

**BRITISH MALAYALI CHARITY FOUNDATION**  
(Registered with Charity Commission in England and Wales No. 1150804)

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**TRUSTEES ANNUAL REPORTS**  
**2012 & 13**

01 Jan 2012 – 31 Dec 12 & 01 Jan 2013 – 31 Dec 13  
[Submission to Charity Commission on 27 Oct 2013]

Annual Reports Presented by:  
Santhosh Kumar, Chief Executive Officer  
Annual Reports and Accounts Prepared by:  
James Joseph, Finance Manager  
Annual Reports and Accounts Reviewed by:  
Shajan Scaria, Chairman  
Annual Reports and Accounts Approved by:  
Trustees of BMCF  
Accounts Verified by Independent Examiner:  
Mr. Sebastian M. Devasia, Chartered Certified Accountant

We are proud and privileged to present this first Trustee Report of British Malayali Charity Foundation (BMCF) for the year 2012 & 13 for the public. This report focuses on BMCF's formation, objectives, fund-raising, annual activities, funds raised, financial status and performance since its inception - June 2012 to 31 December 2013. BMCF was awarded charity registration by Charity Commission of England and Wales with the Number: 1150804 in February 2013. As per Charity Commission's regulations, though we are required to present only reports for the financial year 2013 i.e. 1st January to 31 December 2013, we are also including reports and accounts since BMCF's very start.

## **Preamble**

British Malayali Charity Foundation (BMCF) is a UK based charity, formed for the well being of the Malayali Community all over the world, especially in the United Kingdom and in India. It is set up and guided by the leading Malayalam online portal in the names, [www.britishmalayali.co.uk](http://www.britishmalayali.co.uk), as part of its social commitment; and managed an independent board of trustees. BMCF functions as per the constitution approved and finalised on 06-07 2012 in its first trustee meeting.

BMCF is managed by 12 trustees and is officiated by the Chairman, Chief Executive, Secretary and Finance Manager (Treasurer). It maintains an independent charity bank account and the accounts are verified by an Independent Examiner/Auditor. The activities of BMCF including the charity applications, fund raising appeals, fund handover, financial statements are published in British Malayali news portal on a regular basis.

## **British Malayali Charity Foundation aims to:-**

- ❖ To relieve those in need by reason of their youth, age, ill-health, disability, financial hardship or other disadvantaged from or living in the south Indian State of Kerala.
- ❖ To relieve those in need, living in Britain with Financial Hardship for Medical Treatment or for the Repartition of the deceased to home country.
- ❖ To help nongovernmental and governmental agencies in the UK and in India with similar objectives and activities.

## **The selection process of cases & appeals:-**

- ❖ Cases are refereed by any individuals or organizations
- ❖ Cases will be scrutinized whether genuine and true by the trustees.
- ❖ Available and unattended cases will be prioritised monthly. To prioritise, cases will be circulated among trustees who numbers preference with reason. The top most cases will be taken for that month's appeal. BMCF fund application is required to be completed before any appeal. The appeal will be published by [www.britishmalaayali.co.uk](http://www.britishmalaayali.co.uk) in its home page as a title news. The readers are invited to contribute voluntarily.
- ❖ Money will only be received into Charity Bank account. Everyday our collection details will be published in the news portal. Once enough money gathered, the appeal will be closed. Only the required amount will be given to the beneficiary and the rest goes for the next case.

## **ANNUAL REPORT - 2012**

The annual report was presented by the Chief Executive Officer (CEO) and the annual account was presented by the Finance Manager (FM) in the Annual Trustee Meeting of BMCF on 30 May 2013 in Leicester. The annual report and annual accounts for the year 2012 were reviewed and approved by the trustees. The annual account was independently examined by Chartered Certified Accountant Mr. Sebastian M. Devasia, ACCA. This annual report including annual account and independent examiner's report are publically available

BMCF received 41 valid applications in the first six months of its operation in the individual and organizational categories. All applications have been gone through an initial review by CEO, detailed verification by the trustees and only applications with merits were approved for funds with two third majority of votes from trustees.

In the charity financial year 2012, BMCF has successfully completed two appeals and in the middle of the third appeal when the account was closing on 31st December 2012. Charity financial year, as per the bylaw, is from 1st January to 31st December every year. By 31st December 2012, BMCF had raised £26523.76 and supported two cases with £22567.75.

