

BRITISH MALAYALI CHARITY FOUNDATION Reg No. 1150804 Annual Report 2018



BMCF Annual Report (January1st to December 31st 2018)

Highlights of activities in the financial year 2018.

- 01. Two sub-committees were set up under the trust during this period, which was decided in the AGM held on 23/04/2018. Advisory Committee consisting the ex-trustees of the foundation is created. The members of the advisory committee have permanent membership. This committee is set up in order to give advice to trust as it is consisted of experienced ex-trustees. A Youth Wing is also set up to include the young generation into the trust. The constitution has been amended accordingly and the necessary approval has been obtained from the Charity Commission. A new post of Jt. Treasurer was created to assist the Treasurer.
- 02. The charity conducted its largest fund-raising campaign from its inception known as 'Kerala Floods Relief Appeal' in the wake of damages caused to the state of Kerala, India due to the severe monsoon floods in August 2018. An amount of £ 88,700.00 were given to Chief Minister's Distress Relief Fund, a fund set up by the Chief Minister of Kerala, India for humanitarian aid.
- 03. Virgin money giving account operated along with our bank account, in full swing during 2018 thereby enabling the charity to receive gift aid as well on the charitable contributions, after the deduction of Virgin Money Giving's commission.
- 04. As always, the online newspaper 'britishmalayli.co.uk' was an important tool in reaching appeals to public, raising funds and publishing information about charity along with its website.
- 05. The charity took complete advantage of using social media 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.
- 06. 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.
- 07. A public event of Three Peak Challenge by covering the three mountains of Ben Nevis in Scotland, Scaffel Pike in England & Snowdonia in Wales to raise fund to support the tribal people and poor nursing students in Kerala, India was conducted. Total aid of £10510.00 was distributed, including an amount of £500.00 was given to Llanberis Mountain Rescue, a local based charity at Snowdonia in Wales, U.K.
- 08. The Annual General Meeting (AGM) held on 24th March 2018 at St. Georges Catholic College, Leaside Way, Southampton, England SO16 3D.at 11.30.AM and elected new executive committee and office bearers for the year 2018-19.

Summary of cases funded in the year 2018

During the year BMCF were able to help 143 individuals and 5 institutions/projects. BMCF has raised £178893.58 during the financial year 2018. From 1st of January 2018 to 31st of December 2018, £219518.98 was available this year including last year's [2017] carry forwarded balance amount of £40,544.40. Out of this, an amount of £206076.98 was spent on charitable purposes in India and the UK.

During the year, the charity has issued two cheques of £4000.00 each to Attappadi and Wayanad Tribal Projects, which are cleared in the year 2019. These are not included in the payments for this year

An amount of £ 2,481.97 was the total expenses incurred during this year. An amount of £ 300.00 paid to Independent Examiners fee during the year 2018. A total amount of £2031.97 was spent towards expenses of Three Peak Challenge conducted in July 2018. Also an amount of £ 150.00 paid to A to Z Printers for printing banners for 'Kerala Floods Relief appeal'.

Out of the total receipt, £166562.97 were raised through the virgin money giving and £12330.61 was credited directly into the charity's bank account. 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 spending of £ 206076.97, an amount of £ 15700.00 were spent in Kerala, India for the surgeries and medical treatment and uplift of the poor, £.37160.00 for educational support to the poor, £ 48,285.00 were spent for repatriation of the deceased/family support for the people died in U.K, £96700.00 were given to the government/NGO projects in India, £ 3,500.00 to the local charities in U.K and an amount of £ 2,250.00 to a family in the UK during their crisis.

The closing balance at the end of the year is £13442.01

Snapshot of financial aids provided by the charity in the year 2018 Appeal/Projects undertaken in 2018 (Jan-Dec 2018)

01	Aug/Sept 2017 Fund handed over on 2 nd Jan 2018	Skydiving Appeal (BMCF Scholarship for nursing & Cancer Research UK) 99 nursing students were awarded a scholarship of £350.00/each and £ 500.00 to a MBBS student from general fund. Handed out on 2 nd Jan.2018 at Puthoor, Kollam. Cheque for £ 3000.00 to Cancer Research UK on 17/01/2018.	38,150.00
02	Jan/2018	New Year Appeal Jinesh, Kolencherry	1700.00
		Ramkumar, Ayarkkunnam	1500.00
		Annamma, Kozhuvanal	600.00

