



ANNUAL REVIEW

2020/2021





Contents

About The Gurkha Welfare Trust.....2

Our Year in Numbers 4

Rising to the Challenge5

Supporting Impoverished Gurkha Veterans and Widows.....6-7

Our Financial Aid..... 8-9

Our Pensioner Support Teams10-11

Where do our Pensioners Live?.....12-13

Our Medical Aid14-15

Our Clean Water and Sanitation Projects.....16-17

Our Schools Programme.....18-19

Building Earthquake-Resilient Homes 20-21

Our Residential Homes 22-23

Supporting COVID-19 Intervention in Nepal 24-25

Welfare Support in the UK 26

Area Welfare Centres in Nepal27

Income and Expenditure 28

How You Can Help 29

Our Year in News 30

Special Thanks31

ENABLING GURKHA VETERANS AND WIDOWS TO LIVE WITH DIGNITY

The Gurkha Welfare Trust provides vital support to Gurkha veterans, their families and communities in Nepal.

WHAT DO WE DO?

We have been working in Nepal for over 50 years, delivering essential financial and medical aid to Gurkha veterans and widows, and working with local communities to provide access to clean water and education.

We operate through 19 Area Welfare Centres spread across

traditional Gurkha recruiting areas in Nepal, as well as one in India. We have nearly 500 staff working in the region.

WHO ARE THE GURKHAS?

The Gurkhas are soldiers from Nepal who are recruited into the British Army, and have been serving our country for over 200 years.

Gurkhas are known to be as fearless in combat as they are good natured in daily life, and are renowned for their loyalty, professionalism and bravery.

ALWAYS BY OUR SIDE

The Gurkhas have proved to be always by our side in our time of need. In the past year they have stepped forward to help in new ways, including providing support at COVID testing stations across the UK.



OUR YEAR IN NUMBERS 2020/21



We paid a pension to **4,119** Gurkha veterans and widows worth **12,600 Nepali Rupees** per month



Emergency Hardship Grants were awarded to **1,261** people



There were **225** recipients of our Disability Support Grant



405 people received a Home Carer's Allowance



101 new earthquake-resilient homes were built for Gurkha veterans and widows



The team treated **70,809** medical cases at our clinics and at home



Our Pensioner Support Teams carried out **8,150** home visits



We built **3** major schools, worked on **11** extensions and refurbished **54** schools



We installed **30** water projects, benefitting **6,285** people across **1,184** households



Our **2** Residential Homes housed and provided round-the-clock care for **33** residents



Our medical staff carried out **56,000** telephone consultations



More than **490** staff in Nepal worked tirelessly to support our veterans and widows



RIISING TO THE CHALLENGE

From CEO Al Howard

The COVID-19 pandemic has dominated the last year, necessitating an adaptation in both the delivery of aid in Nepal and fundraising in the UK. By altering and adapting the way we worked, there was no reduction in the support we provided and consequently no requirement for redundancy or furlough of staff. That we managed to achieve all our objectives in such challenging circumstances is a huge credit to our teams across Nepal and here in the UK.

Our Pensioner Support Teams showed extraordinary dedication and resilience by continuing throughout the year to reach Gurkha veterans and widows in their homes to deliver pensions, medications and carry out health check-ups. The monsoon season in 2020 was particularly severe, with widespread travel disruption due to landslides and flooding. Our staff often continued on foot when the route was impassable to vehicles, to ensure that our pensioners received undiminished support.

A further challenge was the delay to scheduled projects

due to lockdown restrictions, exacerbated by a paucity of labour and supplies. The efforts of our staff in ensuring that all our projects were completed cannot be overstated. These included the building and refurbishment of schools, construction of earthquake-resilient homes and installation of clean water supplies, tap stands and toilets.

Although two of our medical camps had to be cancelled, we were still able to provide life-changing treatments at camps in the remote districts of Tehrathum and Dolpa including cataract surgeries, fitting hearing aids and prosthetic limbs, and supplying mobility equipment.

Welcome to our new Chairman

In November 2020, Lieutenant General Richard Wardlaw OBE (ex QGE) became the Chairman of The Gurkha Welfare Trust. Commenting on his new role, General Wardlaw said:

“A defining feature of Gurkha service is the extraordinary commitment our soldiers provide in the service of our

Nation. For many, this is a life-long relationship which continues as veterans, long after they have retired from the Army. It is for this reason that I am clear we should all place the greatest importance on through life support for our Gurkha community. As Colonel Commandant and Chairman of The Gurkha Welfare Trust I am uniquely well placed to lead this ambition and look forward to serving you all in this vital endeavour.”

