THE BHOPAL MEDICAL APPEAL

England & Wales · Charity number 1117526

Details

Status	Registered
Legal form	Charitable company
Company number	05826888
Registered	2007-01-09
Register	View on the Charity Commission register

Contact

Address	The Bhopal Medical Appeal Community Base 113 Queens Road Brighton BN1 3XG
Phone	01273603278
Email	accounts@bhopal.org
Website	www.bhopal.org

Activities

Objects: TO ALLEVIATE THE SUFFERING OF PEOPLE WHO WERE DIRECTLY OR INDIRECTLY AFFECTED BY CHEMICAL DISASTERS ANYWHERE IN THE WORLD AND IN PARTICULAR BUT NOT LIMITED TO IN THE CITY OF BHOPAL, INDIA, IN THE AFTERMATH OF THE UNION CARBIDE DISASTER OF DECEMBER 3 1984 AND OTHER PLACES IN THE WORLD IN SUCH MANNER AS THE TRUSTEES THINK FIT.

Activities: To alleviate the suffering of people who have been directly or indirectly affected by chemical disasters; in particular but not limited to those in the city of Bhopal, India, in the aftermath of the Union Carbide disaster of December 3 1984; and otherplaces in the world in such manner as the trustees think fit.*

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Classification

- **How:** Makes Grants To Organisations, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Environment/conservation/heritage, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** BHOPAL, INDIA
- India

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£395,869	£325,999	-	-
2023-12-31	£461,201	£421,366	-	-
2022-12-31	£448,372	£428,193	-	-
2021-12-31	£985,973	£422,741	£226,952	2
2020-12-31	£568,358	£411,090	£-336,280	2

Trustees

Name	Role	Appointed
Annie Murray		2020-09-29
Avaes Mohammed		2013-11-09
Dr Claire Barker		2026-01-27
Melanie Hadida		2026-02-03
Sumohon Matilal		2020-11-19

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THE BHOPAL MEDICAL APPEAL

England & Wales - Charity number 1117526

Accounts

REGISTERED COMPANY NUMBER: 05826888 (England and Wales)
REGISTERED CHARITY NUMBER: 1117526

CHARITY
COMMISSION

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

FOR

THE BHOPAL MEDICAL APPEAL

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

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THE BHOPAL MEDICAL APPEAL

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The BMA mission is: Caring for survivors of the world's worst industrial disaster and for people everywhere suffering from chemically caused illnesses.

The aim of the charity is to:

- Alleviate the suffering of people who were directly or indirectly affected by chemical disasters anywhere in the world and in particular, but not limited to, the city of Bhopal in India in the aftermath of the Union Carbide disaster of 3 December 1984 and other places in the world in such manner as the trustees think fit.

And in particular to:

- Support the Sambhavna clinic and other facilities in Bhopal which provide health, medical and nutritional approaches that alleviate the suffering of first and subsequent generations of gas-affected individuals and communities;

- Support research into major health and economic problems of affected communities, including the inter-generational health effects of the gas;

- Foster exchanges and relations with other individuals and communities who can benefit from, or input to, the work at Sambhavna Clinic;

- Raise awareness about the situation of communities in Bhopal and other communities suffering from the impacts of industrial pollution;

- Support efforts for adequate social, economic and environmental rehabilitation of affected communities in Bhopal, and also efforts to hold Union Carbide and owner Dow Chemical accountable for funding appropriate medical research, monitoring and long term care of victims, including those born after the 1984 disaster; and

- Build support for activities to alleviate suffering and prevent future disasters.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in the planning of future activities.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

ACHIEVEMENT AND PERFORMANCE
Activities,Specific Objectives and Achievements
Grantmaking
The charity supports organisations in Bhopal which provide health and other support to those suffering as a result of the 1984 disaster. The charity does not consider or acknowledge unsolicited applications, but invites applications from relevant organisations in Bhopal, and others seeking to alleviate the suffering of communities exposed to chemical hazards. The procedure requires a short application indicating the work for which funding is requested along with the latest annual report and financial statements of the applicant. Once an application has been received, the grants panel will meet to review the request and make a decision, or request additional information, within four weeks. A short report of activities is requested at the end of the grant period, or at intervals during the grant period.