**Case1 Ashby Fund (Sep/Oct 12):** Ashby John, a student nurse from Kerala, India to UK, was diagnosed with chronic kidney decease CKD Stage 5 requested BMCF for financial support for her kidney transplantation and treatment. After verifying the case, an appeal was raised through British Malayali news portal in end Sep and closed the fund appeal in early Oct 12.



The charity raised £9,237.00 and handed over the whole amount to Ashby in a public function held in Kerala, India. The event was attended by TKA Nair (Advisor to Prime Minister of India), Jacob Punnuse (ex-DGP Kerala Police), Fr. Davis Chiramel (Chairman, Kidney Federation of India), Swami Sandeepji and Shajan Scaria (Chairman of BMCF).

**Case 2 Baiju Fund (Nov 2012):** Baiju George, a student who returned to Kerala after his studies was diagnosed with Necrotic Pancreatitis and Bilateral Pleural Effusion. He went into respiratory arrest and ventilated on two occasions. BMCF raised £13330.75 for his medical treatment and the full fund was handed over to Baiju in a public function organised by Lions Club of Nellimattom, Kerala.



The fund was handed over by Dr. Lissy Jose (Member of Women’s Commission, Kerala), CA Abraham (District Governor Lions Club), Shajan Peechatt (President, Lions Club Nellimattom) and Santosh Kumar (CEO, BMCF).

**Case 3 NICU Fund (Dec 2012):** The Neo-natal Intensive Care Unit (NICU) for newborn babies in ICH Medical College Hospital, Kottayam, Kerala, India has 6 beds intensive care unit with 30 beds newborn unit. BMCF started appealing for six Masimo Portable oxymeters for this medical college which servers for the marginalised community. The application was put forward by Dr. Jayaprakash, a consultant from the ward who believes hundreds of new born babies from very low financial back ground could benefit every month. The appeal was on going and would be closed next year.

**Accounts Summary - 2012:**

| BMCF RECIEPTS AND PAYMENTS MONTHLY SUMMARY |     |     |     |     |     |     |     |     |          |        |           |           |       | YEAR: 2012      |  | TOTAL |
|--|-----|-----|-----|-----|-----|-----|-----|-----|----------|--------|-----------|-----------|-------|-----------------|--|-------|
| START-UP                                   | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP      | OCT    | NOV       | DEC       |       |                 |  |       |
| <b>RECEIPTS</b>                            |     |     |     |     |     |     |     |     |          |        |           |           |       |                 |  |       |
| Direct into the Charity Bank Account       | 0   |     |     |     |     |     |     |     | 9,072.00 | 165.00 | 13,635.75 | 3,651.01  |       | 26523.76        |  |       |
| Through Virgin Money Giving                | 0   |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Gift-aid from HMFC                         | 0   |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Other Collection Sources                   | 0   |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| <b>TOTAL RECEIPTS</b>                      | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 9072     | 165    | 13635.75  | 3651.01   |       | <b>26523.76</b> |  |       |
| <b>PAYMENT &amp; EXPENSES</b>              |     |     |     |     |     |     |     |     |          |        |           |           |       |                 |  |       |
| Support for Hospital Treatment             |     |     |     |     |     |     |     |     |          |        | 9,237.00  | 13,290.75 |       | 22527.75        |  |       |
| Support for Repatriation                   |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Support for Social Development in UK       |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Support for Social Development in India    |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Support for Organisations in UK            |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Support for Organisations in India         |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Any Other Supports                         |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Bank Charges                               |     |     |     |     |     |     |     |     |          |        |           |           | 40.00 | 40              |  |       |
| Trustees Expenses                          |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Telephone/Internet                         |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Supplies - office                          |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Postage and Printing                       |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Accountants Charge                         |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| Any Other Expenses                         |     |     |     |     |     |     |     |     |          |        |           |           |       | 0               |  |       |
| <b>TOTAL PAYMENTS</b>                      | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0        | 0      | 9237      | 13330.75  |       | <b>22567.75</b> |  |       |
| <b>NET RECEIPTS</b>                        | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 9072     | 165    | 4398.75   | -9679.74  |       | <b>3956.01</b>  |  |       |

## **ANNUAL REPORT - 2013**

The annual report was presented by the Chief Executive Officer (CEO) and the annual account was presented by the Finance Manager (FM) in the Annual Trustee Meeting of BMCF on 10 May 2014 in Telford. The annual report and annual accounts for the year 2013 were reviewed and approved by the trustees.

