



## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

<b>Report to the trustees/ members of</b>	Charity Name BRITISH MALAYALI CHARITY FOUNDATION		
<b>On accounts for the year ended</b>	31 <sup>st</sup> December 2013	<b>Charity no (if any)</b>	1150804
<b>Set out on pages</b>	(remember to include the page numbers of additional sheets)		

#### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

#### Basis of independent examiner's statement


My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act
 have not been met ; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

<b>Signed:</b>		<b>Date:</b>	30/08/2014
<b>Name:</b>	Sebastian Machukattu Devasia		
<b>Relevant professional qualification(s) or body (if any):</b>	SEBASTIAN MACHUKATTU DEVASIA, ACCA Chartered Certified Accountant Registered Auditors 14 Neals Corner, 2 Bath Road Hounslow, Middlesex, TW3 3HJ TEL: 020 3490 9263		
<b>Address:</b>	SEBASTIAN & DAUGHTERS Chartered Certified Accountants Registered Auditors 14 Neals Corner, 2 Bath Road Hounslow, Middlesex TW3 3HJ TEL: 020 3490 9263		

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Dec 2013

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

# BRITISH MALAYALI CHARITY FOUNDATION (BMCF)

(Registered with Charity Commission in England and Wales No. 1150804)



Charity Name	No (if any)
British Malayali Charity Foundation	1150804

## Receipts and payments accounts

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For the period from	Period start date	To	Period end date
	01/01/2013		31/12/2013



### 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 £
<b>A1 Receipts</b>					
Direct into the Charity Bank Account	66,984	-	-	66,984	26,524
Through Virgin Money Giving	-	-	-	-	-
Gift-aid from HMRC	-	-	-	-	-
Other Collection Sources	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	66,984	-	-	66,984	26,524
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	66,984	-	-	66,984	26,524
<b>A3 Payments</b>					
Support for Medical Treatment	40,962	-	-	40,962	-
Support for Repatriation	12,220	-	-	12,220	-
Support for Social Development in UK	-	-	-	-	-
Support for Social Development in India	-	-	-	-	-
Support for Organisations in UK	1,000	-	-	1,000	-
Support for Organisations in India	6,133	-	-	6,133	-
Bank Charges	83	-	-	83	-
Foreign Exchange Conversion Loss	505	-	-	505	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	60,903	-	-	60,903	-
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	60,903	-	-	60,903	-
<b>Net of receipts/(payments)</b>	6,081	-	-	6,081	26,524
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	3,956	-	-	3,956	-
<b>Cash funds this year end</b>	10,037	-	-	10,037	26,524

## 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 £
<b>B1 Cash funds</b>	HSBC	10,037	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	10,037	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	AJIMON EDACKARA	10/5/14
	James Joseph	10/5/14



# BRITISH MALAYALI CHARITY FOUNDATION (BMCF)

(Registered with Charity Commission in England and Wales No. 1150804)



British Malayali Charity Foundation - BMCF (CC Reg. No: 1150804)

BMCF RECIEPTS AND PAYMENTS MONTHLY SUMMARY												YEAR: 2013		
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL	
Fund Carried over from Last Year													3856.01	
RECEIPTS														
Direct into the Charity Bank Account	6,226.98	25,965.85	7,411.22	83.90	285.00	3,373.14	5,899.52	4,214.12	7,553.90	85.00	4,950.01	935.00	66983.64	
Through Virgin Money Giving													0	
Gift-aid from HMRC													0	
Other Collection Sources													0	
TOTAL RECEIPTS	6226.98	25966.9	7411.22	83.9	285	3373.14	5899.52	4214.12	7553.9	85	4950.01	935	66983.64	
PAYMENTS														
Payments to Beneficiaries														
Support for Medical Treatment				23,453.00	4,320.00			5,905.80	7,283.00				40961.8	
Support for Repatriation			8,220.00					4,000.00					12220	
Support for Social Development in UK													0	
Support for Social Development in India													0	
Support for Organisations in UK											1,000.00		1000	
Support for Organisations in India		3,400.00		75.00			2,658.00						6133	
Total Payment to Beneficiaries	0.00	3400.00	8220.00	23528.00	4320.00	0.00	2658.00	9905.80	7283.00	0.00	1000.00	0.00	60314.80	
Payments Towards Expenses														
Bank Charges							60.00	12.89				10.00	82.89	
Trustees Expenses													0	
Telephone/Internet													0	
Supplies - office													0	
Postage and Printing													0	
Accountants Charge													0	
Any Other ( Exchange Rate Conversion Loss due to failed transfer)								505.31					505.31	
Total payment towards Expenses	0.00	0.00	0.00	0.00	0.00	0.00	60.00	518.20	0.00	0.00	0.00	10.00	688.20	
TOTAL PAYMENTS	0	3400	8220	23528	4320	0	2718	10424	7283	0	1000	10	60903	
Year Ending Cash Balance													10036.65	

