

Independent examiner's report on the accounts



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
BRITISH MALAYALI CHARITY FOUNDATION

On accounts for the year
ended

31/12/2017

Charity no
(if any)

1150804

Set out on pages

3

(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 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

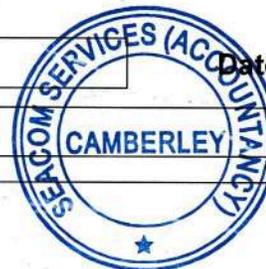
Signed:

Date: 30/05/2018

Name:

Sibichen George

Relevant professional
qualification(s) or body
(if any):



SEACOM SERVICES (ACCOUNTANCY) LTD
Suite - 6, Westward House
Glebeland Road, Camberley
Surrey, GU15 3DB

Address:	Seacom Services (Accountancy) Ltd
	Suite 6, Westward House, Glebeland Road, Camberley, GU12 3DB

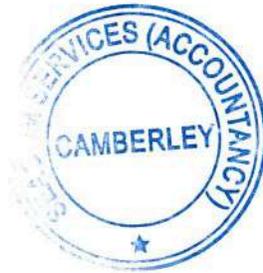
Section B Disclosure

Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)



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

Nil





**CHARITY COMMISSION
FOR ENGLAND AND WALES**

BRITISH MALAYALI CHARITY FOUNDATION

1150804

Receipts and payments accounts

CC16a

For the period
from

01/01/2017

To

31/12/2017

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					
Donations Received Direct into Bank A/c	20,330	-	-	20,330	17,802
Donations Received through Virgin Money Giving	101,837	-	-	101,837	92,538
GIGT-AID From HMRC	-	-	-	-	-
Other Collections / Income	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	122,167	-	-	122,167	110,340
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	122,167	-	-	122,167	110,340
A3 Payments					
Support for Medical Treatments In India	23,000	-	-	23,000	90,250
Support for Medical Equipment to Hospital in India	3,200	-	-	3,200	1,617
Repatriation Support	64,762	-	-	64,762	4,074
Support for Other Charitable Organisations in the UK	-	-	-	-	1,000
Financial aid to the poor	7,900	-	-	7,900	-
Payment towards Administrative Expenses:	-	-	-	-	-
Independent Examination Report	300	-	-	300	250
Fund raising event Expenses	6,980	-	-	6,980	-
	-	-	-	-	-
	-	-	-	-	-
Receivables	-	-	-	-	81
Sub total	106,142	-	-	106,142	97,272
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	106,142	-	-	106,142	97,272
Net of receipts/(payments)	16,025	-	-	16,025	13,068
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	24,519	-	-	24,519	11,451
Cash funds this year end	40,544	-	-	40,544	24,519

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	HSBC bank Account	40,544	-	-
		-	-	-
		-	-	-
	Total cash funds <small>(agree balances with receipts and payments account(s))</small>	40,544	-	-

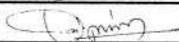
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Receivable from Bank	81	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	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			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Shaji Lukose	18/05/2018
	George Mathew	18/05/2018



BRITISH MALAYALI CHARITY FOUNDATION

Regn. No. 1150804

www.bmcharity.org

email: charity@britishmalayali.co.uk

BMCF Annual Report (January to December 2017)

Highlights of activities in the financial year 2017.

1. Virgin money giving account operated along with our bank account, in full swing during 2017 thereby enabling the charity to receive gift aid as well on the charitable contributions, after the deduction of 3.5% Virgin Money commission.
2. As always, the online newspaper 'britishmalayali.co.uk' was an important tool in reaching appeals to public, raising funds and also publishing information about charity along with its website.
3. The trust took complete advantage of using social medias such as Facebook/WhatsApp to publish its activities during this year. Group discussions/debates through trust's WhatsApp group by the trustees helped to reach final decisions on the matters apart from communicating through charity's Gmail.
4. The website of the charity www.bmcharity.org is available to the public in full view of BMCF's day today activities. Appeals, messages, announcements, photographs and reports of activities of the charity together with copies of bank statements, application forms etc. can be viewed/downloaded from the charity's website.
5. The highlight of the year is the first ever public charity event of Skydiving at Langar, Nottingham to raise fund to support the poor nursing students in Kerala and also to support local UK charity i.e. Cancer Research U.K.
6. The Annual General Meeting (AGM) held on 9th April 2016 at Hill top restaurant, 19 Worcester Street, Gloucester, GL1 3AJ, England from 9.30 AM till 11.30.AM and elected new executive committee and office bearers for the year 2017-18.