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		Shiby, Karumatty, Alappuzha	600.00
		Manish, Trissur.	600.00
		Jibin Geroge, Idukki.	600.00
		Sheeja, Kannur.	600.00
		Josephine, Cherthala.	600.00
		Saji, Kothamangala	600.00
		Shantha, Pala, Kottayam	600.00
		Sravana, Muttom, Idukki.	600.00
03	Feb/2018	Baiju_Appeal	22,150.00
04	April/2018	Easter/Vishu Appeal 2018	
		Nooranadu Mohan, Kollam	2000.00
		Alex Boban Adimaly	1650.00
		Baby of Gopika Ouseppachan, Alleppey.	1150.00
		Deneesh Mathew, Churuly, Idukki	1150.00
		Sasidhara Panickar, Attappalam, Idukki	1150.00
05	May/2018	Valsamma Appeal	13,310.00
06	June/2018	Philip Appeal (Sini Philip)	4825.00
07	July/2018	BMCF Snowdonia Charity Event 2018	
0.	0 ary/2010	Llanberis Mountain Rescue, Wales	500.00
	Nov/2018	Idamalakkudi Tribal support	4000.00
	1407/2010	Attappadi Tribal support (Cheque cleared in 2019	4000.00
		£4000.00)	
		Wayanad Tribal support (Cheque cleared in 2019	
		£4000)	
		Idukki Tribal support	
		Rajendran Soorya	400.00
		Jayaraj Pandya	400.00
		Vijayan	400.00
		Ajitha Aji	400.00
		Sarojini	400.00
		Chellappan	400.00
		Gireesh	400.00
		Kunjunarayan,	400.00
		Satheesh	400.00
		Binu	400.00
		BMCF Nursing Students Scholarships	100.00
		A Vijayalakshmi	335.00
		Sneha Varghese	335.00
		Meera George	335.00
		Sibina Sibichan	335.00
		Sredha Babu	335.00
		Arpitha George	335.00
08	Nov/2018	Elsy Thomas Appeal	8,000.00
00	1407/2010	<u> Εισή Εποιπασ Αμμεαι</u>	0,000.00
09	Aug-Nov/2018	Kerala Floods Relief Appeal	88,700.00
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10	Dec2018	Monees Appeal	2,250.00
	Grand Total		203595.00

BMCF Skydiving/Nursing Scholarship 2017.

This project was undertaken during September 2017 and funds to the 101 beneficiaries were distributed in January 2018.

Unlike the usual way of fundraising through appeals, It was an altogether different way for the charity to support nursing students in Kerala, India, who are bright enough in their academical records but not sound enough financially to continue their ongoing studies. Charity reached another milestone by successfully organising a public event at Vasudha Auditorium, Puthoor, Kollam, Kerala on Tuesday the 2nd of January 2018 and handed over cheques to 99 nursing students for £ 350.00 each. An additional amount of £ 500.00 was given to an MBBS student as well totalling to 101 recipients. The function was organised along with 'Gandhibhavan's training centre inauguration at Puthoor, in order to avoid the organising expenses for the charity. The project was named after 'BMCF Scholarship for nursing students' and the amount of £ 42305.00 raised through the skydiving charity event undertaken by 33 selfless and dedicated people across U.K. An amount of £ 2775.00 taken from general fund thereby the total project amount of £ 45,080.00. A total amount of £ 38150.00 handed over to 99 nursing student & 1 MBBS students and £3000.00 given to Cancer Research U.K. An amount of £ 6930.00 paid to skydiving agency as their fee (£ 210.00 each). The skydiving event was conducted at Langar, Nottingham, England on 23rd& 24th September 2017. It was a project successfully undertaken by the active participation of skydivers, UK malayalees and all the trustees. All the trustees including the office bearers had to work round the clock to verify the applications, shortlisting the applicants and finalising the names...

Christmas/New Year Appeal 2017/2018.

Charity closed the above appeal to the tune of total amount raised to £ 8750.75 out of which £ 2787.00 received directly in charity's bank a/c. An amount of £ 173.25 deducted to virginmoneygiving's 3.5% commission and £22.50 added from general fund to make a round figure of £ 8600.00. The fund were handed over on 10th February 2018 at Gandhibhavan, Kollam.

