health camp	4,663	-	-	4,663	22,530
Film costs	2,493	-	-	2,493	8,895
Conference in Kathmandu	1,039			1,039	
Administration	18,641	-	-	18,641	12,802
Trustee visits to Nepal & conference in USA	9,864			9,864	8,841
Medical equipment	-			-	219
Giving.com	216			216	216
Printing	589			589	158
Bank charges	536			536	309
Administration expenses	274			274	379
Website	2,153			2,153	213
Merchandise	458			458	720
Entertaining	-			-	555
Other costs	2,088	-	-	2,088	1,781
Sub total	54,471	11,534	-	66,005	78,055
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	54,471	11,534	-	66,005	78,055
Net of receipts/(payments)	83,199	10,823	-	94,022	9,815
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	85,493		-	85,493	95,308
Cash funds this year end	168,692	10,823	-	179,515	85,493

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	Reserve	25,761	-	-
	Savings	106,718	-	-
	Working cash	36,213	10,823	-
	Total cash funds	168,692	10,823	-
	(agree balances with receipts and payments accounts))	OK	OK	OK

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

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

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

DOCTORS FOR **NEPAL**

Doctors for Nepal ("DFN")

Trustees' Annual Report and Unaudited Financial Statements

Year ended: 31 December 2025

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)

Dr Natalie Thurtle

Dr Richard Howell

Chris Yarrow (until 2 March)

Dr Mangal Rawal (from 3 August)

Dr Rasana Bajracharya (from 3 August)

(together the "**Trustees**")

Patron

Dame Joanna Lumley

Operational address

Dr Kate Yarrow

The Barn at Aylwins,

The Street, Offham,

Nr.Lewes,

East Sussex BN7 3QE

Other contact information

info@doctorsfornepal.org

www.doctorsfornepal.org www.justgiving.com/doctorsfornepal

Twitter/X: @DoctorsForNepal

Bank account details

Lloyds Bank
171/173 North Street
Brighton
BN1 1GL

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 several changes to the Board of Trustees during the year. Chris Yarrow, one of the founder trustees, retired from the Board but continues to give the charity informal support. The Board were pleased to recruit two Nepali nationals: Dr. Mangal Rawal was Vice-Chancellor of our partner institution, Karnali Academy of Heath Sciences, until spring 2025, and Dr. Rasana Bajracharya is an NHS consultant in Obstetrics and Gynaecology.

All Trustees give their time voluntarily and receive no financial benefit from the charity. The Trustees bring wide and relevant experience to the charity. As at the end of 2025, five Trustees are medical doctors (all with experience working abroad), 2 Trustees have worked with Médecins Sans Frontières, 1 Trustee is a lawyer and former trustee of a school and 1 Trustee has long experience as a school governor.

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

Employees

The charity employs a part-time UK Operations Manager, Caz Winter, and a part-time Nepal Operations Manager, Rajee Daivasigamani. During this year Caz created a greatly-improved DFN website, and worked extremely hard to ensure that the Radio 4 appeal was such a success (see page 7 below). Rajee is responsible for liaising with the Nepal DFN team and our partner institutions, and coordinating programmes within Nepal. The charity is fortunate to have such committed and effective staff, who manage to achieve so much in their short working weeks.

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, nurse, or midwife 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 (normally 2 years).

There is a risk of a student not completing their course for academic, social or personal reasons. However, thanks to careful selection, and support and mentoring during their studies, we have so far had just two students dropping out of training or not completing their bond. - a health assistant student and a midwifery student, who dropped out because of changes in their personal circumstances.

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.

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 undergraduate or postgraduate medical, nursing, midwifery or health assistant courses in Nepal. In return, the students pledge to work for an agreed period post-qualification as doctors, midwives or nurses in Backward rural areas of Nepal (normally 2 years). Apart from providing scholarships, DFN may also implement health care projects (such as responding to emergencies and disasters, and delivering health camps), and provide continuing education for its graduates.

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, and 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 deliver a tangible public benefit by helping improve health care standards in rural Nepal.