Signed by One or Two trustees on behalf of all Trustees

SIGNATURE	NAME	POSITION	DATE OF APPROVAL
	AJIMUN EDAKKARA	Secretary	10/5/14
	James Joseph	Treasurer	10/5/14

# BRITISH MALAYALI CHARITY FOUNDATION (BMCF)

(Registered with Charity Commission in England and Wales No. 1150804)



British Malayali Charity Foundation - BMCF (CC Reg. No: 1150804)

## BMCF Daily Receipt & Payment Sheet - 2013

Date	Case Reference, Mode of Payment and Payment Head	Cheque No. / Bank Transfer Reference	Payments	Receipts	Balance
	Cash Balance - Carried Over			£0.00	£3,956.01 ✓
01/01/2013				£10.00	£3,966.01 ✓
02/01/2013				£10.00	£3,976.01 ✓
07/01/2013				£25.00	£4,001.01 ✓
25/01/2013				£50.00	£4,051.01 ✓
28/01/2013				£410.00	£4,461.01 ✓
29/01/2013				£1,671.70	£6,132.71 ✓
30/01/2013				£2,451.14	£8,583.85 ✓
31/01/2013				£1,599.14	£10,182.99 ✓
	<b>Monthly Total</b>		<b>£0.00</b>	<b>£6,226.98</b>	
01/02/2013				£1,365.00	£11,547.99 ✓
02/02/2013				£475.00	£12,022.99 ✓
03/02/2013				£535.00	£12,557.99 ✓
04/02/2013				£2,165.01	£14,723.00 ✓
05/02/2013				£1,695.50	£16,418.50 ✓
06/02/2013	NICU Fund - Cheque - Supporting Organisation in India	CHQ 100002	£3,400.00	£920.00	£13,938.50 ✓
07/02/2013				£640.20	£14,578.70 ✓
08/02/2013				£791.00	£15,369.70 ✓
09/02/2013				£735.01	£16,104.71 ✓
10/02/2013				£260.00	£16,364.71 ✓
11/02/2013				£1,635.00	£17,999.71 ✓
12/02/2013				£575.00	£18,574.71 ✓
13/02/2013				£210.00	£18,784.71 ✓
14/02/2013				£70.00	£18,854.71 ✓
15/02/2013				£445.00	£19,299.71 ✓
16/02/2013				£185.00	£19,484.71 ✓
17/02/2013				£55.00	£19,539.71 ✓
18/02/2013				£160.00	£19,699.71 ✓
19/02/2013				£2,200.00	£21,899.71 ✓
20/02/2013				£310.00	£22,209.71 ✓
21/02/2013				£216.00	£22,425.71 ✓
22/02/2013				£155.00	£22,580.71 ✓
23/02/2013				£1,375.80	£23,956.51 ✓



# BRITISH MALAYALI CHARITY FOUNDATION (BMCF)

(Registered with Charity Commission in England and Wales No. 1150804)