An estimated 120,000-150,000 survivors of the disaster are still chronically ill. Over 23,000 have died of exposure-related illnesses and more are dying still. Tens of thousands of children born after the disaster suffer from growth problems and far too many teenage women suffer from menstrual disorders. Tuberculosis is several times more prevalent in the gas-affected population and cancers of the lung, throat, mouth and abdomen are running at ten times national rates. The failure of the official system of health care contributes to the medical disaster in Bhopal. Government-sponsored research and monitoring of the long-term health effects of Union Carbide's gases was abandoned in 1994 and has been only partially and unsatisfactorily revived in recent years. Official research agencies have since reportedly lost nearly 80% of their original cohort, undermining long-term health monitoring. So far, no treatment protocols for symptom complexes associated with toxic exposure have been established and symptomatic treatment remains the mainstay of the medical response. The indiscriminate prescription of steroids, antibiotics and psychotropic drugs compounds the damage caused by gas exposure.

Sambhavna Trust
The BMA has a long-standing commitment to support the work of the Bhopal People's Health and Documentation Centre, run by the Sambhavna Trust in Bhopal. The Sambhavna Trust is a charity, whose trustees include eminent doctors, scientists, writers and social workers. Sambhavna has shown that it is possible to evolve simple, safe, effective, ethical and participatory ways of treatment monitoring and research for the survivors. Survivors are offered free medical care through modern medicine, ayurveda (an indigenous system of medicine based on herbs) and yoga. The staff numbers approximately 60 (among whom over 20 are survivors themselves) and includes: five physicians; an ophthalmologist; two yoga and two Panchakarma therapists; and a group of community health workers who carry out surveys, health education and community organisation for better health. Over 100 community volunteers also work with Sambhavna staff to improve public health measures within 20 communities and are thus effectively dealing with diagnostic, preventive and curative aspects of diseases and conditions such as TB, Malaria, Cervical and breast cancer, Anaemia, Menstrual irregularities and others. Sambhavna is small compared to the magnitude and complexity of the disaster, but its clinic provides efficacious treatment to many survivors, supporting them through health initiatives in communities close to the site of the old Union Carbide factory.
The BMA was unable to contribute to the running costs of the Sambhavna Trust in 2023 (2019 - £314,002) due to a change in the Trust's ability to receive funds from abroad (under the Indian Government's Foreign Contribution Regulation Act scheme). The BMA will continue to build reserves sufficient to meet future grant requests by the Trust given the considered expectation that the Trust's FCRA certificate will be renewed in the near future.

Chingari Trust
This all-woman trust was begun by two award-winning women, themselves gas-affected. It works with women survivors of the disaster and with children suffering from health conditions such as congenital malformations and brain damage to hearing impairment. In 2008 it began a new initiative to provide a community-based rehabilitation centre for children born with disabilities to parents affected by gas and water-contamination in order to support the growth and development of these children. Chingari has found that the number of children with varied disabilities has been increasing exponentially in the gas and water-contaminated areas of Bhopal. In 2011 the work of the Rehabilitation Centre expanded significantly and Chingari is now providing a specialist centre with therapeutic services targeted to meet the needs of children with different disabilities. Over recent years the centre has added music therapy and sports activities to its speech therapy, physiotherapy and special education services. The Centre is now able to treat approximately 200 children per day. In 2012, Chingari began a nutritional programme to ensure that all children attending the centre receive at least one square meal per day. It is creating awareness of the rights of disabled, training community based workers and promoting inclusive education for children who are currently unable or unlikely to access education.

The BMA contributed £169,011 to the running costs of Chingari Trust in 2023 (2022 - £171,192).

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

The charity undertakes a programme of raising awareness and building up funds to achieve its objectives of supporting organisations in Bhopal. These activities focus particularly on publicising needs in Bhopal and building up a large and loyal group of supporters.

Because work supported by the charity addresses a historical disaster, raising awareness of ongoing and contemporary issues in Bhopal communities is especially critical to the charity's aims and objectives. To this end, a significant part of the charity's overall investment in fundraising is utilised in public communications. Performance is measured according to both immediate and medium-term return on investment, recruitment of new supporters and impact upon general public awareness of the issues presented.

Many of the charity's other activities derive direct benefit from this general public awareness. The charity works to increase direct communication with members of the public in the form of exhibitions, public talks, engagement with supportive organisations and local events work. This activity aims to build on existing awareness, fundraise and recruit new supporters at minimal cost to the charity.

Ahead of the financial year, trustees evaluate the charity's overall financial performance, assess risks, review audited accounts and budget requests from supported organisations, set targets for the next 12 months and agree forecasts. Management accounts are assessed on a monthly basis and quarterly performance reviewed at trustee meetings. Trustees also decide upon medium and longer-term goals that inform strategic development of the charity's activities. For much of this year the Covid-19 pandemic had a pronounced impact upon the charity's ability to engage with the public. Nevertheless, the charity's activities included:

Advertising activities
Advertisements placed in the national and specialist press are written in a carefully informative manner by a knowledgeable and experienced consultant. The approach aims to convey detailed information about the history and current situation and needs in Bhopal, and the work being undertaken by the organisations supported by the BMA. This ensures that our role in raising awareness and concern goes hand-in-hand with fundraising activities.