### Highlights of the activities in the financial year 2013

- Registered with the charity commission on 13 February 2013
- Expenses policy and claiming procedures were developed
- Membership system was developed consisting of membership policy and a common form incorporating optional membership and gift-aid declaration.
- Charity also holds a fund application policy and procedure, application form and a payment receipt format.
- Has gained HMRC recognition on 21-11-2013, for the purpose of gift aid with effect from 6th July 2012
- Has opened an account with Virgin Money Giving envisaging more choice for donors as well as to collect gift-aid effectively.
- Sebastian Machukattu Devasia, a registered Auditor from Sebastian and Daughters, 14 Neals Corner, 2 Bath Road, Hounslow, Middlesex, TW3 3HJ has been approved as BMCF's authorised independent examiner.

### ***Summary of Cases funded in the year 2013***

In this financial, BMCF has completed funding for 16 cases. Has raised £66983.64 and given away £60903. Of which, £40961.80 was given for medical treatment in India, £6133 for support for organisations in India, £1000 for organisation in UK and £12220 was spent for repatriation from UK. Other expenses like bank charges come to £588.20. Year ending closing cash balance including previous year is £10036.65

Following are the cases completed in 2013 and summary of appeals:

1. Case No.3 NICU Fund (Dec12) : £3400+£75 = £3,475
2. Case No.4 Neethu Fund (Mar13) : £5,555
3. Case No.5 Rintu Fund (Mar13) : £5,555
4. Case No.6 Ajeesh Fund (Mar13) : £3,703
5. Case No.7 Vipin Fund (Mar13) : £4,320
6. Case No.8 Rakesh Fund (Mar13) : £3,086
7. Case No.9 Joy Fund (Mar13) : £1,234
8. Case No.10 Saji Fund (Mar13) : £4,320
9. Case No.11 Pushpa Fund (Mar13) : £4,220
10. Case No.12 Jawahar Fund (Mar13) : £4,000
11. Case No.13 Uttarakhand Relief Fund (June13) : 2658
12. Case No.14 Albert Fund (July13) : £5905.80
13. Case No.15 Vijaykumar Fund (Aug13) : £4,000
14. Case No.16 Joseph Paily (Septemeber 2013): £7283



15. Case No.17 Anthony Nolan Trust (November 2013): £1000  
16. Case No.18 Akash Fund (December 2013 - Ongoing)

**Case 3 NICU Fund (January 2013):** This case carried over from 2012 was closed in January. BMCF raised and handed over £3475 to procure 4 Masimo portable oxymeter equipment, which are used to monitor oxygen level of term and pre-term babies.



The new equipment was inaugurated by Suresh Kuruppu MLA of Ettumanur, Dr. P Savitha Superintend of ICH, Shajan Scaria Chairman of BMCF and Sam Thiruvathil Trustee of BMCF.

**Case 4 to 10 Kidney Appeal (Mar 2013):** BMCF took a big challenge to support 7 kidney patients from various places of Kerala who requires financial support for dialysis, transplantation and treatment. A total of £27,774 has been raised and handed over to seven beneficiaries as Neethu Fund: £5,555, Rintu Fund: £5,555, Ajeesh Fund: £3,703, Vipin Fund: £4,320, Rakesh Fund: £3,086, Joy Fund: £1,234, Saji Fund: £4,320.



The funds were handed over by Finance Minister of Kerala State KM Mani in his chamber where the Chairman of BMCF Shajan Scaria was also present.

**Case 11 Pushpa Fund (Mar 2013) and Case 12 Jawahar Fund (Mar 2013):** Pushpalatha and Jawahar were two young Malayalees passed away in March 2013, which shocked the Malayalee community in the UK. BMCF was contacted by the families of the deceased for financial support to meet the cost of funeral services and repatriation of bodies to their home land in Kerala. Amazingly, with the support of kind hearted Malayalees BMCF could raise the required fund in a day, and handed over £4,220 to Sasikumar husband of Pushpalatha and £4,000 to Bismi wife of Jawahar for the same cause.