We provide undergraduate scholarships for medical, nursing, and midwifery and health assistant students, who are funded for a full or partial scholarship depending on individual need and whether or not they have other funding (eg through a government scholarship or from another NGO). We may also support students who have other scholarships but could not continue without support for ancillary costs such as living and studying expenses. All our students are Nepali citizens who have provided evidence of severe financial hardship; most are also from a "backward" zone and have studied at a public/government school. Candidates are chosen jointly by DFN and our partner institutions, based on socio-economic background, academic promise and commitment to rural service. All our students sign an agreement to work in a rural area for a minimum of two years (undergraduate degrees) or three years (postgraduate degrees) following their graduation, and we carefully select students who are committed to spending their long-term careers working to improve the health of rural areas. Our model means that our scholars qualify debt-free, so that they do not have to work abroad to settle their loans from family or friends, but can stay on and serve the remote regions that are lacking in medical staff and resources; thereby healthcare in Nepal is improved in a sustainable and measurable way. 100% of DFN scholars currently in the workforce are working in rural Nepal. During 2025 our qualified doctors and nurses worked in the following districts: Kalikot, Mugu, Jumla, Humla, Surkhet, Gorkha, Bajura and Dolpa.

In 2005, when the idea of DFN began, there were no doctors in the Karnali zone from that area. To date, DFN has helped train 12 doctors from this region, as well as many nurses. They understand and are accepted by the communities within which they are working, and are making a real difference to those living in this challenging environment. We monitor our scholars' progress and provide support through their education and early career. Not only do our doctors and nurses see many patients a week in a variety of low-resource settings, they are imparting their knowledge and experience to others to support and improve the health system. Our growing DFN team works together on DFN projects such as health camps, and the mutual support that they can offer is vital when working in isolated locations.

As reported last year, we have agreed a collaboration with Karnali Academy of Health Sciences (KAHS) to provide the first ever postgraduate scholarships to students from the Karnali Zone in the Far West, all of whom receive full tuition fees and a minimum of three years' forward employment at KAHS. These will be the future professors and health leaders in this remote area, raising both the standards of healthcare and medical education in western Nepal. As well as becoming faculty members at KAHS, they will be sent out to remote health posts within the college's catchment.

We partner with other NGOs who are employers in order to ensure work in a remote rural area for any scholars who are unable to gain government employment due to a lack of position

Our doctors, nurses and students:

By the end of 2025, DFN had supported 33 scholars:

- 2 qualified medical consultants (one was supported by DFN right through his training, and the other at postgraduate level only)
- 11 qualified doctors (of these, DFN is currently supporting 2 through postgraduate training)
- 2 additional doctors currently being supported through postgraduate training (these are not counted in the above as DFN did not support them through their undergraduate training

- 13 qualified nurses (of these, DFN is currently supporting two through BNS training)
- 1 qualified midwife
- 2 current medical students
- 1 current nursing student
- 1 current health assistant student

One health assistant student, two medical students and one PHASE nursing student moved forward with their studies into 2025.
Of our twelve qualified doctors, four are working their two-year bonds at hospitals in the Far West. Our first DFN consultant doctor continues to work at Surkhet hospital in the Far West, the first obstetrician/gynaecologist in the District. He is working a four-year bond in return for support with his training.

Post-graduate training is essential if our doctors are to become effective practitioners, and DFN can offer financial support to those who are not awarded one of the limited number of government postgraduate scholarships Four of our doctors have completed their bonds and sat postgraduate exams in 2024. Of these, two were awarded government scholarships and the other two are being supported through this training by further DFN scholarships. DFN continues its collaborative scheme with Karnali Academy of Health Sciences to expand the provision for postgraduate scholarships there. Through this project, DFN has so far awarded postgraduate scholarships to three more doctors, who upon qualifying will be employed by KAHS as consultants.

Of the first nurses who trained through our partner PHASE, financed by DFN, two have now passed beyond their bonded periods but are still working with PHASE in remote areas, which is exactly the desired outcome; the third has begun studying for a nursing degree. Of the five nurses that qualified in 2023, all have gone on to work in the Far West. Two of our qualified nurses have returned to study for their bachelor in nursing, supported by their second DFN scholarships. They will go on to do further bonded periods in rural Nepal upon qualifying.