An amount of £ 1700.00 will be given to Mr. Jinesh, husband of Ashmy who left with exorbitant hospital bills incurred for the treatment of his wife, i.e. Ashmy Jinesh. An amount of £ 1500.00 given to Ramkumar from Ayarkkunnam, Kottayam, who met with a road traffic accident and had to remove his right leg to recover from the injury. Now, he will be able to organise an artificial leg with the above amount.

Following are the details of 9 families who were received £ 600.00 each:

39 years old Shiby from Karumatty, Ambalappuzha, Alappuzha district is suffering from kidney diseases. Another case featured is of Annamma from Kozhuvanal, Kottayam, whose legs were amputated due to the severity of her medical condition i.e. diabetes. The ill fate of a family of four who met with a road accident and has been bedridden for months looking for others help is also featured in the 'New Year Appeal 2018'. 41 year old Manish from Thrissur was travelling on a motorbike with his wife and two children last year in January while met with an accident. A family from Kambammettu in Idukki District has a pathetic story with 19 years old Jibin George is suffering from acute kidney disease and he needs an urgent replacement where his mother is

ready to donate but huge bill is a hinderance for them to proceed further. Sheeja from Kannur has a different story and she is secluded from her marital family due to children's gender discrimination. She has two daughters, which made her isolated from her family and led to divorce from her estranged husband from a different state of India. The appeal also has narrated the life story of two families, where children had to discontinue their studies due to poor financial background. Sravana from Ellumpuram, Muttom in Indukki district had no means to study along with no proper housing. There is another family with same situation at Thumpimala, Kollappally in Kottayam Dist. Three children find it difficult to continue their studies due to insufficient financial resources in the family. Josephine, a resident at Kokkamangalam, Cherthala in Alappuzha dist. had also met with a road accident while she was pregnant, and her husband Antony find it very difficult to meet her medical expenses from his job as a driver. Saji from Kothamangalam was the sole breadwinner in the whole family when he diagnosed with haemorrhage in the brain. Saji is a is a P.G holder in commerce and the ill fate continues to haunt the family with his both elder & young brother's accident.

Baiju Appeal - February 2018

Charity received an overwhelming response from U.K malayalees by raising a total amount of £ 22747.50 out of which £ 21407.50 came through viriginmoney including gift aid and rest of £1340.00 directly into charity's bank a/c. Virginmoneygiving's 3.5% commission of £ 610.00 deducted from this total and added another £ 12.50 from general fund to make the total figure to the tune of £ 22150.00. An amount of £ 3975.50 has been added as gift aid highlighting the importance of sending the donations through viriginmoney giving. The family of late Baiju had already decided to arrange the funeral in England itself thereby avoiding the repatriation of remains and as such, the charity issued a separate cheque for £ 5762.00 as per Nisha's (Baiju's wife) request. The rest of the amount was divided equally between the two children (£8194.00 each) to be deposited into the bank as FDR to be matured at them reaching the age of 18. This decision was taken unanimously by charity as per the advice/instructions from charity's well-wishers and was agreed by Nisha.

Baiju died untimely due to illness at Catford, London on 14th February 2018. He is survived by his wife and two young children and hail from Keezhoor, Thalayolaparambu, Kottayam district in Kerala.

Easter/Vishu Appeal 2018

All the five beneficiaries received their share of funds from the above appeal issued by the charity in the event of Easter/Vishu celebrations 2018 in a brief ceremony organised in the premises of St. Mary's Church, Manarkadu, Kottayam. Total of £ 7100.00 were given to all five beneficiaries out of which £ 7013 received from supporters and another £ 87.00 added from general fund to the round figure. Major share of the total amount i.e. £ 2000.00 given to a well-known writer and sociocultural reformist Mr. Nooranadu Mohan, also known as 'Unma Mohan' who led a one man fight through his inland type magazine 'Unma' against the social discriminations and disparities prevailing in the society. The fund given to his liver transplantation surgery as he is admitted into the hospital due to the severe condition of liver cirrhosis.

The 17 years old Alex Boban from Admail in Idukki district also received an amount of £ 1650.00 as Alex is suffering from blood cancer and looking for stem cell transplant to recover from his illness. An amount of £ 500.00 was raised by Horsham Malayali Association in U.K, which was earmarked and given to Alex making the total to the tune of £ 1650.00.