**Case 13: Uttarakhand Relief Fund (June 2013):** Raised and transferred fund of £2658 to Chief Ministers Disaster Management and Relief fund, Uttarakhand, India to help the homeless and lost in the natural calamity that have taken hundreds of lives and made thousands homeless.



**Case 14: Albert fund (July 2013):** Albert Xavier is a fisherman from Kollam, Kerala, India and is suffering from Hep B viral and also from heart deceases. BMCF raised £5905.80 to help him to undergo treatment and the fund transaction is complete.

**Case 15: Vijay Kumar fund (Aug 2013):** Vijaykumar passed away in August 2013 leaving his wife Indu and a child behind. With the kind support from the readers of British Malayali news portal, BMCF raised and handed over £4000 to Indu for the repatriation of the dead body to India.

**Case 16: Joseph Paily (Septemeber 2013):** This appeal was for medical and financial support for Mr Joseph Paily (suffering from cancer) from Thodupuzha, Kerala, India. With the news campaign through Britishmalayalai online portal, BMCF could raise £7283. Full amount was transferred to Joseph Paily's son's account through case referee Benny from Scotland.



The fund was handed over in the presence of Parish Priest at Joseph Paily's residence.

**Case 17 Anthony Nolan Trust (November 2013):** This charity is founded with the sole aim of fighting against blood cancer, research in the cure, educate and sensitise, keep a bone marrow register and help people find match. BMCF has raised £1000 and transfered to the trust bank account. BMCF has received a token of appreciation from the Anthony Nolan Trust.

**Case 18 Akash Fund (December 2013):** This is an ongoing appeal to be completed next year. It is for support for medical treatment for seven year old Akash suffering from Heamophilia, from Malappuram, Kerala, India. The appeal is almost complete with news campaign of britishmalayali.co.uk. The amount needs to be finalised , should handed over and closed in January 2014.



## Accounts Summary - 2013:

| <b>BMCF RECEIPTS AND PAYMENTS MONTHLY SUMMARY</b>                 |             |              |               |              |             |               |               |               |               |           | <b>YEAR: 2013</b> |            |                 |
|---|-------------|--------------|---------------|--------------|-------------|---------------|---------------|---------------|---------------|-----------|-------------------|------------|-----------------|
|   | JAN         | FEB          | MAR           | APR          | MAY         | JUN           | JUL           | AUG           | SEP           | OCT       | NOV               | DEC        | TOTAL           |
| Fund Carried over from Last Year                                  |             |              |               |              |             |               |               |               |               |           |                   |            | 3956.01         |
| <b>RECEIPTS</b>   |             |              |               |              |             |               |               |               |               |           |                   |            |                 |
| Direct into the Charity Bank Account                              | 6,226.98    | 25,965.85    | 7,411.22      | 83.30        | 285.00      | 3,373.14      | 5,899.52      | 4,214.12      | 7,553.90      | 85.00     | 4,350.01          | 935.00     | 66983.64        |
| Through Virgin Money Giving                                       |             |              |               |              |             |               |               |               |               |           |                   |            | 0               |
| Gift-aid from HMRC  |             |              |               |              |             |               |               |               |               |           |                   |            | 0               |
| Other Collection Sources  |             |              |               |              |             |               |               |               |               |           |                   |            | 0               |
| <b>TOTAL RECEIPTS</b>   | <b>6227</b> | <b>25966</b> | <b>7411.2</b> | <b>83.9</b>  | <b>285</b>  | <b>3373.1</b> | <b>5899.5</b> | <b>4214.1</b> | <b>7553.9</b> | <b>85</b> | <b>4950.01</b>    | <b>935</b> | <b>66983.64</b> |
| <b>PAYMENTS</b>   |             |              |               |              |             |               |               |               |               |           |                   |            |                 |
| <b>Payments to Beneficiaries</b>                                  |             |              |               |              |             |               |               |               |               |           |                   |            |                 |
| Support for Medical Treatment                                     |             |              |               | 23,453.00    | 4,320.00    |               |               | 5,305.80      | 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        | 3,400.00     | 8,220.00      | 23,528.00    | 4,320.00    | 0.00          | 2,658.00      | 9,305.80      | 7,283.00      | 0.00      | 1,000.00          | 0.00       | 60,314.80       |
| <b>Payments Towards Expenses</b>                                  |             |              |               |              |             |               |               |               |               |           |                   |            |                 |
| 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      | 588.20          |
| <b>TOTAL PAYMENTS</b>   | <b>0</b>    | <b>3400</b>  | <b>8220</b>   | <b>23528</b> | <b>4320</b> | <b>0</b>      | <b>2718</b>   | <b>10424</b>  | <b>7283</b>   | <b>0</b>  | <b>1000</b>       | <b>10</b>  | <b>60903</b>    |
| <b>Year Ending Cash Balance</b>                                   |             |              |               |              |             |               |               |               |               |           |                   |            | <b>10036.65</b> |