We have faced many difficulties during the year, but our staff have indeed risen to the challenge and continue to provide essential aid to the most vulnerable.

As always, we could not do this without your incredible generosity and support.

Dhanyabad.

Al Howard
CEO
The Gurkha Welfare Trust



SUPPORTING IMPOVERISHED GURKHA VETERANS AND WIDOWS

THE BRAVEST OF THE BRAVE

Gurkha veteran Rifleman Indra Bahadur Rai recently turned 100 years old. Despite his age, he has no trouble in understanding and maintains a sharp mind, although his vision is deteriorating.

Indra was recruited into the Army during World War Two and vividly recalls his brutal time as a soldier. After the war, Indra returned to Nepal to work as a farmer. He is now cared for by his daughter, who collects his monthly pension from us. Having suffered partial starvation in his service as a Gurkha, he makes sure he always has enough to eat, thanks to our help.

“My Army number and my name is the reason why Britain is looking after me.

It was really difficult back in those days. If you survived the War, you come home, if not then that’s the end for you.

My pension has been a life saver for me.”

We deliver a package of care to Gurkha veterans and widows to ensure they can live with dignity.

WELFARE PENSION

We pay a pension to thousands of impoverished Gurkha veterans or widows in Nepal who aren’t eligible to receive a British Army pension. Many left service to return home to remote villages where they struggled to support their families.

The pension rate is calculated each year using a ‘shopping basket’ of basic goods such as rice, vegetables and firewood. For many people, this is their only source of income.

We now encourage pensioners to open bank accounts for their monthly payment, reducing the number who have to rely on home visits from GWT staff, or relatives to collect their pension from the nearest Welfare Centre.

Over **4,000** Gurkha veterans and widows received a pension worth **12,600 Nepali Rupees** per month.



“I use my pension to eat whatever I want. I also use it for my medicines and transportation. I am really happy and GWT has fulfilled all my needs.”



OUR FINANCIAL AID

In 2020-21, **1,261** people received assistance from an Emergency Hardship Grant. There were **405** recipients of the Home Carers Allowance.

HOME CARERS ALLOWANCE

Some of our pensioners are no longer able to look after themselves and rely on family members to care for them full-time. When this happens, they can apply for a grant from us to support them as they can no longer work.

EMERGENCY HARDSHIP GRANT

We are needed the most during moments of tragedy. When disaster strikes in the form of fire, flood, landslide, or earthquake, GWT is ready to provide immediate assistance through financial aid, emergency supplies, and home repairs.



“I am very grateful and thankful to the donors for the support I receive. The grant helps me in everything.”

DISABILITY SUPPORT GRANT

Life in Nepal can be challenging, especially for those with disabilities. We provide a regular monthly grant to disabled children of our Gurkha veterans and widows. Without this financial support, and in the absence of a developed world health system, disabilities can pose an insurmountable obstacle in Nepal.

Last year, **225** people received a Disability Support Grant.

DANKUMARI LIMBU

Dankumari is unable to walk fully upright due to a congenital disorder in her hip joint. She is unable to carry things and cannot earn a living for herself; her sister is also disabled and unable to work.

The Disability Support Grant is their lifeline ensuring they can afford food and other essentials. We also ensure Dankumari and her sister receive regular medical check-ups.



OUR PENSIONER SUPPORT TEAMS

Our Pensioner Support Teams travel across Nepal on motorbikes, in 4x4 vehicles and on foot to reach Gurkha pensioners who live in remote villages in the mountains of Nepal.

Our teams can be on the road for many days at a time visiting Gurkha veterans and widows who are unable to travel to our Welfare Centres. They deliver pensions and essential medication, and carry out health check-ups.

Without our intervention these people would be completely isolated.

Thanks to special dispensation from the Government of Nepal, our teams have been able to continue to travel across the country to deliver vital support despite regional and national lockdowns due to COVID-19.

Last year, our Pensioner Support Teams carried out **8,150** home visits.