Historically, income generated by national print press advertisements was sufficient to provide a large proportion of the charity's income and meet its expenditure in supporting organisations in Bhopal. The large decline in circulation figures over the last decade, as well as the large increase in expenditure in Bhopal, has reduced the direct fundraising importance of advertising but not its strategic importance to the charity's aims and objectives. The vast majority of the charity's exceedingly loyal group of existing supporters were drawn to the charity through print advertising.

In 2023 fundraising and awareness raising inserts were carried in 65,000 copies of Earth Matters.

Responses are assessed and adjustments in advertising and outreach made on the basis of both the level of donations and numbers of new donors reached. Post-campaign monitoring analyses data to reveal the revenue raised in donations and the breakdown between new and existing donors. True return on investment is measured over a number of years, though the charity typically expects off-the-page returns to be greater than the initial investment. The results demonstrate the continuing value of print advertising, even within a general context of decreasing print readership.

Supporter development
The charity works to maintain a personal link with its supporters, particularly those who wish to raise funds to contribute and heighten awareness of the problems. Many supporters raise funds on a regular basis, and others undertake great trials and testing activities to contribute to the work of the charity. The BMA endeavours to stay in touch with supporters to thank them for their effort and commitment to the charity and to encourage further fundraising activities in the future.

Supporter mailings
The BMA did not send a physical mailing to supporters in 2023. The BMA produces an e-newsletter containing updates on the charity's work and general developments concerning Bhopal which is emailed to around 5,800 supporters.

Database development
The BMA finance officer liaises closely with the donor relations manager in order to continually improve the accuracy, flexibility and reporting capability of the database. In 2013, the BMA recruited a database fundraiser in order develop strategic approaches to utilising the database. Responses to the summer 2015 mailing, which strategically targeted 'lapsed' supporters, enabled the charity to streamline the database, thereby saving on postage and printing costs in future direct mailings.

At the end of 2023, the database recorded that the BMA has registered approximately 23,175 supporters.

Website
The charity's website has an in-house editor and is regularly updated with news stories, blogs and current information. The site generally receives an upsurge in visitors during times of public appeals or when news concerning Bhopal breaks in print or digital media. The BMA uses blogs, social media and networking sites such as Twitter, Facebook, YouTube, Instagram and Flickr to reach a wider audience and encourage new supporters. Several of these social media platforms receive a substantial increase in interest and activity during the Bhopal anniversary period. In 2020, the BMA undertook to redesign the existing website. The new website will offers a simpler, clearer and more visual interface, with better overall accessibility to new and existing content. Content was substantially added to throughout 2020, and the charity finalised the redesign of the website in 2021.

Legacies
In Spring of 2011, the BMA wrote to supporters, introducing the idea of making a legacy commitment in the future. A number of supporters received follow up calls. The overall response was very positive, and led to a number of immediate donations, though it was anticipated that the true benefits of the legacy mailing would only be seen over time. The BMA received legacies totaling £141,548 in 2023.

In Memoriam Gifts
Generous gifts have also been sent to the charity 'in memoriam'. These are often given by a close relative of the deceased person in lieu of flowers at a funeral. **Newlings** of Royston donated £37.50 in memory of **John Eatwell**. The charity wishes to thank everyone who has donated in memory of a loved one, and offers condolences to the family and friends of each. Your support for the survivors of Bhopal will never be forgotten.

Glastonbury Festival
In 2023 the charity continued its ongoing engagement with Glastonbury Festival, which held its second festival since the 2019 pandemic. Organised by the redoubtable Fiona Case, a longstanding supporter, for the duration of the main festival volunteers form two litter picking teams, working in shifts across the four days. Beginning early every morning, in 2023 a total of 120 volunteer recyclers/litter-pickers exhaustively restored the site to a clean condition each day. Thanks to their back-breaking efforts the charity received £24,073.00 - close to the highest amount our partnership with Glastonbury has ever raised. This total also includes a staggering £2,665 worth of donations from individual litter pickers. The charity will continue its work with Glastonbury Festival in 2024.

Running for Bhopal
The charity's engagement with runners remains impacted by the pandemic, and with registered running supporters either suffering untimely injuries or having retired, the charity retained running spaces one entry for The Royal Parks Half Marathon 2023. Unfortunately, our entry could not register by the deadline.

Running events have since been placed on review for the charity, which has retained three places in the Brighton Marathon for future years.