## FUTURE PLANS

BMCF will continue its activities in 2014, will take more cases and aim to provide more support to the public who are in need. We are also planning to increase the number of cases appealed per month. However, since all trustees are volunteers there are constraints to do charity activities efficiently on a fulltime-based fund raising and close-out process. BMCF wish to organise events in the future to raise funds and wish to support more UK based charities in the coming months.

The charity is also working out to develop an independent website for BMCF in English, which will provide all information about the charity and its activities, option to make donations, refer cases and any other charity related news.

Presently the donors contribute money directly to BMCF's bank account, and hence there is no Gift Aid or Tax Relief claimed for the donations received in the years 2012&13. With the HMRC recognition and Virgin Money Giving account BMCF will be able to claim back gift aid for the future donations and for the donations already signed for gift-aid.

Charity also plans attract more members who will have the right to be elected as trustees after one year period of voluntary work.

## GRATITUDE AND CONCLUSION

British Malayali Charity Foundation has raised £93507 by 31st December 2013 since set-up of the charity, which is a great achievement as far as a small community charity organization is concerned. This has only been possible with the kind-hearted readers of British Malayali who donate through BMCF and show their humanity in helping a person or a group in need.

We, the trustees humbly bow down before the supporters of the charity and would like to express our respect and sincere gratitude to the general public who keep aside a part of their earnings for the poor, homeless and ill - health general public, and contribute through BMCF for a good cause. Your belief and affection to BMCF are our strength. Our well-wishers are our assets, who motivate us to drive the charity forward. Trustees of BMCF thank everyone who has supported us in this journey to help others for a good cause.

There were different groups and associations, business groups, voluntary organizations like Lions Club and Kidney Federation of India, and individuals who supported us during the foundation and operation of the charity in many ways. Trustees wish to extend their sincere gratitude to all those individuals and groups who supported us.

Last but not the least, gratitude for selfless volunteers who are the backbone of this charity – the 12 trustees. Trustees work tirelessly even in their busy schedule of day-to-day job & family, to make sure every penny the charity receives has been accounted for and given to the deserved persons in a most effective and transparent way.

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### Our Trustees in 2012 and 2013:

- |                                    |                                  |
|------------------------------------|----------------------------------|
| 1. Shajan Scaria - Chairman        | 2. Santhosh Kumar - CEO          |
| 3. James Joseph - Finance Manager  | 4. K.D. Shajimon - Vice Chairman |
| 5. Ajimon Edakkara - Secretary     | 6. Francis Antony                |
| 7. Shaijumon KR                    | 8. Soni Chacko                   |
| 9. Tomichan Kozhuvanal (Augustine) | 10. Sabu Chundakkattil           |
| 11. Koshi John (Sam)               | 12. Shamsad Osman                |

### Our Independent Examiner/Auditor:

Sebastian Machukattu Devasia, Sebastian and Daughters, Registered Auditors, 14 Neals Corner, 2 Bath Road, Hounslow, Middlesex, TW3 3HJ, Tel: 0203 4909 263

### Our Bank : HSBC

Account number: 72314320  
Sort Code: 40 47 08

**Find us:** In Virgin Money Giving by searching: British Malayali Charity Foundation

*Event page by britishmalayali.co.uk: [www.uk.virginmoneygiving.com/britishmalayali](http://www.uk.virginmoneygiving.com/britishmalayali)*