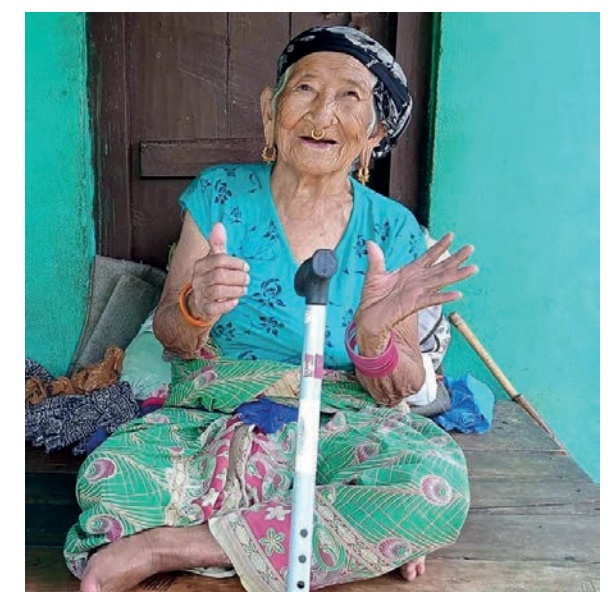
We'll do whatever it takes to reach our pensioners

BATTLING THE MONSOON

Every year Nepal is battered by heavy monsoon rains, causing flooding and landslides, leading to the loss of thousands of homes and acres of farm land. As well as hundreds of deaths.

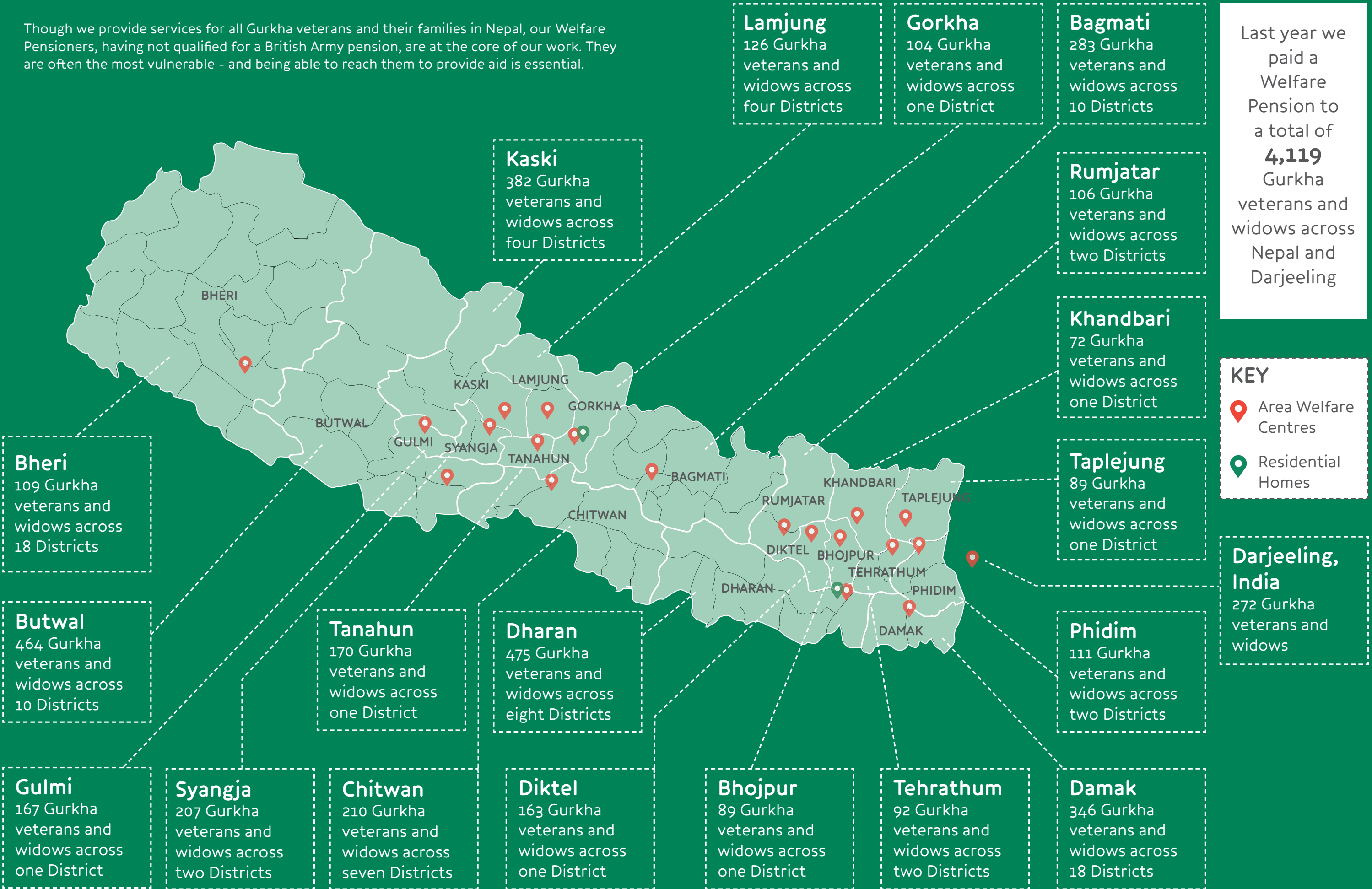
Our team battle these conditions to ensure that the most vulnerable Gurkha veterans and widows living in the hills receive our vital support.