Shareholder resolutions and engagement
In the Autumn of 2013, the BMA worked in an advisory capacity with shareholders and investors of Dow Chemical and their advocates with the aim of raising concerns about the overall impact of Bhopal before the company's Annual General Meeting in 2014. The work revealed the impact of the Olympics campaign upon Dow Chemical, whose corporate brand rating has fallen 300% over the preceding five years. It was also revealed that Dow had lost, by its own reckoning, at least $300 million through lost investment opportunities in India due to Bhopal campaigners. Arguing implausibly that Bhopal had had no "financial, operational or reputational impact" upon it, Dow successfully excluded the resolution from the proxy of its 2014 AGM, a move publicly criticised by co-filers Amnesty and Calvert Investments. The BMA continued to work in an advisory capacity with shareholders and investors of Dow Chemical to assist on a proposed shareholder resolution for the 2015 Dow Chemical AGM. However, once more Dow Chemical successfully argued for the resolution to be excluded from the proxy for its 2015 AGM. In response to a plan of merger announced by both companies in late 2015, in 2016 the BMA also supported efforts to inform shareholders and investors of both Dow Chemical and DuPont Nemours of pending liabilities deriving from the Bhopal disaster.

In 2017 the charity continued to advise shareholders and investors in DowDuPont in preparation of shareholder resolutions intended to be brought before the inaugural DowDuPont AGM. The work resulted in the presentation of three separate resolutions referencing Bhopal at the company's inaugural AGM, held in Chicago on Wednesday, April 25th, 2018. Voting demonstrated that DowDuPont shareowners holding almost $50 billion worth of shares agreed that Company management is mishandling Bhopal. The basis of one proposal was that asset attachments orders and international injunctions - pending within civil and criminal cases on Bhopal - provided an imminent threat to DowDuPont. A full 38% of total shareholdings backed this proposal, which argued that that special meetings to address substantive issues could be called with a 10% vote share.

The charity aims to continue its advisory work in 2024, aiming to inform financial investors concerned about the human rights impacts of unaddressed business liabilities.

BMA Events
The charity worked in partnership with Brighton based charity Indian Futures to present 'Memories of an Indian Future', an exhibition of works by French artist and photographer Isabeau de Rouffignac and Catalan photographer and director Pep Àvila. The exhibition, which took place over five days, was part of The Brighton Fringe Festival and was held at The Phoenix Art Space, one of Brighton's premier art venues. Isabeau's 'Saris for Memory', a striking collection of intimate photographic portraits, features women survivors of the 1984 Bhopal gas disaster wearing saris printed with newspaper cuttings, and explores the portrayal of survivor communities in the media. The exhibition attracted approximately 200 visitors and raised over £500.00 in direct donations.

Yoga For Bhopal
In spring 2016, supporter, yoga practitioner and author Meaghan Delahunt initiated an event in Edinburgh called Yoga for Bhopal in honour of the Sambhavna Clinic's yoga treatment program, which has proven the health benefits of yoga for people suffering chronic diseases as a result of exposure to toxic chemicals. The charity supports the initiative's evolution with administrative and online promotional work.

Following the restrictions brought about by the global pandemic, the Yoga for Bhopal program resumed again in 2021. The charity supplied yoga practitioners with a range of support materials including a pack of flyers, posters and promotion via the website, social media and monthly newsletter, engaging with over 20 different yoga studios across the UK, with both online and physical events taking place.

In 2023 dedicated supporter **Laura Potts** ran a yoga workshop of 39 poses for the 39th anniversary of the gas disaster, also selling her unwanted yoga kit in o rder to raise a fantastic total of £685 for the charity.

Our thanks to all those who have organised and participated in these inspiring events for their passion and enthusiasm. The charity intends to support more yoga-based events in the future.

Faith Groups
Since its founding the Bhopal Medical Appeal has been regularly sustained by the extraordinary contributions of communities and audiences of different faith traditions. With this in mind, in 2022 the charity created its first fundraising and awareness campaign to coincide with Ramadan, the Islamic holy month of fasting, which sees an enormous focus on charitable giving, with British Muslims donating over £100 million to local and international causes each year.

To facilitate engagement with Ramadan, in 2022 the charity developed an appeal to meet the cost of therapies for a registered child at Chingari. Every week of Ramadan the charity profiled a Chingari child alongside their families, detailing their experiences of living in the shadow of the Union Carbide's disaster, of their trials and their hopes for the future. A purely online campaign which featured on our website, Facebook, and Instagram, it generated a fantastic response, raising over £3,000 to continue Chingari's vital work with kids damaged by Union Carbide's poisons in Bhopal. In all, the campaign recruited 19 new supporters, also engaging over 80,000 people with interactions across our social media platforms including views, likes and website click throughs.