Summary of cases funded in the year 2017

During this year BMCF were able to help 22 individuals and to a government project in Kerala, India i.e. Nanniyode Gramapanchayat 'Palliative Care Project'. During the financial year 2017, BMCF has raised £122167.03, by various appeals made through the British Malayali online news paper and through the first ever fund-raising event of the charity, BMCF Skydiving, held on 23rd & 24th September 2017 at Langar, Nottingham.

From 1st of January 2017 to 31st of December 2017, an amount of £146686.40 was available, including last year's [2016] carry forwarded balance amount of £24,519.37. Out of this £106142.00 was spent on charitable purposes in India and UK, including £20142.00 paid to the family of Jossy Antony, as reported in the last Annual report (2016) of the charity.

Of the total spending of £146686.40, an amount of £7280.00 was the total expenses incurred during this year, out of which £ 6930.00 was paid to skydiving agency, British Parachute Schools Ltd, for the fund-raising skydiving of 33 people.

Besides the payment of £6930, paid to the Skydiving agency, an amount of £50.00 was paid to the Fundraising Regulator for the registration of the charity's Fund-raising event.

An amount of £ 300.00 paid to Independent Examiners during the year 2017.

Skydiving Event

Charity has conducted a mega fund-raising event in September 2017. The event was conducted with the aim of raising fund to help nursing students in Kerala, who are struggling to complete their studies. The event was a grant success. An overwhelming amount of £ 42305.00 was raised by charity through this event. The detailed report of the disbursement of this fund will be included in next year's (2018) annual report as the project is completed during the year 2018.

All of the Virgin money donations were credited to the charity's bank account together with gift aid collected at the source and after deducting 3.5% commission by Virgin Money giving.

Out of total direct charitable financial assistance given out of £106142.00, an amount of £50562.00 spent for the repatriation of people who died in the UK and to help the bereaved family to overcome the financial vacuum caused by the death of the family member, £14200.00 to help a family in the UK on the event of Road accident death of their parents in Kerala India, £23000.00 for the surgeries and medical treatment in Kerala India, financial aid of £7900.00 to a family who are badly affected by falling victim to recruitment scams, 3200.00 for medical equipment for a Govt medial project are the direct financial aid provided by the charity during the year.

Charity has spent an amount of £6980 for the Skydiving charity event and £300.00 as Independent Examiner's fee.

The closing balance at the end of the year is £40,544.50

Snapshot of financial aids provided by the charity in the year 2017

Appeal/Project No.	Month &Year	Fund / Appeal Name (Beneficiary)	Fund Handed Over In £
01	Dec2016 /Jan 2017	<u>Christmas/New year Appeal-2017</u> 01.Sneha N, Pathanapuram, Leukaemia patient 02.Arunima, Cherthala, Brain tumour patient 03.Liya Sunny, Perumbavoor, Kidney disease 04.Ramnath K, Trivandrum, Kidney disease 05.Ancy Antony, Thrissur, Kidney disease 06.Anil Kumar, Varkala, Spinal code/backbone 07.Santhosh Mathew, Mallappally, Kidney disease 08.Nikhil P, Kannur, Cancer patient 09.Krishnanunni, Kollam, Meningitis 10.Mrs.Shaji Raju, Vadakkancherry, Kidney	1650.00 1650.00 1400.00 1400.00 1400.00 1300.00 1300.00 1300.00 1300.00
02	Jan 2017	11.Shivaprasad Appeal <u>(family support to Shivaprasad's wife & children back in India due to the unexpected death in U.K)</u>	5775.00
03	Feb 2017	12. Nanniyode Panchayat 'Palliative Care Project' fund (1250 given from general fund rest from appeal)	3200.00