Where roads become impassable our teams bravely continue on foot. The welcoming smiles from our pensioners make it all worthwhile.



WHERE DO OUR PENSIONERS LIVE?

Though we provide services for all Gurkha veterans and their families in Nepal, our Welfare Pensioners, having not qualified for a British Army pension, are at the core of our work. They are often the most vulnerable - and being able to reach them to provide aid is essential.





OUR MEDICAL AID

We provide an international standard of healthcare and medication to all Gurkha veterans and their families living in Nepal.

We do this through our regional Medical Clinics, via home visits by specialist medical staff, and by arranging subsidised treatment at national hospitals.

CARE AT HOME

Our Mobile Health Practitioners visit the most vulnerable pensioners in their homes to provide healthcare check-ups and deliver medication, mobility aids and medical equipment.

MEDICAL CAMPS

Our Medical Camps have a strong reputation in Nepal. We open them up to wider communities with some citizens travelling up to two days to access first-class treatment including cataract surgery, hearing aid fitting and the provision of prosthetics and mobility aids.

HOSPITAL TREATMENT

For some of our pensioners, hospital treatment is the only option. We fund operations and treatment for those who need it at carefully selected local hospitals.



At Tehrathum Medical Camp 198 people received life-changing treatment such as cataract removal

SAVING DILMAYA'S SIGHT

Dilmaya Limbu had lost vision in both of her eyes because of cataracts. She could only see shadows and blurry images and needed to crawl and use her hands to find her way around.

The 57-year old couldn't afford the cost of surgery and became completely dependent on others for everything. Dilmaya travelled for two hours to reach the Medical Camp where she received successful cataract removal surgery.

"I felt that I can see the world again."

We provided treatment for **70,809** patients at our clinics and in their homes.

We treated **804** patients at our **2** medical camps.

Our mobile teams visited **7,782** patients.



OUR CLEAN WATER AND SANITATION PROJECTS

Our water projects bring clean water and sanitation to remote communities in Nepal.

REDUCING DISEASE

We install individual tap stands and toilets for households and schools. By ensuring a safe water source, and providing comprehensive education on the importance of sanitation, we see sharp drops in water-borne diseases.

Having a water source close by also reduces the burden on women and children who traditionally spend hours fetching water each day.

HYGIENE EDUCATION

We set up a village committee alongside each project, and provide training for community workers, empowering them to take responsibility for the project and ensure its sustainability into the future.

The importance of hand hygiene in stopping the spread of viruses has become more crucial than ever during the COVID-19 pandemic.

As well as installing handwashing stations at schools and healthcare facilities, we deliver workshops and provide simple guides on handwashing techniques.



Huma's Story - a village transformed
"Every household has one tap as well as a toilet.
We are so happy..."

Huma is a Community Health Volunteer - her role is to advocate good health and to keep her community safe from illness. Following the installation of tap stands and toilets in the village, we provided extensive training for Huma so that she could help the villagers adopt a healthier lifestyle.

Huma now sends a monthly progress report on hygiene, school sanitation and waste management in the village.

"I was determined to bring positive changes in knowledge, attitudes, beliefs and practices among community members in my village."

Over the year, we installed **30** water and sanitation projects.

1,184 households now have access to clean water, benefiting **6,285** people.



OUR SCHOOLS PROGRAMME

Last year, we completed **3** major school builds, worked on **11** building extensions, and **54** school refurbishments.

Our Schools Programme builds, repairs and improves schools in remote regions of Nepal and, in turn, provides access to education and a better future for Nepali children.

A major school build could include a new two-storey classroom block, library facilities, community rooms, clean water supply, incinerator and secure perimeter fencing.

We build gender-separate toilet blocks and provide feminine hygiene products and training, which has a far-reaching impact on girls’ attendance.

