



# BRITISH MALAYALI CHARITY FOUNDATION (BMCF)

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

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## ANNUAL REPORT -2014

Highlights of the activities in the financial year 2014

1. Virgin Money Giving operated in full swing during 2014 thereby enable to receive the gift aid as well along with the contribution to our bank a/c after deducting their 3.5% commission.
2. An independent complete website [www.bmcharity.org](http://www.bmcharity.org) were able to construct and begin to run to the full accessibility for the public to view the day to day activities of BMCF.
3. The address of regd. office has been changed to 9 Meyrick Road, Wellington, Telford, Shropshire TF1 3EN.
4. Some constitutional changes were made during the AGM to the designations of the office bearers as Chief Executive has been changed to Secretary and Finance Manager to Treasurer.
5. Cases were taken on a group basis including 1 or more beneficiaries by naming & identifying each appeals mainly with respective months .

### **Summary of Cases funded in the year 2014**

BMCF were able to complete funding 21 individuals/institutions during this financial year. Raised £ 56058. and given away £ 51170.00 An amount of £ 746.00 was expenses.

Out of above total receipt, £ 29209.00 were raised through Virgin Money Giving which was directly credited into our bank a/c , most of them with gift aid collected at source and deducting 3.5% commission by Virgin Money Giving. Out of the total spending of £51170.00, an amount of £ 40170.00 were spent for funding surgeries/medical interventions in India, £ 5000.00 for repatriation support in U.K, given an amount of £ 3500.00 to support families in U.K and £ 2500.00 to charitable organisations in U.K such as Disaster Emergency Committee (DEC) & Diabetic UK.

A total amount of £ 746.00 incurred towards payment expenses such as auditors' fee £ 300.00), Virgin Money Giving regn. charges (£ 120.00), website developer's advance (£ 201.00) Year ending closing balance including previous year( £ 10037.00) is £ 14179.00



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### Summary of cases/projects undertaken during Jan-December 2014

Case No	Month & Year	Fund Name (Beneficiary)	Fund Handed Over In £	
1	Jan 2014	Aakash Appeal	5165	00
2	Jan 2014	Ibrahim Appeal	3500	00
3	Feb 2014	D .Sundaran	1000	00
4	March 2014	T.J Joseph Appeal	1555	00
5	May 2014	May Appeal	15000	00
6	July 2014	July Appeal	9250	00
7	September 2014	Onam Appeal	9200	00
8	October 2014	Biju Augustine Fund	4000	00
9	November 2014	November Appeal DEC(Ebola) & Diabetics uk	2500	00
		<b>Total (£)</b>	<b>51,170</b>	<b>00</b>



## **BRITISH MALAYALI CHARITY FOUNDATION (BMCF)**

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### **Details of Projects/appeals undertaken during Jan-Dec 2014.**

#### **1. Aakash Appeal**

A little boy of 7 years were benefitted from our charity for his treatment for 'haemophoelea' as he required an amount of Rs. 30,000/- (approx £ 300.00) per month for his regular medical follow-ups. An amount of £ 5165.00 was given to Master. Aakash from kuttippuram, Malappuram District of Kerala, India in January 2014. Aakash appeal started in the month of December 2013 and ended in January 2014 with the necessary funded handed over in the same month.

#### **2. Ibrahim Appeal**

The untimely demise of late Mr. Ibrahim from Blackpool. England on 30.12.13 was a real setback to his family by financially and emotionally. However, our charity was there to lend them a support by giving an amount of £ 3500.00, out of which, £ 2500.00 generated from our appeal and rest from the crisis (general) fund, in January 2014.

#### **3. D. Sundaram Fund**

We were able to use our 'crisis fund (general fund)' wisely by disbursing an amount of £ 1000.00 to the family of deceased late Mr. Sundaram Velayudhan from Broomely, London for the repatriation purposes in Feb.2014. Mr. Sundaram died unexpectedly due the heart attack. It was a timely help for the bereaved family and a sharp reminder to us for the importance of having a 'crisis fund' to meet such an emergency situation.

#### **4. T.J Joseph Appeal**

In March 2014, an appeal run to raise the amount of £ 1555.00 were handed over to Prof. T.J Joseph, a well-known person and a victim of communal hatred as his both hands were cut-off by the vicious attacks of religious extremists in the events surrounded by an unwanted controversy over a 'question paper' prepared by him in the state of Kerala, India. Tragically, his wife late Mrs. Salomi Joseph also ended her life due to the extreme pressure and agony she was going through at that time as a result of above controversy and also because of termination of Prof. Joseph from his employment..