In 2023 the charity worked to build on this success, profiling different children benefiting from therapies at Chingari's centre across each week of Ramadan. The campaign raised approximately £2,498 over the course of Ramadan.

Christian and Quaker faith groups are historically dedicated supporters of the charity, and their support continued throughout 2023. We received a very generous £300 donation from **Glasgow Unitarian Church**, a gift of £155 from **The Exeter Quakers**, another gift of £105 from **The Barnstaple Quaker** Meeting, and a final gift of £180 from **The Carlisle Quaker** Meeting.

The charity is deeply grateful for the support we receive from faith groups, and will use the experience gained in recent campaigns to broaden engagement with a variety faith groups in the future.

Public talks
In November 2023 the charity's executive trustee, Tim Edwards, was a guest speaker at The Socialist Health Alliance London's AGM. The alliance, a large umbrella organisation of health practitioners, hosted Tim to discuss the ongoing medical consequences of the disaster and subsequent water contamination, expressing commitment to fundraising and creating awareness of the charity's work going forward.

In the same month volunteer with the charity and disaster-witness Farah Edwards was a guest speaker before The British Film Institute's screening of Who Shall We Tell at The Barbican. Part of a short festival celebrating the life and work of the late British director, Horacio Ove, Who Shall We Tell is a harrowing, unsparing documentary filmed in the immediate aftermath of Union Carbide's Gas disaster. The film tells the story of the first months after the leak by making the testimonies of survivors, health professionals and journalists central to its narrative. The charity had a stall at the screening entrance, engaging with numerous attendees, including journalists and film producers.

Living Bodies Objects partnership
Since 2022 the charity has been collaborating on the project "LivingBodiesObjects: Technology and the Spaces of Health" (LBO), a three-year research project based at the University of Leeds and funded by a Wellcome Trust Research Development Award.

Informed by critical concepts of entanglement and collaboration, as well as experimentation, risk, uncertainty, and play, the project centres on the development of a physical and virtual medical humanities laboratory, facilitated by creative technology partners 'Immersive Networks' and informed by collaborations with four residential partners, of which the Bhopal Medical Appeal is one.

The charity's six-month Residency began in the second half of 2023, involving regular workshops in which we explored in partnership fresh storytelling mediums and new forms of digital presentation, while remaining faithful to the charity's traditional method of foregrounding testimonies by the Bhopal survivors themselves. The partnership will continue to develop into 2024.

Volunteers
The charity wishes to thank the volunteers who helped in generous and imaginative ways to raise awareness and funds for the BMA during 2023. We are extremely proud and appreciative of all endeavours to help fund our work in Bhopal.

Notably **Fiona Case**, a supporter of the charity since its beginnings in 1994, and coordinator for Glastonbury Festival, once again went to extraordinary lengths to raise donations for the charity at the Pilton Annual Christmas Fayre. On this occasion Fiona made 600 Homity pies to sell at the Fayre on 2/3rd December, eventually selling every single one and in this way raising £600 for the charity's work. Having long since run out of superlatives, we remain eternally grateful for Fiona for her continued and tireless efforts on behalf of the charity, and we would also like to once more thank, her husband **Michael Case**, and everyone else who has worked so hard to support the charity over the years.

Our heartfelt thanks go to all volunteers, in whatever role. It is by thousands of small gestures of support and contributions that free, first class medical and therapeutic care has been established and sustained for Bhopal survivors for almost three decades.

FINANCIAL REVIEW

Financial review

Income from donations and legacies and other trading activities amounted to £457,971 in 2023 (2022 - £447,546), which represents an increase of £10,425 on the previous year. The BMA received legacies of £141,548 during the year (2022 - £99,949). Investment income for the year increased to £3,230 from £826, resulting in total income of £461,201 (2022 - £448,372). This represents an overall increase of 3% (2022 - decrease of 22%). The BMA made no grant to Sambhavna Trust in 2023 (2022 - £nil), due to temporary changes in Sambhavna's ability to receive funds from abroad (under the Indian Government's Foreign Contribution Regulation Act scheme). A grant of £169,011 (2022 - £171,192) was made to Chingari Trust in 2023, a decrease of £2,181, or 1.3% over 2022. The charity also made other grants of £26,785.