An amount of £ 1150.00 was given to the parents (Ouseppachan and Gopika) of a new-born baby from Thuravur in Alappuzha district and the baby has now been admitted into the neonatal ICU of a hospital due to a condition called diaphragmatic hernia. 24 years old Mr. Deneesh Mathew', a biomedical engineer from Churuli, Idukki Dist. has also received an amount of £ 1150.00 who met with a road traffic accident and has been critically ill due to the injuries caused to the brain. The

fifth beneficiary i.e. 50 years old Mr. SasidharaPanickar from Attappallam, Idukki received £ 1150.00for the medical treatment of his kidney disease.

Valsamma Appeal May 208

Mrs Valsamma (64), who died unexpectedly on 14th May 2018 at Conquest hospital, Hastings, England, U.K while her visit to the family. Valsamma's two sons George Xavier (Hastings) and Jacob Xavier (Shefford) approached the Charity for financial assistance. The trust had approved the application and decided to go for 'Valsamma Appeal' in the wake of the family's request to support them to meet repatriation expenses. BMCF trustee Shaji Thomas Karinattu visited and handed over the collected fund of over £13310.00 to the family of late. An amount of £ 12381.25 including gift received through virgin money giving and £ 1270.00 directly into bank a/c. £ 349.00 deducted as Virgin money giving's commission from the principal amount of £ 9960.00. An amount of £ 7.75 added from the general fund to make it a round figure of £ 13310.00. The funeral conducted on 26th May at their local parish at St. Mary's Church, Manathoor, Pizhaku, Ramapuram, Kerala, India. The family thanked BMCF and 'British Malayali' for the support extended to them during their difficult times.

Philip Appeal-June 2018

The supporters of charity extended their help to the family of Late Philip Varghese by generously donating to 'Philip Appeal' in response to the appeal issued as per the application received from Philip's wife Sini. When an amount of £ 4517.26 received through virginmoneygiving including gift aid, £ 440.00 sent to charity's bank a/c. The commission of £ 134.26 deducted towards virginmoney and £ 2.01 added from general fund to make the amount to £ 4825.00. This amount was transferred to Sini's bank a/c in U.K for repatriation purposes.

Philip Varghese (Benny) who passed away unexpectedly while playing cricket on the ground in Hounslow, Heathrow, London. He was nearly 40 years and survived by his wife Sini and 8 years & 4 years old two kids and they are from Pathanamthitta in Kerala.

BMCF Snowdonia event 2018

This year's charity event was conducted by British Malayali Charity Foundation in July 2018 known as BMCF Snowdonia Charity event 2018 by the participation of 26 challengers. A total amount of £ 21619.43 was collected from the 22 virginmoneygiving created by challengers including British Malayali. The challenge was conducted on 21st July covering three tallest mountains of U.K starting from Ben Nevis of Scotland, Scaffel Pike in England and Snowdonia in Wales. Out of the total fund received, an amount of £ 631.00 was deducted towards virginmoneygiving's commission. However, an amount of £ 490.57 was approved by the trustees to use from general fund to make the round figure to distribute to nursing student's scholarship. The total expense was brilliantly limited by the efficient management of team leaders Mr. Jagadeesh Nair and Mr. Simon Jacob. Total amount of £2031.97 was spent towards expenses which was reimbursed to the trustees. An amount of £ 500.00 was already donated to the local charity Llanberis Mountain Rescue at the venue of Snowdonia itself. As such, the total funds distributed stands £ 18,510.00

Charity handed over all its raised funds from BMCF Snowdonia event in various functions organised in Kerala, India recently. An amount of £ 4,000.00 handed over to the Idamalakkudy tribal settlement school for the renovation of Fukuhara Primary School. Chairman Shaji Lukose handed over the funds to the school teacher Mr. Muraleedharan and PTA President Mr. Raju at Mankulam near Idamalakkudy in Idukki district. Also, fund of £ 8,000.00, each £ 4,000.00 to

Attappadi and Wyanadu tribal community were handed over to well-known writer and social activist Mr. Manoj Raveendran and Mr. Kunjumuhammed, an activist tirelessly works towards the welfare and against the exploitation of tribal community. This was given at Ernakulam on 5th November 2018.