#### **5. May Appeal**

It was an exceptionally unforgettable event with his esteemed presence of Rev. Dr. Philipose Mar Chrysostum Mar Thoma Valiya Metropolitan, who handed over the funds of our 'May appeal' on 28.06.14 at Kozhencherry in Kerala, India with the assistance of Y'smen club. A total amount of £ 15000.00 were collected from this appeal run from 25th May to 7th June 2014. Cancer patients such as Mr.Thomas Mathew from Mylappra, Pathanamthitta district and Mrs.Jalaja from Mannuthi, Thrissur District were able to receive an amount of £ 3250.00 each and the same amount was also given to Mr.Shaji from Pattithanam, Ettumanoor, Kottayam District for his kidney treatment.

Contd....2/-

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It was a long dream of Mrs.Sridevi from Parampuzha, Kottayam District to have her own house and the same was materialized with the help of our £ 3250.00 . However, an 11 year boy Master.Nikhil, a heart patient got an amount of £ 2000.00 in order to enable him to purchase a pace maker equipment for his heart condition.

### **6. July Appeal**

An amount of £ 9250.00 were raised via 'July Appeal' and the same was distributed to the respective beneficiarys on 09.08.2014 at Kottayam, Kerala, India by the State Minister of Transport, Mr. Thiruvanchoor Radhakrishnan. The event was organized with the assistance of Indian Redcross Society, Kottayam branch. It was a memorable occasion wherein, two ill young boys were given an amount of each £ 2250.00. Master. Nidhin Paul, aged 15 hail from Edakkunnam in Ernakulam district of Kerala State, India was suffering from 'chronic ostio malaities' and our help was a real relief for his further treatments. Similarly 14 year old Master. Ebel Abraham from Velloor, Kottayam district also benefitted from us for his treatment for a rare disease to his back bone. Also, we were able to assist Mr. Regimon from Chottanikkara with an amount of £. 1500.00 towards his heart condition. Whereas Mr. Mathew George from Pothanikkadu, Ernakulam district were able to receive an amount of £ 1000.00 for his Kidney disease (Protein leak). Eventhough Mr.Biju donated one of his kidneys to his better-half, Mrs. Shiby were looking for fund for her further treatment and we managed to give an amount of £ 2250.00 to the affected family.

### **7. 'Onam' Appeal.**

'Onam' is a harvest festival associated with mythical King of 'Mahabali' and its being celebrated widely in the state of Kerala, India will all religions and communities together. The trustees had decided to celebrate this festival in a different way by helping the needy back in our home state.

Our 'Onam appeal' was particularly attracted the attention of U.K malayalees because of the peculiar nature of 4 cases and the same was whole-heartedly supported by the public. The condition of Master. Sivanand, a 3 year old tribal boy from Udayagiri, Alakkodu in Kannur district of Kerala, India who suffer from 'cerebral pulsy' were discussed with great sympathy and compassion amongst the readers of 'British Malayali' when it published their story through 'Onam appeal. The story of kindness and selfless dedication of Mrs. Mini teacher, who set an example to others by deciding to donate one of her kidneys to 27 year old Ms. Remya from Kottarakkara was also widely accepted and impressed to the general public. Also, our offer of assistance in the form of Rs. 3 lakhs (£ 2300 + Rs. 75000) were a great relief to the family of two small children i.e. 7 year old Master. Alan & 1 1/2 years old Miss. Alona from Muttom in Idukki district in fighting with their rare condition. Mr. V.K Narayanan from Vellappara in Pathanamathitta dist. were also one our recipients of above appeal and his pathetic and poor conditions both by disease and finance were greatly met with our support.

Contd...3/-



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The appeal was boosted by the donation of Rs. 3,00,000.00 by an esteemed businessperson & philanthropist based in London, which enabled us to provide an equal amount of Rs. 75000.00 to 4 each affected persons/families. He handed over this amount in India in Indian Rupees.