As reported last year, issues had arisen in finding government-funded nursing jobs in remote areas, and we came to an agreement to create DFN- funded nursing posts in the Far West with our two partner organisations: PHASE Nepal (with whom we have collaborated for a number of years), and the Oda Foundation, a charity co-founded by a native of Kalikot, which builds local leadership, and supports health and education for those who need it most. This arrangement is working well, and four nurses completed their bonded periods in remote areas with our partners PHASE and Oda, with their posts financed by DFN. The two PHASE nurses continue to work with PHASE; one of the Oda nurses is now studying for a BNS degree at KAHS, supported by DFN.



Our DFN team



During this year Sangita and Dhanendra became doctors. Sita and Satya were awarded their second DFN scholarships, for Bachelor of Nursing degree courses



In 2025 DFN sponsored Dr Kamal on a Harvard Medical School Leadership in Medicine program - a remote-study one-year course designed to enhance and refine leadership skills. He is putting these skills into practice in his new job in rural Bajura



This year Dr.Santosh completed an Advanced Skilled Birth Attendant course, taught by Dr. Lalit

Our Radio 4 Charity Appeal:

A highlight of 2025 was the broadcast on August 10th of DFN's Radio 4 Charity Appeal. We were delighted to be chosen by the BBC for this broadcast, after going through a rigorous and searching application and selection process. The broadcast, presented by our patron Dame Joanna Lumley, was outstandingly successful. Helped by a foundation and two generous supporters, who undertook to match donations up to £40,000., the appeal had resulted by the end of 2025 in donations of £102,181 (plus gift aid which will be reclaimed at a later date).. The appeal is live for 12 months, and donations were still trickling in at the end of 2025.

The whole process involved a great deal of hard work, closely mentored and monitored by the BBC, but it was certainly worth it. It has set the charity on a sound financial footing to expand its programme of medical education, support for our graduates in their work, and projects such as health camps,



Dame Joanna Lumley recording the Radio 4 Appeal

Trustee visits:

Trustee visits to Nepal are absolutely 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, and plan and develop projects and collaborations.
The October 2025 visit aimed for face-to-face catch up meetings with our collaborators, medical institutions, and our doctors, nurses and students. The packed agenda included a 2-day DFN conference and a team building day; the plan was to evaluate (with guest speakers) the current situation of healthcare in rural Nepal, and devise a strategic plan for how DFN can help address these issues over the next 10 years. This strategic plan would guide the allocation of the considerable sum raised by the Radio 4 appeal. The team-building day and meetings went ahead, but unfortunately the planned conference was derailed by an acute health problem for Kate Yarrow, and it has been re-scheduled for 2026 (see below).

Kate's health issue did offer her insider experience of Nepali healthcare:

"Due to an unexpected health condition, I spent most of the trip on the receiving end of the healthcare system and inside a hotel room. If nothing else, I came away with a much stronger drive and belief that our work is truly necessary. I was lucky enough to receive care at top institutions in Kathmandu. Despite that, the care was relatively basic, and neurosurgery (which I needed) was completely unadvisable. I can only begin to imagine what someone experiencing a similar condition in the far west of Nepal would have to go through. It is likely they would never receive the level of care needed. So our support with regards to supporting the delivery of high levels of clinical expertise and clinical specialties in remote areas is needed more than ever."

Electives:

An elective is a period spent away from UK medical school, giving the opportunity to experience healthcare outside the NHS. In 2025 DFN facilitated, through PAHS, the elective of a student from Brighton and Sussex Medical School, who spent time in Kathmandu. In the months leading up to the trip, DFN helped him with communications with the medical school and advice about preparation. DFN also organized a group of our scholars to meet him at PAHS in order to welcome and support him. Electives are a learning opportunity for both UK students and our DFN students and doctors, and 50% of the elective fees are waived by PAHS and donated to DFN.