04	Mar 2017	13.Gijo Appeal (1000 given from general fund)	7900.00
05	April 2017	<u>Easter / Vishu Appeal 2017</u> 14. Anandhu R.S 15.Aleena Johny 16.Dolly M 17.JollyJoseph 18.Manumon 19.Rajeswary Foundation	2750.00 1250.00 1250.00 1250.00 1250.00 1250.00
06	Sept 2017	<u>Rishi Appeal</u> 20.Usha / Sreedevi	5670.00
07	Sept 2017	<u>Zacharia Appeal</u> 21.Valsamma Zacharia	12075.00
08	Oct / Nov 2017	<u>22.Soumya Appeal</u>	14200.00
09	Nov 2017	<u>23.Eldhose Appeal</u> Repatriation of late Eldhose Paul, Brexit on Sea	6900.00
	Grand Total	Total Disbursements of funds from all appeals (in £)	78720.00

Christmas/New Year Appeal 2016/2017.

Despite of the tremendous support received in the previously closed 'Jossy Appeal', the UK Malayali community continued their patronage to British Malayali Charity Foundation by generously responding to the above appeal by raising an amount of £ 14404.25. The community had once again reassured their confidence and support to the noble causes being initiated by the charity from time to time to help the poor and needy. Their great compassion and sympathy have paved the way for benefitting substantial and adequate amount to all the ten beneficiaries, whose stories run in 'British Malayali' during the past Christmas / New year Season. While an amount of £ 11860.25 received through Virgin money, an amount of £ 2544.00 sent directly to the charity's bank a/c. After deducting an amount of £ 416.00 Virgin money commission, net collection was 13988.25. This amount together with an amount of £11.75 contributed from general fund, a total amount of £ 14000.00 were given out to 10 beneficiaries.

The above fund was distributed at Thiruvananthapuram by the minister of Kerala govt. Mr. Kadannappally Ramachandra in a brief function organised in connection with 'Pravasi Bharatheeya Divas' on 11th January 2017. The dignitaries present were Hon. Dy. Speaker of the upper house of Indian Parliament Mr. P.J Kurian, Ex-minister of Kerala Govt. Mr. Shivakumar and the Hon. Mayor of Thiruvananthapuram Municipal Corporation, Mr. Prashant.

Two 13 years old girls were received an amount of £ 1650.00 in group one. They are Sneha from Pathanapuram in Kollam district of Kerala, who was suffering from Leukaemia and Arunima, a Brain tumour patient from Cherthala, Alappuzha district. In group two, a 29-year-old kidney patient, Liya Sunny from Okkal, Ernakulam dist., Mr. Ramnath from Thiruvananthapuram, who has kidney condition and another kidney patient Ancy Antony from Trissur district received £ 1400.00 each. A bedridden patient with spinal cord condition, Anil Kumar from Kerala, Southack Mathew from

Vadakkancherry in Trissur district. and a kidney disease patient, Shaji Raju and Krishnanunni from Kadakkal, Kollam district with brain disease of meningitis, received £ 1300.00 each from the above appeal.

Sivaprasad Appeal – January 2017

The UK Malayalees overwhelmingly backed-up the above appeal by donating an amount of £ 5775.00 to support the family of Mr. Sivaprasad, who found dead in a London flat without anyone noticing for over two weeks. Mr. Sivaprasad was a chef used to live his own and his family were away in Thiruvananthapuram, Kerala. An amount of £ 5481.00 was raised through virginmoneygiving including gift aid and £ 486.00 credited directly to bank a/c. After deducting 3.5% Virgin money commission of £ 192.00, a total amount of £ 5775.00 was given to Sivaprasad's family.