The appeal raised a total amount of £ 9200.00 from 'British malayali Charity foundation ' supporters and a total amount of Indian Rs. 12 lakhs ( £ 9200 + Rs. 3000.)were given to all four families. Each family received an amount of Rs. 3 lakhs ( £ 2300 + Rs. 75000.00).

### **8. Biju Augustine Fund**

Late Mr. Biju Augustine (41 years) from Manchester, England passed away on 8th of October as he was suffering from leukemia, who survived his wife Mrs. Wilfy Biju and two young children i.e. Mis..Neha & Master.Nevin. Our charity run an appeal for just two days in order to assist the family to repatriate the remains to his homeland back in Karthikapuram, Alakkodu in Kannur district, Kerala ,India. Along with the total collection of £ 3623.03 and the amount taken from the crisis fund ( £ 376.97), required money of £ 4000.00 were handed over to Mrs. Wilfy Biju, widow of Biju by our Vice-President, Mr. K.D Shajimon at Manchester on 11.10.2014.

### **9. November Appeal**

Mr.. Baiju George from Kothamangalam, Kerala, India was kind enough to return an amount of £ 2225.00 as the balance funds available with him from the proceeds given to him during the month of December 2012 ( our 2nd appeal). We felt it is very important to continue to support the local charities in U.K and as a token of solidarity to them, we handed over an amount of £ 1250.00 each to well known U.K charities such as Diabetic UK and Disaster Emergency Committee (DEC). Balance amount of £ 275.00 raised through appeal

Over & above, an appeal known an 'Christmas appeal' run through the month of December 2014 and the collected fund were distributed in the month of January 2015. This will reflect in the Annual Report of January – December 2015.

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**BRITISH MALAYALI CHARITY FOUNDATION (BMCF)**  
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British Malayali Charity Foundation - BMCF (CC Reg. No: 1150804)

**ACCOUNTS SUMMARY -2014**

<b>BMCF RECIEPTS AND PAYMENTS MONTHLY SUMMARY</b>												<b>YEAR: 2014</b>	
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Fund Carried over from Last Year													10036.65
<b>RECEIPTS</b>													
Direct into the Charity Bank Account	2,626.00	50.00	1,590.00	75.01	3,211.14	5,367.43	1,840.00	5,550.00	2,905.00	1,589.53	40.00	5,645.00	30489.11
Through Virgin Money Giving		9.65		2.50		5,899.97	7,370.90	53.09	6,872.17	2,567.20	674.04	5,759.48	29209
Gift-aid Direct from HMRC													0
Other Collection Sources													0
<b>TOTAL RECEIPTS</b>	<b>2626</b>	<b>59.65</b>	<b>1590</b>	<b>77.51</b>	<b>3211.14</b>	<b>11267.4</b>	<b>9210.9</b>	<b>5603.09</b>	<b>9777.17</b>	<b>4156.73</b>	<b>714.04</b>	<b>11404.48</b>	<b>59698.11</b>
<b>PAYMENTS</b>													
<b>Payments to Beneficiaries</b>													
Support for Medical Treatment in India	5,165.00					1,555.00	11,750.00	7,750.00	8,000.00	9,200.00			43420
Support for Reparatriation		1,000.00							4,000.00				5000
Support for Socal Development in UK	3,500.00												3500
Support for Socal Development in India													0
Support for Organisations in UK											2,500.00		2500
Support for Organisations in India													0
Total Payment to Beneficiaries	8,665.00	1,000.00	0.00	0.00	0.00	1,555.00	11,750.00	7,750.00	8,000.00	13,200.00	2,500.00	0.00	54,420.00
<b>Payments Towards Expenses</b>													
Bank Charges	120.00				20.00								140
Trustees Expenses													0
Telephone/Internet													0
Supplies - office													0
Postage and Printing					125.00								125
Accountant/Auditing Charges									300.00				300
Any Other					90.97	78.96		200.00				201.28	571.21
Total payment towards Expenses													1,136.21
<b>TOTAL PAYMENTS</b>	<b>8665</b>	<b>1000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1555</b>	<b>11750</b>	<b>7750</b>	<b>8000</b>	<b>13200</b>	<b>2500</b>	<b>0</b>	<b>55556.21</b>
Year Ending Cash Balance													14178.55

Signed by One or Two trustees on behalf of all Trustees

SIGNATURE	NAME	POSITION	DATE OF APPROVAL
s/d	SABU CHUNDAKATTIL	SECRETARY	15.10.2015
S/d	SHAJI LUKOSE	TREASURER	15.10.2015