Looking ahead:

At the DFN team grows, we expect that Nepali nationals, whether in Nepal as DFN graduate doctors and nurses or in Nepal or the UK as trustees, will play an increasing role in the direction of DFN, such as through the delayed conference to lay the foundations for a 10-year strategic plan.

We are committed to building and supporting the growing DFN team of well-trained doctors, nurse and health workers in the Kalikot district of western Nepal, one of the most remote and inaccessible areas in the world. We have agreed with KAHS to continue supporting them with postgraduate scholarship; KAHS will continue to provide at least 3 years' employment for these graduates, so building up the team of specialists so desperately needed in this area. We have agreed also to provide support for undergraduate students if needed (eg for living and studying costs), both at KAHS and PAHS.

We have agreed to jointly run further health camps with KAHS and/or independently with our own team, following the success of the 2024 camp.

We expect to continue helping students who meet our selection criteria and whose financial circumstances worsen in the course of their studies, so that they would be otherwise be forced to drop out of their course.

We are in discussions with local NGO ODA about developing our fruitful collaboration. DFN can offer financial support to jointly selected candidates for medical and nursing training, and ODA can then assure local employment upon graduation. There is also potential for funding and otherwise supporting ODA health camps.

Stop press: 2026 Floods appeal

DFN was quick to respond to the August 2026 flash floods in Nepal, which tore through communities along the Nepal-Tibet border; families have lost homes, loved ones, and their sense of safety. Triggered by a major landslide, the floods swept through the districts of Rasuwa, Nuwakot, Dhading and Gorkha, destroying homes, roads and bridges along the Trishuli and Bhotekoshi rivers, in communities where access to medical care was already limited before disaster struck.

We promptly launched an effective fundraising appeal, and are working collaboratively with partners in Nepal to provide emergency medical support and relief. Our response strategy is structured across three phases:

- **Phase 1: Urgent healthcare supplies**: A small team of DFN doctors and nurses travelled by jeep to reach flood-affected areas, delivering desperately needed supplies to care for women and newborn infants, and running a small health camp in Bidhur to deliver emergency care.

- **Phase 2: Health camps in flood-affected areas**: As the response develops, we will be running larger, more targeted health camps in the worst-affected areas, aiming to provide medical care for up to 2,000 people.
- **Phase 3: Rebuilding health infrastructure**: Looking further ahead, we will provide ongoing support to help rebuild and strengthen medical infrastructure in the flood-affected regions.

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.

As explained above, this year's income was boosted by the £102,181 raised by the Radio 4 appeal. In addition, other one-off donations during the year increase by over £4,000, to £14,353.

Income this year was boosted by £22,357 of sponsorships for individual students and a grant of £4,000 towards health camps, as well as many generous donations from individuals.

Last year our film makers Gareth and Tanya (who donated their time to the charity), produced a moving documentary film, "Health in the Himalayas", about the 2024 health camp and the DFN team, and narrated by Dame Joanna Lumley. The film was premiered in Lewes (Sussex); it is available on the DFN website at https://www.youtube.com/watch?v=-ViiaRbwEzg, and will be used at future fund-raising events. Further showings are planned, in London and Manchester The film is invaluable in raising awareness and understanding of the work of the charity and the healthcare challenges of western Nepal, and cultivates commitment to the charity, as well as financial contributions.

5 Statement of financial activities for the year ending 31 December 2025

A summary of income and expenditure is given on page 12 below.

Income

Over the year income from all sources totalled £160,027, an increase of £96,798 from the previous year, accounted for mainly by the Radio 4 appeal. Sponsorship for individual students increased from £19,560 to £22,357.
At £14,481, standing orders were slightly down on the previous year. .

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

Expenditure

At £66,005, expenditure for the financial year was £12,050 less than 2024, when expenditure was boosted by the health camp. Support for students amounted to £22,991 (£2,554 more than the previous year). It should be noted that the expenditure figure for student support does not necessarily reflect the actual student numbers that year, as expenditure depends on when the colleges submit invoices for payment. There was increased expenditure this year on administration (associated with the Radio 4 Appeal and the growing size of the DFN team), and on the creation of the new and greatly improved website.