Even something as simple as new desks and benches can transform a child’s learning environment.



A BRIGHTER FUTURE FOR NEPALI CHILDREN

Shree Saraswati Balkalyan School was in desperate need of an upgrade, with buildings in poor condition following the earthquake of 2015 and subsequent monsoon seasons.

The project was overseen by GWT Project Supervisor Mohan Sharma Rupakheti. As it was so far from his home, throughout the 10 months of construction Mohan lived nearby, and was only able to see his family once.

Construction was an incredible challenge, with delays caused by lockdown and availability of labourers. Much due to Mohan’s dedication and passion for his work, the school was finally completed in August 2020.

The impact of the new school building to both students and the local community will be huge. Premkumar Rai, a former student, talks about the benefits:

“The new building will provide an excellent environment. These classrooms will motivate students to attend classes and study.”



BUILDING EARTHQUAKE-RESILIENT HOMES

It's not if another earthquake hits Nepal, it's when.

We are taking pre-emptive action by building earthquake-resilient homes for Gurkha veterans and widows.

EARTHQUAKE RESILIENCE

Nepal is particularly prone to earthquakes as evidenced by the devastating earthquake of 2015. Resilience for the next earthquake is central to our thinking. We have delivered emergency response training to our own staff and in due course will expand this to include

the communities we serve. We are distributing essential items across Nepal and we have improved our ability to communicate in the event of a disaster.

Last year, we built **101** new earthquake-resilient homes for vulnerable Gurkha veterans and widows.



“Oh, I don’t know what I’d have done. Probably borrow from others and survive on what I had. It would be very hard!”

A CHEERFUL NEW HOME FOR WIDOW THAGISARA THAPA

Thagisara lost her husband, a former Gurkha soldier, in 2008. She lives in a village in the Syangja district of Nepal. Her home was in serious disrepair and in need of renovation.

“The house got cracks after the earthquake. They were small before and I had thought they were holes made by mice, but they started getting bigger. I went to the local authorities but couldn’t get any help.

“My sons had advised me to leave this area and settle near the town, but I didn’t want to. I have lived here for over 50 years now. I told them they could go if they wanted to, but I wasn’t going anywhere.”

Luckily, Thagisara did not have to leave her beloved village. After getting in touch with a member of our team, her new home was approved.

Today, Thagisara is thrilled with her new home, which she chose to paint in bright and cheery colours.



OUR RESIDENTIAL HOMES

Our two Residential Homes provide round-the-clock care to Gurkha veterans and widows who would otherwise struggle to live alone. With no comparable facility in Nepal, they set the standard of care for the elderly.

KEEPING ACTIVE

Staff at the homes provide a range of activities for residents to keep them healthy in body and mind. These include games and competitions, craft activities, music and dance, exercises, and celebrating festivals and birthdays.

RESPIRE AND REHABILITATION

Our Residential Homes also now host a new rehabilitation service. In each home spare bed spaces are allocated for respite care or to provide extensive rehabilitation for the most vulnerable, supported by specialist nurses.

Last year, our Residential Homes provided care for **33** residents.



“I am taken care of very well by the staff. They are my family. It would have been hard for me to survive without their help.”

FROM BEDRIDDEN TO MOBILE

71-year old Kalu Gurung was bedridden and incontinent when admitted for rehabilitation. He struggled to communicate having been unable to hear or speak since birth.

After five months of specialist care, he was able to walk independently with a frame, had improved nutrition and hygiene, and was able to participate in social activities. This has had an incredible impact on his life, as well as providing much-needed respite for his family and carers.





SUPPORTING COVID-19 INTERVENTION IN NEPAL

Throughout the year, our teams supported the COVID intervention programme in Nepal, providing handwashing stations, sanitation equipment, medical supplies and PPE, as well as advocacy and guidance.

The programme reached health facilities, isolation centres, government institutions and frontline agencies across six provinces.

KEEPING IN TOUCH

When travel restrictions made it impossible for teams to visit our pensioners, they kept

regular contact by text and carried out medical consultations by phone.

We have been working tirelessly to catch up on water projects and school builds which were suspended during lockdown.

We provided COVID relief to
369 sites reaching over
200,000 people.



Many of our pensioners have received their second vaccination, with those that could not walk being taken to their nearest vaccination centre

AN INCREDIBLE GIFT

Throughout the year, the Nepali healthcare system has been overwhelmed and struggling to cope with the surge in COVID cases.

As our teams worked tirelessly through the pandemic, they were buoyed by news of an anonymous gift of **£500k worth of vital medical equipment**.