An important objective of the BMA is to ensure that accurate information is disseminated widely in the UK and elsewhere about the social, economic and health problems still encountered by survivors and future generations. Our awareness and educational work is critical to ensure ongoing support for work in Bhopal and approximately £68,433 (2022 - £45,029) was dedicated to this during 2023, which covers staff costs, advertising, publications and some campaign activities. This amounted to an increase of 52% on 2022's expenditure.

Financial position

The balance sheet shows total funds of £286,966 (2022 - £247,131). Cash balances at the year end amounted to £265,862 (2022 - £319,119).

As mentioned below, the principal risk facing the charitable company is its ability to generate sufficient income to cover expenditure incurred in fulfilling its objectives. The impact upon the charity of less favourable foreign exchange rates following the referendum on European Union membership was compounded by a growth in the size of grants tendered to supported organisations in India and, as a result, the charitable company's reserves diminished since the beginning of 2016.

Grant requirements of supported organisations, which have generally risen each year according to inflation, are being actively reviewed on an on-going basis. A more detailed monitoring and evaluation of efficiency and appropriateness in use of funds has been developed. In order to support growth in the size of grants tendered to supported organisations over the last eight years, the trustees have overseen a reduction of staffing levels and a reduction of operational overheads, both of which are subject to regular review.

Reductions in operational spending have not negatively impacted upon the charitable company's ability to generate income in prior years. Activities across 2011/12 significantly developed public awareness of its work and engagement with its own supporters. In 2012, the charitable company began a programme to consolidate this enhanced public profile, involving deeper public education and outreach, committed giving appeals, relationship fundraising and Trust and Foundation partnerships. Consequently, in 2013 and 2014 the charitable company generated increased levels of income sufficient to meet the generally increased expenditure upon grants. In both 2015 and 2016, the charity further reduced fundraising and awareness raising costs while again increasing expenditure upon grants. Consequently, the percentage of the charitable company's overall expenditure directed to medical relief increased, year on year.

In 2017, a small increase in expenditure on awareness and educational work resulted in an increase in income from these activities. In 2018 an overall reduction in income led trustees to carefully reassess operational expenditure and income related activities. As a result trustees took the decision to restructure the charity's operations going forward, reducing UK staff and office costs while refocusing on core income generating activities. The implementation of this operational reconfiguration over the course of 2019 saw significantly reduced expenditure on the charity's UK office in 2020, as the costs of salaries reduced by 53% compared to 2019, while the charitable company's income was maintained and increased sufficiently to meet grant commitments. Trustees will at regular intervals continue to give careful consideration to further adjusting the levels of expenditure intended for the charity's activities.

The trustees have therefore reviewed the cash position of the charitable company and cash forecasts at the date of signing the accounts and are satisfied that the charitable company will be able to meet all of its financial commitments. As a consequence the trustees believe that the charitable company is well placed to manage its financial risks successfully and that the charitable company has adequate reserves to continue in operational existence for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis in preparing the accounts.

FINANCIAL REVIEW

Investment policy and objectives

As it is currently the trustees' intention to apply all funds within a relatively short time scale, the charity does not at present make investments which would expose the capital sums to risk. Funds held for the purpose of making grants are placed in deposit accounts which yield interest at rates commensurate with current market rates.

Reserves policy

As explained above the charity carries out a diverse range of activities, some of which comprise short-term and externally funded projects whilst others comprise long-term projects requiring significant ongoing financial commitment and investment.

The trustees have examined the requirement for free reserves, i.e. those unrestricted funds not invested in tangible fixed assets, designated for specific purposes or otherwise committed. The trustees consider that, given the nature of the charity's work, the charity should aim to hold free reserves equivalent to the cost of running the Chingari Trust for up to 9 months and for up to 6 months of expenditure for salaries and organisational costs of the UK office.

This would enable the Trust to continue to provide free services and treatments to their registered users for another 9 months if for any reason the charity closed down. Additionally, it would allow them the time and resources to explore other sources of funding without immediately affecting ongoing patient care. Currently those combined costs are £208,207 (2022 - £203,686). The trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources due to the timing differences in income flows, adequate working capital to over core costs, and will allow the charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. Though aspirational, the free reserves requirement is regularly monitored and reviewed

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a company limited by guarantee, and was set up by a Memorandum of Association on 24 May 2006. It was granted charitable registration in the UK on 9 January 2007. Legal responsibility for the management and stewardship is vested in the board of trustees.

On 2 April 2013, Bhopal Medical Appeal also registered itself with the Office of the Scottish Charity Regulator (OSCR) and was given the Scottish Charity Registration Number SCO43904.

In 2020 the charity requested to be removed from the Scottish Charity Register. This was confirmed on 15 October 2020.