Nanniyode Panchayat 'Palliative Care Project'-February 2017

The fund of £ 3200.00 in the above appeal had given to the authorities in a brief function organised at Pallode Taluk Hospital by charity's trustee and 'Marunadan Malayali' editor Mr. Shajan Scaria to the Vice President of Nanniyode Panchayat. The person behind this cause, Dr. Divya was also present at the function along with a gathering of few people including teachers. The committee has already prepared a project to utilise the fund mainly for feeding people, which comes around Rs. 2.75 lakhs. The social commitment of Dr. Divya was particularly appreciated by the charity as she endeavours to assist the poor people in her catchment areas over and above her limited role as a medical officer. Even though the trustees had originally decided to contribute an amount of £ 1250.00 from the general fund, they have further decided to go for an appeal as a token of acceptance of Dr. Divya's and her team's selfless dedication to humanity. As a matter of fact, UK Malayalees overwhelmingly welcomed the above appeal by donating an additional amount of £ 2000.00, £ 1430.00 through virginmoney and £ 570.00 directly into bank a/c. After deducting virginmoney's commission of £ 50.00, a total amount of £ 3200.00 including £ 1250.00 from general fund has been given to this project.

Gijo Appeal March 2017

An amount of £ 6004.00 was collected by the charity through virginmoneygiving for this appeal until the closing date of appeal on Saturday 18th March 2017 and the total amount of £ 7900.00 including £ 1000.00 from general fund, handed over to the family of Mr.Gijo Joseph & Mrs. Shiny from New Milton, Southampton . Around 118 people donated through virginmoneygiving page and 35 donors paid into charity's bank a/c directly to the tune of £ 1056.00. Virginmoney commission of £ 160.00 is deducted from the total virginmoney received. The family who hails from Kothamangalam in Kerala are the victim of bogus recruiting agents who makes money from job seekers in U.K by offering permanent jobs and visas. Mrs. Shiny, who holds master's in business administration arrived in U.K six years ago hoping to build up their family life by providing better education to their 18 & 16 years children. However, their dream was shattered with the procedural changes in the rules and regulations along with the unscrupulous attitude of an employment agent and a nursing home owner over looting their money to the tune of around £ 30,000.00 pounds. To add injury to the insult, Gijo, Shiny's husband fell ill with heart condition which prevented him for doing any job.

Easter/Vishu Appeal-April 2017

A total of £ 9000.00 were handed over to 6 beneficiaries in relation to charity's 'Easter/Vishu Appeal 2017' in a brief ceremony organised at Jagathy Mudippura Temple Auditorium on 9th May 2017. Kerala Legislative Assembly opposition leader Mr. Ramesh Chennithala and Aruvikkara M.L.A Mr. Shabarinath were present at the function arranged by Rajeswary Foundation, one of the beneficiaries of the above appeal. The major chunk of the appeal amounts i.e. £ 2750.00 given to 18 year old Ananthu, who lost his both limbs in a motorbike accident last year.

Other beneficiaries of this appeal had received £ 1250.00 each. Rajeswary Foundation, founded by Mr. Vajayakumar Nair in memory of his late wife, Aleena Johny from Koratty, Thrissur, Liver patient Dolly from Thiruvananthapuram, Jolly Joseph from Thrikkakkara, Kochi, Kidney patient Manumon from Kollam are the recipients of this amount. While a total amount of £ 7222.50 received through virginmone including gift aid, another £ 1865.00 credited directly into bank a/c. £ 205.00 deducted as virginmoney commission. An amount of £ 117.50 is added to this appeal from general fund to make it as a round figure of £ 9000.00

Rishi Appeal- September 2017

The whole community in U.K was shocked by the tragic motorway accident on M1 near Newport Pagnell in England which killed 8 people on Saturday early morning 26th August 2017. One of the victims, Rishi Rajeev Kumar from Chingavanam, Kottayam District, Kerala was recently migrated to U.K as an IT professional and was in the early stage of building up his career along with raising his financially unsound family back in Kerala, India. 28-year-old Rishi was the single breadwinner in his family, even though his mum runs a small shop back in hometown. He was in the process of clearing off the loans and other financial liabilities related to his studies. Charity raised an amount of £ 5149.00 through virginmoney giving and £ 695.00 directly into bank a/c. An amount of £174.00 given to virginmoneygiving as their commission and rest of the total amount of £ 5670.00 to Rajeev's mother Usha.