Our network of Area Welfare Centres proved invaluable as hubs for distribution of this kit to hospitals and healthcare facilities across Nepal.





WELFARE SUPPORT IN THE UK

Though our remit remains the support of Gurkha veterans and widows in the hills of Nepal, we also provide an advice service for Gurkhas and their families who choose to settle here in the UK.

Established in 2010, our two Gurkha Welfare Advice Centres in Aldershot and Salisbury provide advice on housing, benefits and accessing medical care, and signpost to other agencies and charities for specialist support.

Many Gurkha pensioners and widows in the UK do not speak English, so our Nepali-

speaking advisors are able to help them with application forms, opening a bank account and understanding paperwork.

SUPPORT DURING LOCKDOWN

During this time of crisis, the assistance of our UK Gurkha Welfare Advice Centres was more valuable than ever.

Our team of Nepali advisors worked diligently to speak to Gurkha veterans and widows individually, to ensure they had all the information they needed, and understood the Government advice.



AREA WELFARE CENTRES IN NEPAL - AT THE HEART OF OUR WORK

DELIVERING OUR WORK IN NEPAL

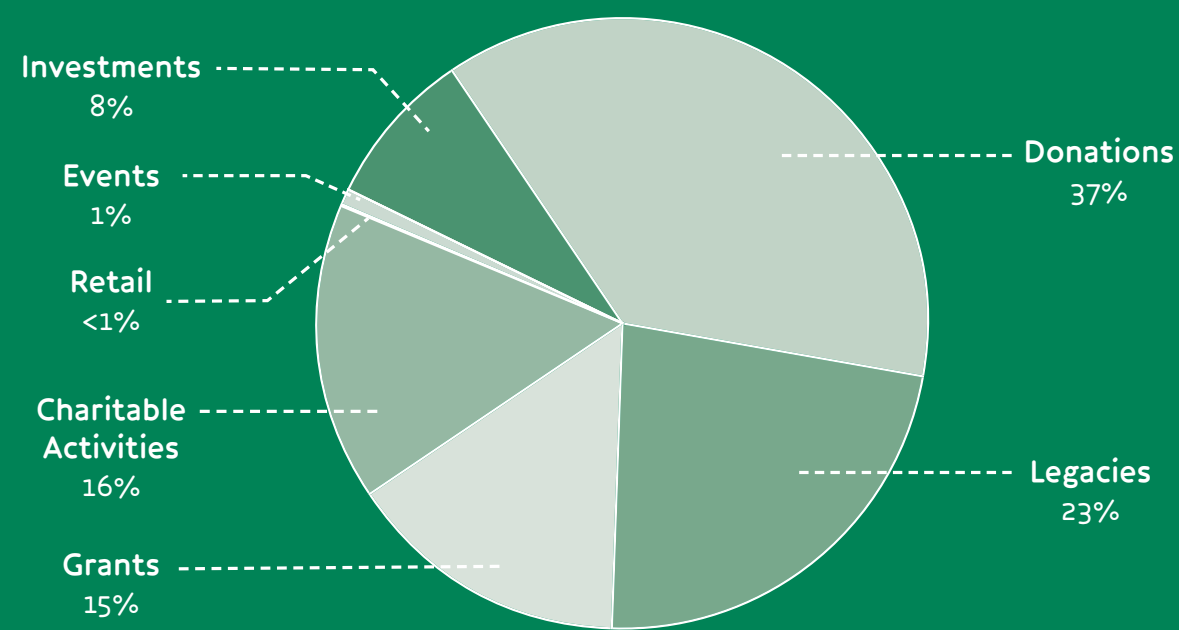
At the heart of our work is our network of 19 Area Welfare Centres (AWCs) situated in key locations across Nepal and one in Darjeeling, India. They provide a platform for the delivery of all our welfare programmes and a base for our mobile Pensioner Support Teams who travel out to visit our Gurkha veterans and widows to deliver essential aid.

The centres also support staff through the delivery of in-house training, ensuring that they are properly prepared for their roles, remain motivated and have access to continued professional development.