Governance

The board of trustees guides the implementation of the BMA's activities in raising awareness, fundraising and providing grants to organisations to fulfil its mission. It is guided by its constitution and decisions made at regular trustee meetings. An Organisational Guide sets the framework for the ways of achieving objectives, administrative and employment procedures, expected ethics and values, and the standards of outputs. Board sub-committees provide guidance between meetings, and trustees communicate regularly between meetings.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The board of trustees, which currently has 5 members, met twice in 2022. Decision making and oversight was also maintained via supportive sub-committees. The board convenes trustee sub-committees under three groupings: (a) Organisational; (b) Communications; and (c) Finance. Ad hoc support for staff and activities is established when required.

The Senior Management Team prepares a brief of the issues and decisions to be discussed at trustee meetings. In cases where a decision is required between meetings, information is circulated to all members of the board with a time frame for feedback. Issues may be first discussed within the Management sub-committee or other appropriate sub-committee before circulation to the full board. Trustees are committed to making decisions by consensus; if different views remain after open discussions have taken place, a majority decision may be taken.

The charity's Senior Management Team comprises the Operations Manager and Managing Trustee. The Senior Management Team report regularly to the Chair on the financial and operational performance of the charity. The activities carried out by consultants are agreed by the board and regular reports on progress are required. Reports are submitted to the Senior Management Team and/or trustees as appropriate.

In addition to the Senior Management Team, the charity employs a Finance Officer, a Charity Officer and a Fundraising Support Officer. It contracts one other for work on communications & fundraising.

In line with the charity's Memorandum and Articles of Association Tim Edwards (Trustee) is contracted as Managing Trustee.

Recruitment and appointment of trustees

The Bhopal Medical Appeal aims to recruit trustees who have a connection to the welfare of the Bhopal survivors or other victims of industrial disasters, or a detailed knowledge of the situation in Bhopal, as well as members who will bring specific expertise (media, financial, legal, management, health). Board members may be re-elected and the Bhopal Medical Appeal aims to retain expertise beyond one three-year term of office. When recruiting, the Chair will provide a short biography of potential members for discussion by the board, and with their agreement will then approach these individuals and discuss the organisational needs, followed by a written invitation and details about board obligations.
The following trustees were in office throughout the period and up to the date of approval of the annual report and financial statements:

Induction and training of trustees

Trustees are provided with information and guidance on their role and responsibilities under Charity Commission regulations. The Bhopal Medical Appeal has developed an Organisational Guide which sets out in detail the responsibilities of trustees and employees. This document has been approved by the board of trustees and assists them in their role.

Key management personnel

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis.

Ordinarily none of the trustees are remunerated in respect of their services as trustees of the charity. Only out of pocket expenditure incurred by the trustees in relation to their role as trustees of the charity are reimbursed where claimed.

One trustee also acts as the Managing Trustee of the charity and is remunerated for this role. This is permissible under the Memorandum and Articles of Association of the charity. The role and level of remuneration are proposed by the Trustee Management Committee, and subsequently discussed and approved by the board of trustees in the absence of the Managing Trustee. The level of remuneration is reflective of the knowledge, experience and particular skill set required for the role and is based upon fee rates set for prior expert consultants, rather than identified market rates, which range considerably higher. Performance is subject to regular review by the Trustee Management Committee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Working with other organisations

The charity works with organisations that are campaigning for justice for survivors of the Bhopal gas disaster and in particular the International Campaign for Justice in Bhopal. To further its goals, and to raise awareness of the need for research, health and support activities in Bhopal, the charity works with other relevant international, national or local organisations that will promote awareness and action to meet its objectives. In 2019 it worked with two national chapters of Amnesty International on awareness raising of ongoing litigation and human rights issues pertaining to Bhopal, and in 2023 resumed similar work in an advisory capacity. In 2023 the charity also worked with registered charity Indian Futures on awareness raising local to the charity's offices in Brighton, and with Leeds University on its Wellcome Trust enabled project, LivingBodiesObjects.

Patrons and advisers

The BMA is grateful for the support of its patrons, whose support helps to significantly raise our profile and draw attention to on-going needs in Bhopal. Jon Snow, presenter of Channel 4 News, took on this role in 2009. Michael Eavis, founder of the Glastonbury Festival, agreed to become a patron in 2010 and Navin Shah, elected member of the London Assembly for Brent and Harrow, agreed to become a patron in 2013.

We are indebted to the writer Indra Sinha for his years of dedication to this charity, his guidance and wisdom and, of course, his creative excellence which continues to inspire the BMA's communications work.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have considered the major risks to which the charity is exposed and established systems to mitigate these risks. Principal risks and the strategies to manage them are below:

Financial

The principal risk facing the charitable company is its ability to generate sufficient income to cover expenditure incurred in fulfilling its objectives. This is described in more detail under 'financial position' above.