Apparently, a brief ceremony was held at Cheruthoni in Idukki district in the presence of Idukki MLA Mr. Roshy Augustine, wherein 10 families from the tribal community received an amount of £ 400.00 each totalling to £ 4000.00 on 6th of November 2018. Another 9 nursing students received an amount of each £ 335.00 totalling to £ 3015.00 at Thiruvananthapuram on 12th November 2018. Out of the 9 Cheques issued only 6 Cheques are cleared during the year

Elsy Appeal-Nov 2018

Charity received an overwhelming response from U.K malayalees by raising a total amount of £ 8204.50 out of which £ 7440.50 came through viriginmoneygiving including gift aid and rest of £765.00 directly into charity's bank a/c. As always virginmoneygiving's 3.5% commission of £ 220.00 deducted from this total and added another £ 15.50 from general fund to make the total figure to the tune of £ 8000.00.

Elsy Thomas belongs to Erumbil House, Koodallur, Kottayam died to cancer at the age of 51 on 31st October 2018. Her husband Thomas Abraham hails from Peedikapparambil, Kallara Kottayam district. They have three young children named Athul, Athulya & Akhil.

Kerala Floods Relief Appeal -Aug Nov 2018

Charity handed over its largest ever appeal amount to the Chief Minister of Kerala, raised with the active participation of U.K malayalees, groups, associations and through other fraternities. The appeal issued on 10th August 2018 well before the torrential rain hit badly the southern state of Kerala, India causing a widespread devastation by killing over 400 people, displacing hundreds of thousands and costing around £ 3 billion to the state exchequer. The cheque for £ 88,700.00 was given to Mr. Pinarayi Vijayan, the Chief Minister for govt. of Kerala at his office in Secretariat buildings at Thiruvananthapuram, capital of Kerala by chairman of British Malayali Charity Foundation Mr. ShajiLukose. Charity's founding chairman Mr. Shajan Skariah, advisory committee members Mr. Soni Chacko, Mr. Shajimon K.D, charity supporters Mr. Shivaji, Mr. Abdullah and Mr. Rajiv were present at the function. British Malayali Charity's virginmoney link collected an amount of £ 49992.87 and its supporting partners link with an amount of £ 38,307.64, including gift aid. A commission amount of £ 2,587.75 was reduced from the Virginmoney link donation of £ 73,935.59 at the rate of 3.5%. Hence, out the total amount of £ 91,260.51, after deduction of 3.5% commission £ 88,672.76 rasied. An amount of £ 27.24 added from the general fund to make the round figure to £ 88,700.00

Monees Appeal -Dec 2018

Mr. George Edathua, charity's secretary handed over collected amount of £ 2,250.00 to the son of Mr & Mrs Ouseph Monees from 'Monees Appeal' issued in the wake of unexpected and sudden illness of Mr. Ouseph Monees in Mumbai while they were in holidays in India.

A total amount of £ 2,221.25 collected from the appeal out of which £ 1996.25 raised through virginmoneygiving link and an amount of £ 225.00 directly received into charity's bank a/c. Virginmoneygiving's 3.5% of commission amount £ 57.00 deducted from the receipt and added £85.75 from general fund to make the donation to round figure to £ 2,250.00. Mrs. Jessy Monees, the wife of Mr. Monees thanked the community and BMCF supporters for the kind contributions, by an email sent to the charity. Apart from the U.K community's U.K wide support, a well-known personality actively involved in the socio-cultural life of Liverpool community, Mr. Thomaskutty Francis played an important role in organising the financial assistance from the community to the Monees family.

Year 2018 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

Shaji Lukose	Chairman	
Jagdees Nair	Vice chairman	
George Mathew	Secretary	
Prasanna Shine	Jt. Secretary	
Simon Jacob	Treasurer	
Afsal Avunhipurath	Jt. Treasurer	
Augustine Mundupalackal Varkey	Trustee	
(Tomichen Kozhuvanal)		
Cimy George	Trustee	
Sabu Sebastian	Trustee	
Shinu Mathews	Trustee	
Roy Stephen BEM	Trustee	
Shaji Thomas*	Trustee	

^{*}Shaji Thomas was removed from the trust by the Charity Commission subsequently.

Our independent examiner for 2018

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 Virginmoneygiving by searching British Malayali Charity Foundation

Event page: www.britishmalayali.co.uk