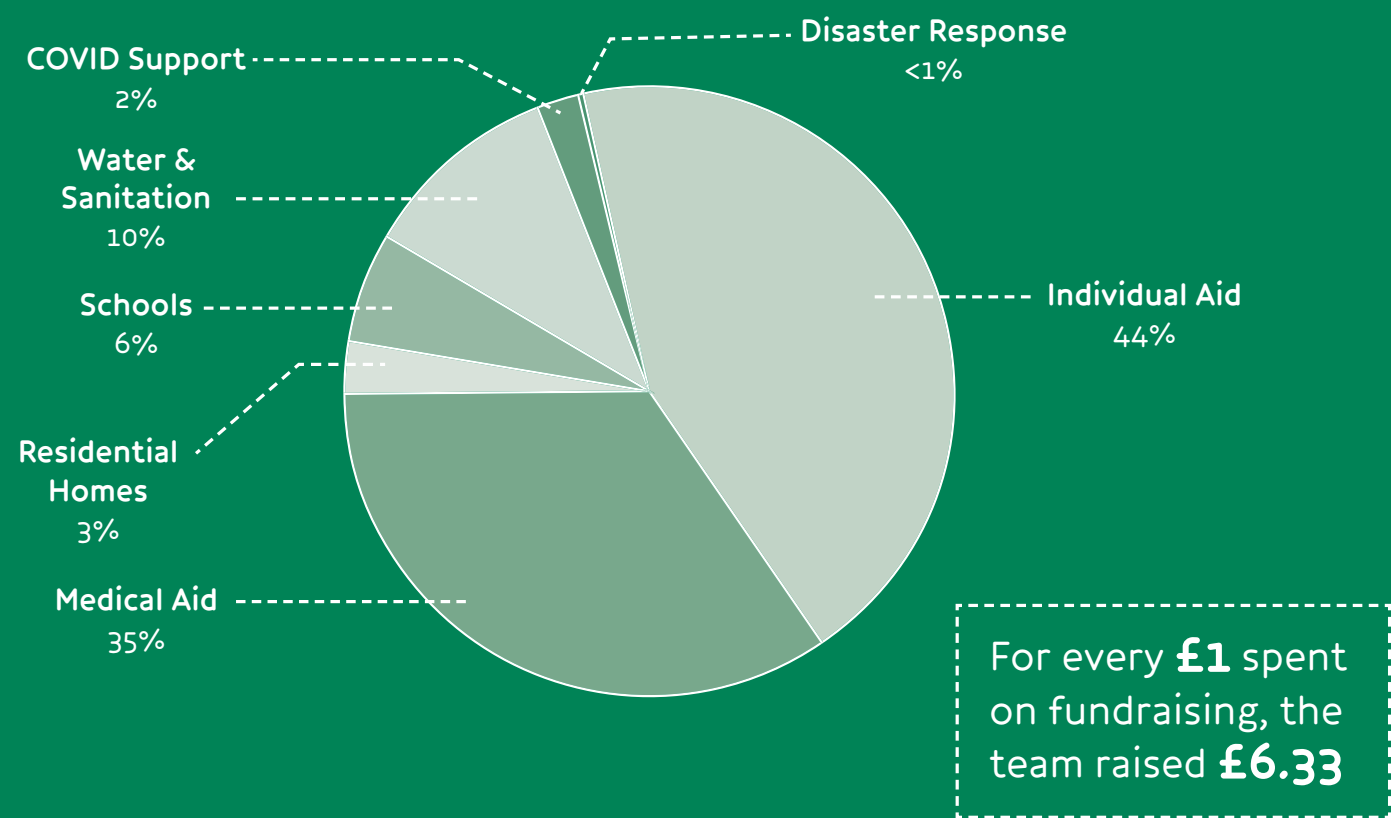


Motorbike training for female staff

OUR INCOME:



OUR SPEND ON ACTIVITIES:



This is a summary of information extracted from the full audited and unqualified annual accounts of The Gurkha Welfare Trust for the year ending 30 June 2021. This summary may not contain sufficient information for a full understanding of the financial affairs of the charity.

The full audited annual report and accounts were approved by the Trustees and signed by the Chairman, Lieutenant General Richard Wardlaw OBE, and have been submitted to the Charity Commission and Companies House.

Copies of the full audited accounts and financial statement are available from The Gurkha Welfare Trust website.

HOW YOU CAN HELP

Visit www.gwt.org.uk or call 01722 323955 for more info



Make a donation

Make a one-off or regular donation to our work and help support all of our services in Nepal. The money you donate is a vital lifeline for thousands of Gurkha veterans and widows.



Take on an active challenge!

Test your resilience Gurkha-style! Whether it's a mountain climb, a marathon, a mighty cycle or the epic Trailwalker, we can advise you on how to make the most out of your fundraising efforts.



