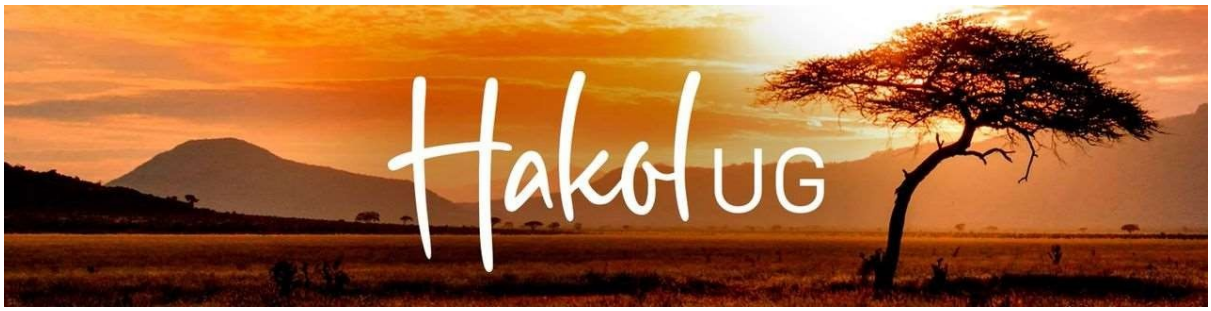


CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 13 December 2024 Period start date To 12 December 2025 Period end date

Charity name: HAKOL

Charity registration number: 1187385

Objectives and Activities

	SORP reference	**AR22-REM-7b**
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To relieve financial hardship for the public benefit by providing financial education and train to communities in Uganda, East Africa, in particular women to foster sustainable incomes and saving to improve their conditions of life.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Main activities – Financial literacy. Plan Farmland activity/ policy pending. We ave consulted a tree specialist and professional farmer to plant trees and vegetation a Memorandum of understanding has been provided, we ave also provided a Non-Disclosure / confidentiality agreement to be sin, this was outstanding at the end of TAR. Plan to plan trees around the tree boarder between October 2025 -October 2026, tis will be carried out once a Memorandum of understanding signed. Concrete post currently in place for future fence**.** Meeting with Watoto manager to discuss best practices to meet the needs of abandon or orphan children.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We the trustees can confirm that we have had regard to the guidance for Public benefit.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	**AR22-REM-7b**
Policy on grant making	Para 1.38	**None**
Policy on social investment including program related investment	Para 1.38	**None**
Contribution made by volunteers	Para 1.38	**NA**
Other		

Achievements and Performance

	SORP reference	**AR22-REM-7b**
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Financial literacy helping beneficiaries to sustain livery hood. One beneficiary has been able to manage her income which she currently earns from a small market shop, which is a moveable metal structure. She has further achieved her goal of land purchase as a result of our financial literacy.

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Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	**NA**
Performance of fundraising activities against objectives set	Para 1.41	**No**
Investment performance against objectives	Para 1.41	**NA**

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	All finances including all expenses have been provided from trustees personal income. We are currently
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	**NA**
Amount of reserves held	Para 1.22	**NA**
Reasons for holding zero reserves	Para 1.22	**NA**
Details of fund materially in deficit	Para 1.24	**The charity aims and objectives set for 2025:** Start business plan in order to open a Bank account in the UK. The charity had attempted to open a bank account but were turned down. The trustees are now drafting a business plan to be able to open a bank account. **Plant trees on the farmland** Farmland agreement with including memorandum of understanding so that work on the farmland can commence. once carried out a tree boundary will be planted, and vegetation map out for the farm to be develop over a 24-month period; farm will be used for sustainability training and a small marketplace for the local villages nearby. The charity is currently working with a Forestry company to achieve these objectives. **Apply for funding** The charity has completed applications for

		funding and assistance through ambitious impact for help with further development and funding. The charity had also contacted others funding organisations as well as spoken with a professional fund raiser. The aim was to apply for funding develop a strategy. **Changes or differences the charity seeks to make through its activities** To **h**ave a bank account to for funding and donations. To continue financial literacy for beneficiaries to reach individual goals. To encourage beneficiaries to plan sustainable farming for usage and personal funds. **Charity's strategies for achieving stated aims and objectives?** • **Deliver regular financial-literacy training for trainers with a back office to assist trainers,** • **Set measurable targets for beneficiaries and outcomes.** • **Partner with local groups and community leaders.** • **Finalise the farmland agreement and confidentiality documents.** • **Develop a planting, fencing, maintenance and safeguarding plan,** • **Secure funding through grants, donations and fundraising,** • **Assign trustees to oversee each activity and committee members in Uganda.** • **Monitor progress of activities attendance, responses.** • **Report achievements and lessons learnt annually.** **• Criteria/ measures to assess success in the reporting period?** **Whether the beneficiaries have been able to maintain their income,** **Whether there has been an improvement in their income,** **Whether there has been improvement in their lives,** **Progress on developing the farm,** **Engage with organisations that can help write funding applications.**
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	• **NA**

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	**Currently out of pocket funds only. Personal funds used.**
Investment policy and objectives including any social investment policy adopted	Para 1.46	**NA**
A description of the principal risks facing the charity	Para 1.46	**NA**
Other		**Summary plans for the future** • **Travel to Uganda to meet with the Ugandan committee.** • **Visit beneficiaries** • **Webpage** • **Grant applications** • **Start policies to explain all aims and objectives of the charity procedures to follow, progress measures to included achievements and evaluations of goals.** • **Review strategies**

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	**CIO**
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	HAKOL
Other name the charity uses	HAKOL Ug
Registered charity number	1187385
Charity's principal address	10 Manor Road, Rochester Kent, ME1 3JN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jane Gracelyn Frederick	Chair, Trustee		
2	Shamilah Serwanga Nakiyemba	Trustee		
3	Haruzivi	Trustee	10.10.2023	
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
NA		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	NA
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
NA		

Name of chief executive or names of senior staff members (Optional information)

NA

Exemptions from disclosure

Reason for non-disclosure of key personnel details

NA

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Jane Gracelyn Frederick Shamilah Serwanga Nakiyemba	
Position (eg Secretary, Chair, etc)	Chair Trustee and Trustee	
Date	30.10.2023	