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## **BRITISH MALAYALI CHARITY FOUNDATION (BMCF)**

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### **Our Trustees for the Year 2014:**

01. Francis Antony	-	Chairman	
02. K.D Shajimon	-	Vice Chairman	
03. Sabu Sebastian Chundakattil	-	Secretary	-
04. Tomichen Kozhuvanal,(Augustine)		Joint Secretary	
05. Treasurer	-	James Joseph	
06. Koshi John (Sam Thiruvathilil)	-	Trustee	
07. Shaijumon K.R	-	Trustee	
08. Shajan Skariah	-	Trustee	
09. Shaji Lukose	-	Trustee	
10. Manoj Mathew	-	Trustee	
11. Ajimon Edakkara	-	Trustee	
12. Jolly Alwyn	-	Trustee	
13. Santosh Kumar	-	Trustee	

### **Our Independent Examiner/Auditor:**

Sebastian Machukattu Devasia, Sebastian and Daughters, Registered Auditors, 14 Neals Corner, 2 Bath Road, Hounslow, Meddlesex, TW3 3 HJ, Tel: 02034909263

### **Our Bank:**

HSBC Bank Plc., Account No. 72314320 Sort code:40 47 08

**Website:** [www.bmcharity.org](http://www.bmcharity.org)

**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)

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# Independent examiner's report on the accounts

## 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 <sup>st</sup> December 2014	Charity no (if any)	1150804
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Set out on pages

(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.

Signed:

Date: 23/10/2015

Name: Sebastian Machukattu Devasia

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

ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

Address: 14 NEALS CORNER, 2 BATH ROAD  
HOUNSLOW, MIDDLESEX

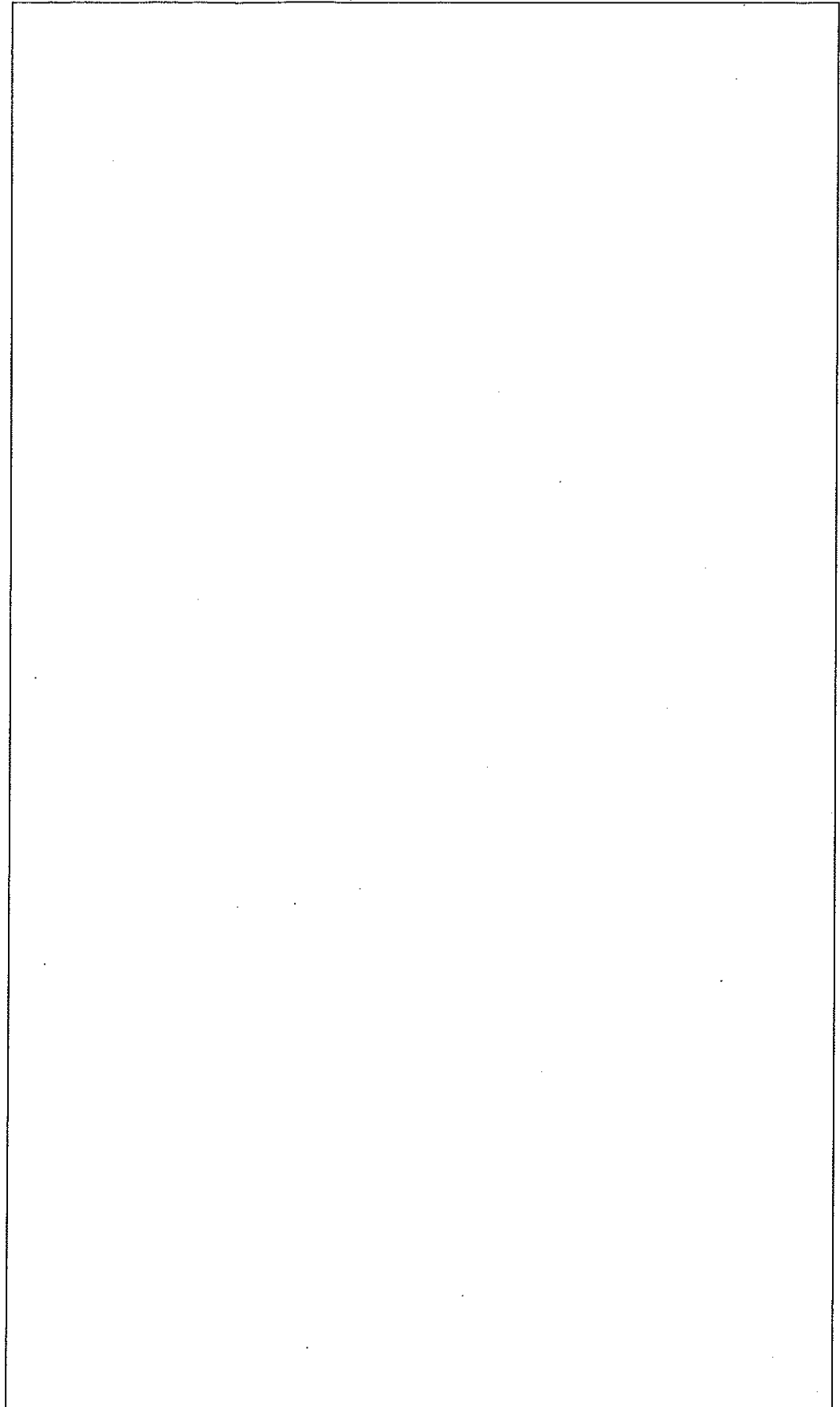


**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.

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





Charity Name BRITISH MALAYALI FOUNDATION- BMCF	1150804
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<b>CC16a</b>
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## Receipts and payments accounts

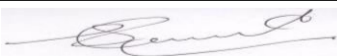

For the period from	Period start date 01.01.2014	Period end date 31.12.2014
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### Section A Receipts and payments

	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 IN TO THE CHARITY BANK A/C THROUGH VIRGIN MONEY GIVING	26,849	-	-	26,849	66,984
GIGT-AID FROM HMRC	29,209	-	-	29,209	-
OTHER COLLECTION SOURCES	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>56,058</b>	<b>-</b>	<b>-</b>	<b>56,058</b>	<b>66,984</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>56,058</b>	<b>-</b>	<b>-</b>	<b>56,058</b>	<b>66,984</b>
<b>A3 Payments</b>					
<b>PAYMENTS TO BENEFICIARIES</b>					
SUPPORT FOR MEDICAL TREATMENT IN INDIA	40,170	-	-	40,170	40,962
SUPPORT FOR REPARTRIATION	5,000	-	-	5,000	12,220
SUPPORT FOR SOCIAL DEVELOPMENT IN UK	3,500	-	-	3,500	-
SUPPORT FOR SOCIAL DEVELOPMENT IN INDIA	-	-	-	-	-
SUPPORT FOR ORGANISATIONS IN UK	2,500	-	-	2,500	1,000
SUPPORT FOR ORGANISATIONS IN INDIA	-	-	-	-	6,133
PAYMENTS TOWARDS EXPENSES	-	-	-	-	-
BANK CHARGES	120	-	-	120	83
TRUSTEES EXPENSES	-	-	-	-	-
TELEPHONE/INTERNET	-	-	-	-	-
SUPPLIES-OFFICE	-	-	-	-	-
POSTAGE AND PRINTING ]	125	-	-	125	-
ACCOUNTAT/ AUDITING CHARGES	300	-	-	300	-
ANY OTHER	201	-	-	201	-
	-	-	-	-	505
	-	-	-	-	-
<b>Sub total</b>	<b>51,916</b>	<b>-</b>	<b>-</b>	<b>51,916</b>	<b>60,903</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>51,916</b>	<b>-</b>	<b>-</b>	<b>51,916</b>	<b>60,903</b>
<b>Net of receipts/(payments)</b>	<b>4,142</b>	<b>-</b>	<b>-</b>	<b>4,142</b>	<b>6,081</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>10,037</b>	<b>-</b>	<b>-</b>	<b>10,037</b>	<b>21,612</b>
<b>Cash funds this year end</b>	<b>14,179</b>	<b>-</b>	<b>-</b>	<b>14,179</b>	<b>27,693</b>



## 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	14,179	-	-
	Cash in Hand	-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>14,179</b>	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	<b>Signature</b>	<b>Print Name</b>		<b>Date of approval</b>
		SABU SEBASTIAN		26.10.15
		SHAJI LUKOSE		<b>26.10.15</b>