Fundraise for us

There are a huge number of ways you can get involved to help support our work. Host a fundraising activity such as a curry night or cake sale, volunteer at an event, or find unusual ways to use your skills and talents to raise funds.



Leave a gift in your Will

By leaving a gift in your Will, you'll be helping to provide vital aid to Gurkha veterans, their families and their communities. Your support is crucial in enabling us to continue our work in years to come.



Corporate partnerships

From one-off donations to Corporate Social Responsibility Programmes, there are many ways that your company can get involved in supporting us. Get in touch to find out about the benefits of joining our new Business Club.



Trusts and Foundations

Support from Trusts and Foundations is vital to our work. If you are interested in supporting one of our projects through your Trust or Foundation, we would be delighted to hear from you.

OUR YEAR IN NEWS



ONLINE AUCTION SUCCESS

In 2020 we ran our first online auction, with supporters bidding enthusiastically for some incredible prizes including afternoon tea at The Ritz with our Vice Patron Joanna Lumley and a flight in Bremont Watches' vintage Broussard plane.

The auction ran over a week and was an outstanding success, raising over **£10,000** to support our work.

THE DOKO CHALLENGE RETURNS

As lockdown restrictions eased, and after many months of virtual challenges, we were delighted to be able to host the Doko Challenge South in June. Based on the historical Gurkha recruitment race, participants ran 5km of difficult terrain, carrying a traditional Doko basket weighing up to 15kg.

117 participants took part, with the fastest completing the course in an amazing 21mins 18secs. Well done competitors!



A TASTE OF NEPAL

A new initiative invited our supporters to get busy in the kitchen and try out a selection of delicious authentic Nepali recipes, supplied by staff from our UK and Nepal offices.

Members of the **'Chilli and Spice' Recipe Club** received a year's worth of recipes and some exclusive GWT goodies.

Our summer **Garden Gala** was another super opportunity for supporters to get together with friends and family, enjoying tea and cake, or a tasty Gurkha curry, in their gardens.

HONOURING A WAR HERO

A heart-warming ceremony was held at Paddington Station as Great Western Railway named one of their inter-city express trains in honour of Tul Bahadur Pun, one of 13 Nepali Gurkhas to have received the Victoria Cross.

Tul Bahadur Pun received the award after his heroic actions in Burma in 1944, where he continued the fight alone after many of his platoon were killed during an attack on a railway bridge.



None of the work we do would be possible without our supporters. The following deserve a special mention for their generosity during the year:



- | | | |
|--------------------------------|---|--|
| Belstone Management Services | Rossie Foundation | The Hadley Trust |
| Bremont | Second Junior Charitable Trust | The Kilpatrick Fraser Charitable Trust |
| CAIRN (St Thomas's Foundation) | Simon Gibson Charitable Trust | The Kirby Laing Foundation |
| Callendar Charitable Trust | Sir Edward Lewis Foundation | The Medlock Charitable Trust |
| Eddie Dinshaw Foundation | The AEB Charitable Trust | The Patrick and Helena Frost Foundation |
| Howard de Walden Estate | The Alan Chinery Charitable Trust | The Petros Settlement Trust |
| International SOS | The Ambrogio Foundation | The Queen Mary's Roehampton Trust |
| Jones Kemp Ltd | The Brigade of Gurkhas | The Ridgeback Charitable Trust |
| Jersey Overseas Aid | The C P Charitable Trust | The Rosalbe Trust |
| Lord Barnby's Foundation | The Castanea Trust | The Rose Family Trust |
| MJB Charitable Trust | The Chan Yin Chuen Memorial Charitable Foundation | The Search Charitable Foundation Ltd |
| Mr Aidan Birkett | The Dyers' Company Charitable Trust | The Sir Victor Blank Charitable Settlement |
| Mr and Mrs J M B Trust | The Essex Trust | The Thomas C Maconochie Trust |
| Mr Patrick Russell | The Faslane Trust | Veeton Fleece |
| Mr Robin Rawlins | The Gurkha Museum | Vigilance Properties Ltd |
| Mr Tom and Mrs Shelagh Allen | The Gurkha Welfare Trust Jersey | Worth Waynflete Foundation |
| Mrs Annette Giddins | The John Swire (1989) Charitable Trust | |
| Mrs Mary-Rose Cooney | | |
| Richemont International Ltd | | |

Thank you to all our supporters who took part in events, challenges and community activities. We also remember with gratitude those no longer with us who generously left a gift in their Will.



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December 2021

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