Costs continued to be minimised by much of the work being done by the trustees and other volunteers, who also donated most of their expenses. A part-time paid UK Operations Manager continues to give essential and invaluable assistance with fund-raising, publicity, communications, and general administration, backed up by our part-time Nepal Operations Manager.

Reserves policy

The charity had, at 31 December 2025, unrestricted reserves amounting to £168,692 in the bank account (£83,199 more than at the end of 2024), plus £10,823 of restricted funds (sponsorship of individual students).

Of this total, £25,761 is held in reserve to ensure that student fees can be met; the remainder is working cash or held in appropriate savings accounts.

Future financial commitments

It is anticipated that about £50,000 will be required for support of existing students in 2025 (six postgraduate students, five medical students, two nurses doing BNS degrees, one nursing student, two health assistant students). One of the postgraduate students and the two health assistant students are being funded through the generosity of sponsors (totalling about £6,000 in 2025),

In addition, it is likely that one more, or possibly two, of our trained doctors will during the year request financial assistance in order to accept postgraduate training offers.

About £25,000 will be needed for administration and overheads.

The financial statements were approved by the Board of Trustees on 21 October 2026 and were signed on its behalf by:

X Nigel Lewers

Nigel Lewers
Trustee and Hon. Treasurer

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	Reg (if any)

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/01/2025		31/12/2025

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	14,481	-	-	14,481	15,236
CAF donations	980	-	-	980	530
Easyfundraising	263	-	-	263	266
Justgiving	5,548	-	-	5,548	4,763
Gift Aid claim	-	-	-	-	9,947
Fundraising events	1,220	-	-	1,220	1,789
Donations	7,825	-	-	7,825	4,672
BBC radio 4 appeal	102,181			102,181	-
Sponsorship		22,357		22,357	19,560
Electives	-				384
Health camp reimbursement	-				4,017
Film shows	1,214			1,214	
Miscellaneous	2,952			2,952	860
Interest on reserve	203			203	301
Interest on savings	803	-	-	803	915
Sub total *(Gross income for AR)*	137,670	22,357	-	160,027	63,240
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	137,670	22,357	-	160,027	63,240
A3 Payments					
PHASE scholarships	-	-	-	-	2,415
PAHS scholarships	1,757	-	-	1,757	-
KAHS scholarships		8,198	-	8,198	12,752
ODA nurse support		3,336	-	3,336	5,270
Harvard student sponsorship	9,700			9,700	-
Women's health camp	4,663	-	-	4,663	22,530
Film costs	2,493	-	-	2,493	8,895
Conference in Kathmandu	1,039			1,039	
Administration	18,641	-	-	18,641	12,802
Trustee visits to Nepal & conference in USA	9,864			9,864	8,841
Medical equipment	-			-	219
Giving.com	216			216	216
Printing	589			589	158
Bank charges	536			536	309
Administration expenses	274			274	379
Website	2,153			2,153	213
Merchandise	458			458	720
Entertaining	-			-	555
Other costs	2,088	-	-	2,088	1,781
Sub total	54,471	11,534	-	66,005	78,055
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	54,471	11,534	-	66,005	78,055
Net of receipts/(payments)	83,199	10,823	-	94,022	9,815
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	85,493		-	85,493	95,308
Cash funds this year end	168,692	10,823	-	179,515	85,493

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	Reserve	25,761	-	-
	Savings	106,718	-	-
	Working cash	36,213	10,823	-
	Total cash funds	168,692	10,823	-
	(agree balances with receipts and payments accounts))	OK	OK	OK

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

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

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

Independent examiner's report to the trustees of Doctors for Nepal on accounts for the year ended 31 December 2025 set out on pages 3 to 12

Charity Number: 1133441

I report to the trustees on my examination of the accounts of Doctors for Nepal (DfN) for the year ended 31 December 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Signed 

21 October 2026

Christopher John Maidment, ACA Crest, Paddockhurst Lane, Balcombe, West Sussex, RH17 6QZ