Zacharia Appeal- Sept 2017

A cheque for £ 12075.00 given to the family of Late Mr. Zacharia, who succumbed to death on Monday 4th September 2017 due to his prolonging illness of lung cancer. Zacharias family who lives at St. Leonardes, Hastings in East Sussex hails from Kottarakkara in Kerala. He was under treatment for his disease for a while and passed away at his residence while receiving palliative care. He was survived by his wife Mrs. Valsamma, a care assistant, 9th standard student John, 4th standard student Joyal and Jowan. Out of the total amount £ 12365.00 received (£10917 from virginmoneygiving and £ 1448.00 through bank) an amount of £ 290.00 deducted by virginmoney's commission.

Soumya Appeal- Oct/Nov 2017

British Malayali Charity Foundation has accepted the request of Soumya & Family from Croydon, London to support them financially through appeal in the wake of tragic death of Soumya's parents in a road traffic accident at Aluva, Ernakulam. Charity issued an appeal on 30th October 2017 through 'British Malayali' online newspaper detailing their current circumstances and an overwhelming response received from readers by generating an amount of £ 14578.75 through virginmoneygiving link and also through charity's bank a/c. When an amount of £ 10985.00 came from virginmoney, £ 2378.75 enhanced as gift aid from HMRC. £ 1215.00 deposited into bank a/c by some donors and an amount of £ 385.00 deducted by virginmoney as their commission. Trustees decided to allow a small amount of £ 6.25 to make it as a round total figure of £ 14200.00.

The family travelled to India to pay their homage to Soumya's departed parents and the necessary amount of £ 940.00 for the air ticket was paid by the charity to them out of the above collected amount. The remaining amount of £ 13260.00 given to them at Kerala.

Eldhose Appeal-Nov 2017

Charity raised and handed over £ 6900.00 in 'Eldhose Appeal', which was issued to support the family of late Mr. Eldhose Paul (32), who died unexpectedly due to heart attack at Conquest Hospital in Eastborne on 7th November 2017. Mr. Eldhose from Hailsham, Eastborne is survived by his wife Anupama and two children aged 6 years and two months. He hails from Perumbavoor, Ernakulam District, Kerala and have been living in the U.K for last ten years. £ 6320.72 was raised through virginmoneygiving including gift aid and £ 791.00 directly into bank a/c. Virgin money

commission was £ 224.45. An amount of £ 12.75 is added from general fund to make the amount round figure to £ 6900.00

Year 2017 was another milestone for British Malayali Charity Foundation due to its working and reached to people widely in U.K and India.

Name & designation of new trustees elected in AGM April 2017

Augustine Mundupalackal Varkey (Tomichen Kozhuvanal)	Chairman
Shaji Lukose	Vice chairman
Cimy George	Secretary
George Mathew	Jt. Secretary
Sabu Sebastian	Treasurer
K.D. Shajimon	Trustee
Francis Antony	Trustee
George Mathew	Trustee
Shajan Skariah	Trustee
Sam Koshy	Trustee
K.R Shajjumon	Trustee
Siby Mathew	Trustee

Our independent examiner for 2017

Mr Sibichen George

Seacom Services (Accountancy) Ltd

Suite 6, Westward House

Glebeland Road,

Camberley, GU15 3DB.

Email info@sibygeorgeandco.co.uk

Our Bank

HSBC BANK PLC

Account no.72314320

sort code 40-47-08

Website www.bmcharity.org

Email: charity@britishmalayali.co.uk

Find us on Virgin Money giving by searching British Malayali Charity Foundation

Event page: www.britishmalayali.co.uk