Date	Case Reference, Mode of Payment and Payment Head	Cheque No. / Bank Transfer Reference	Payments	Receipts	Balance
24/02/2013				£1,171.21	£25,127.72 ✓
25/02/2013				£3,751.12	£28,878.84
26/02/2013				£460.00	£29,338.84
27/02/2013				£2,115.00	£31,453.84
28/02/2013				£1,295.00	£32,748.84
	<b>Monthly Total</b>		<b>£3,400.00</b>	<b>£25,965.85</b>	
01/03/2013				£580.00	£33,328.84
02/03/2013	Pushpa Fund - Bank Transfer - Support for Repatriation	BMCF Pushpa Fund	£4,220.00		£29,108.84 ✓
04/03/2013				£550.00	£29,658.84 ✓
05/03/2013				£50.00	£29,708.84 ✓
07/03/2013				£25.00	£29,733.84 ✓
11/03/2013				£60.00	£29,793.84 ✓
15/03/2013				£10.00	£29,803.84 ✓
20/03/2013				£4,631.00	£34,434.84 ✓
21/03/2013	Jawahar Fund - Bank Transfer - Support for Repatriation	British Malayali Charity Foundat	£4,000.00	£1,125.22	£31,560.06 ✓
22/03/2013				£135.00	£31,695.06 ✓
23/03/2013				£40.00	£31,735.06 ✓
24/03/2013				£55.00	£31,790.06 ✓
25/03/2013				£75.00	£31,865.06 ✓
26/03/2013				£15.00	£31,880.06 ✓
27/03/2013				£20.00	£31,900.06 ✓
28/03/2013				£40.00	£31,940.06 ✓
	<b>Monthly Total</b>		<b>£8,220.00</b>	<b>£7,411.22</b>	
02/04/2013				£10.00	£31,950.06 ✓
10/04/2013				£10.00	£31,960.06 ✓
15/04/2013				£10.00	£31,970.06 ✓
17/04/2013	Neethu Fund - Cheque - Medical Treatment	CHQ 100004 ✓	£5,555.00 ✓		£26,415.06
	Saji Fund Fund - Cheque - Medical Treatment	CHQ 100010 ✓	£4,320.00 ✓	£50.00	£22,145.06
19/04/2013	Rintu Fund Fund - Cheque - Medical Treatment	CHQ 100005 ✓	£5,555.00 ✓		£16,590.06
	Rakesh Fund Fund - Cheque - Medical Treatment	CHQ 100008 ✓	£3,086.00 ✓	£3.90	£13,507.96
23/04/2013	Joy Fund Fund - Cheque - Medical Treatment	CHQ 100009 ✓	£1,234.00 ✓		£12,273.96
26/04/2013	Ajeesh Fund Fund - Cheque - Medical Treatment	CHQ 100006 ✓	£3,703.00 ✓		£8,570.96
	<b>Monthly Total</b>		<b>£23,453.00</b>	<b>£83.90</b>	

# BRITISH MALAYALI CHARITY FOUNDATION (BMCF)

(Registered with Charity Commission in England and Wales No. 1150804)



Date	Case Reference, Mode of Payment and Payment Head	Cheque No. / Bank Transfer Reference	Payments	Receipts	Balance
01/05/2013	NICU Fund - Cheque - Supporting Organisation in India	CHQ 100003	£75.00 ✓	£10.00	£8,505.96 ✓
09/05/2013				£50.00	£8,555.96
10/05/2013				£10.00	£8,565.96 ✓
13/05/2013	Vipin Fund Fund - Cheque - Medical Treatment	CHQ 100007 ✓	£4,320.00 ✓		£4,245.96 ✓
15/05/2013				£10.00	£4,255.96 ✓
17/05/2013				£50.00	£4,305.96 ✓
20/05/2013				£75.00	£4,380.96 ✓
21/05/2013				£30.00	£4,410.96 ✓
22/05/2013				£50.00	£4,460.96 ✓
	<b>Monthly Total</b>		<b>£4,395.00</b>	<b>£285.00</b>	
03/06/2013				£10.00	£4,470.96 ✓
10/06/2013				£10.00	£4,480.96 ✓
12/06/2013				£20.00	£4,500.96 ✓
17/06/2013				£10.00	£4,510.96 ✓
26/06/2013				£877.00	£5,387.96 ✓
27/06/2013				£1,556.00	£6,943.96 ✓
28/06/2013				£155.00	£7,098.96 ✓
29/06/2013				£100.00	£7,198.96 ✓
30/06/2013				£635.14	£7,834.10 ✓
	<b>Monthly Total</b>		<b>£0.00</b>	<b>£3,373.14</b>	
01/07/2013				£1,307.51	£9,141.61 ✓
02/07/2013				£930.00	£10,071.61 ✓
03/07/2013				£660.00	£10,731.61 ✓
04/07/2013				£1,076.00	£11,807.61 ✓
05/07/2013	Uttarakhand Fund - Bank Transfer - Support for Organisations in India	Chief Minister Ref ✓	£2,658.00 ✓		£9,149.61 ✓
	International Transfer Charge	✓	£30.00 ✓	£1,595.01	£10,714.62 ✓
06/07/2013				£190.00	£10,904.62 ✓
07/07/2013				£41.00	£10,945.62 ✓
08/07/2013				£20.00	£10,965.62 ✓
11/07/2013				£20.00	£10,985.62 ✓
12/07/2013				£50.00	£11,035.62 ✓
15/07/2013				£10.00	£11,045.62 ✓
17/07/2013	Albert Fund - Bank Transfer - Hospital Treatment	BMCF Albert Fund ✓	£6,424.00		£4,621.62 ✓
	International Transfer Charge		£30.00		£4,591.62 ✓
	<b>Monthly Total (Excluding Albert Fund Due to Payment on Hold)</b>		<b>£2,718.00</b>	<b>£5,899.52</b>	



# BRITISH MALAYALI CHARITY FOUNDATION (BMCF)

(Registered with Charity Commission in England and Wales No. 1150804)



Date	Case Reference, Mode of Payment and Payment Head	Cheque No. / Bank Transfer Reference	Payments	Receipts	Balance
01/08/2013				£15.00	£4,606.62 ✓
04/08/2013				£50.00	£4,656.62
06/08/2013				£1,598.00	£6,254.62 ✓
07/08/2013				£2,181.12	£8,435.74 ✓
08/08/2013	Vijay Fund - Bank Transfer - Support for Repatriation	BMCF Vijay Fund	✓ £4,000.00 ✓		£4,435.74
	Albert Fund Reversal after Xchange Conversion Loss - Failed to Transfer			£5,918.69 ✓	£10,354.43
	Exchange Rate Conversion Loss Due to Failed Transfer		£505.31	£330.00	£10,179.12
	Reversal/Reconcile Bank Charge		£12.89 ✓	£0.00	£10,166.23
12/08/2013				£30.00	£10,196.23
15/08/2013				£10.00 ✓	£10,206.23
18/08/2013	Albert Fund Payment Back (£5918.69 - £12.89) - Bank Transfer - Through A. Jacob, Case Referee	BMCF Albert Fund	✓ £5,905.80 ✓		£4,300.43
	<b>Monthly Total (Excluding Albert Fund Reversal)</b>		<b>£10,424.00</b>	<b>£4,214.12</b>	
01/09/2013				£20.00	£4,320.43 ✓
02/09/2013				£15.00 ✓	£4,335.43
03/09/2013				£50.00 ✓	£4,385.43
10/09/2013				£20.00 ✓	£4,405.43
11/09/2013				£1,815.00 ✓	£6,220.43
12/09/2013				£1,877.00 ✓	£8,097.43
13/09/2013				£1,258.00	£9,355.43 ✓
14/09/2013				£1,059.20	£10,414.63 ✓
16/09/2013				£1,274.70	£11,689.33 ✓
17/09/2013	BMCF Joseph Fund - Bank Transfer - Payment through Referee Benny Paul - Medical Treatment	BMCF Joseph Fund	£7,283.00 ✓	£90.00	£4,496.33 ✓
18/09/2013				£25.00	£4,521.33
26/09/2013				£50.00	£4,571.33
	<b>Monthly Total</b>		<b>£7,283.00</b>	<b>£7,553.90</b>	
01/10/2013				£15.00	£4,586.33
05/10/2013				£50.00	£4,636.33
10/10/2013				£20.00	£4,656.33
	<b>Monthly Total</b>		<b>£0.00</b>	<b>£85.00</b>	
01/11/2013				£15.00	£4,671.33
11/11/2013				£20.00	£4,691.33
13/11/2013				£45.00	£4,736.33
14/11/2013				£130.00	£4,866.33

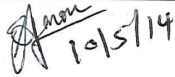
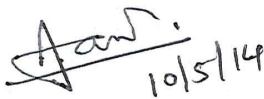
# BRITISH MALAYALI CHARITY FOUNDATION (BMCF)

(Registered with Charity Commission in England and Wales No. 1150804)



Date	Case Reference, Mode of Payment and Payment Head	Cheque No. / Bank Transfer Reference	Payments	Receipts	Balance
15/11/2013				£60.00	£4,926.33
18/11/2013				£50.00	£4,976.33
19/11/2013				£220.00	£5,196.33
20/11/2013				£15.00	£5,211.33
25/11/2013				£545.00	£5,756.33
26/11/2013				£920.00	£6,676.33
27/11/2013	Anthony Nolan Trust- Bank Transfer - Supporting Organisation in UK	BMCF-1960782	£1,000.00	£810.00	£6,486.33
28/11/2013				£880.00	£7,366.33
29/11/2013				£680.01	£8,046.34
30/11/2013				£560.00	£8,606.34
	<b>Monthly Total</b>		<b>£1,000.00</b>	<b>£4,950.01</b>	
01/12/2013				£770.00	£9,376.34
02/12/2013				£135.00	£9,511.34
03/12/2013				£10.00	£9,521.34
10/12/2013				£20.00	£9,541.34
13/12/2013	Stopped cheque (KFI) Charge	CHQ 100014	£10.00		£9,531.34
	<b>Monthly Total</b>		<b>£10.00</b>	<b>£935.00</b>	
	Cash Balance as of 31st December 2013				£10,036.65

Signed by One or Two trustees on behalf of all Trustees

SIGNATURE WITH DATE OF APPROVAL	NAME & POSITION
 10/5/14	ADIMON EDACKARA SECRETARY
 10/5/14	James Joseph Treasurer