As a charity which raises funds for activities in Bhopal and other areas affected by chemical hazards, the trustees have considered a number of risks and taken the following actions:

-Sound accounting practices have been established and the BMA employs an accountant of sound and appropriate accounting expertise. The independent examiner was appointed based on their experience of working with charities. Good practices are followed in managing donations received from supporters.
-As a fund-raising and grant-giving charity the BMA can hold significant funds for disbursement. Care has been taken to invest these funds without risk and with an ethical bank and regular attention is paid to receiving the best return within these limits.
-As a charity which undertakes activities and awareness to raise funds, every effort is being made to increase the proportion of funds raised for its grant-giving purposes from the awareness-raising and fund-raising activities. Budgets are reviewed regularly and activities undertaken are assessed for their return on investment.
- As a charity which raises awareness of the problems facing survivors in Bhopal and elsewhere, trustees regularly review the balance of expenditure between awareness raising and its grant-giving obligations.
- As a charity which channels significant amounts of funding through foreign exchange services, attention is given to sourcing the best possible value for the charity. Because of the marked impact of the Brexit vote upon the valuation of sterling, the charity carefully optimises the timing of currency transfers overseas is investigating currency hedging options.

Governance and management

The risks of oversight and poor management have been addressed by holding regular trustee meetings and establishing board sub-committees to provide time for more detailed consideration of responsibilities and matters that arise. In particular, in 2008 a management sub-committee was established consisting of the Chair and two other trustees. Other sub-committees ensure that trustees can play a role between meetings in oversight and support. Staff have regular meetings with the Managing Trustee, Co-Chairs and other trustees.

Employment and consultants

The risks of not fulfilling good employment practice, and of employees or consultants not meeting expectations, have been considered. The contract of employment which employees sign was drawn up with guidance from a Human Resources consultant. Detailed job descriptions are provided to establish responsibilities and expectations. Trustees will seek advice from an employment law firm where necessary. Consultants engaged by the charity must sign a contract which details their tasks and timelines. Progress on these are reviewed at regular intervals by the Staff Management Committee. The risks of loss of key personnel have also been considered, and a process of succession planning has been implemented.

Operational

The risks of establishing good operational practices in a charity have been considered. An Organisational Guide provides assistance and guidance on the running of the charity and was reviewed and updated in 2015. The trustee sub-committees on finance, management and communications, as well as regular email communication, provide a structure for more detailed consideration of the day-to-day business of the charity than would be possible in trustee meetings alone.

Reputational

The risks of attracting poor publicity have been considered, and the trustees closely guard the production of material, including through a communications sub-committee. Outreach material is developed by a highly experienced consultant, and we are fortunate in having additional expertise to guide on fund-raising material. We engaged advice from a specialist law company when appropriate. These consultations assure trustees that all of the BMA's activities conform with charitable law, that its publications comply with libel laws and that any possible libel action may be vigorously and successfully rejected as all comments by the BMA in published materials have been made in the public interest.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Laws and regulations
The trustees are mindful of the need to comply with all legislation and regulations regarding charity governance. We receive regular updates from a legal firm on changes in charity law and their guidance is brought to the attention of trustees at their meetings. In managing its database of supporters, the Data Protection Act is fully observed. To meet the requirements of General Data Protection Regulations (2017), in advance the charity sought professional advice, reviewed and adapted all relevant practises for full compliance, appointed a data protection officer and published its privacy policy online. The charity is registered with the UK Fundraising Regulator and actively applies its Code of Fundraising Practise to its work in order to ensure best practise is followed throughout all fundraising.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
05826888 (England and Wales)

Registered Charity number
1117526

Registered office
Community Base
Queens Road
Brighton
East Sussex
BN1 3XG

Trustees
T P Edwards
S Matilal
A Mohammed
Ms A Murray
Professor S Sarkar

Independent Examiner
Christopher Robert Tyler FCA DChA FCIE
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Bankers
CAF Bank Limited
PO Box 289
West Malling
M19 4TA

Telephone
01273 603278

Website
www.bhopal.org

E-mail
admin@bhopal.org

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of The Bhopal Medical Appeal for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 18/12/24 and signed on its behalf by:

T P Edwards - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BHOPAL MEDICAL APPEAL

Independent examiner's report to the trustees of The Bhopal Medical Appeal ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2023.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

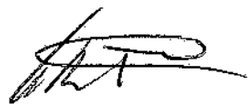
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Christopher Robert Tyler FCA DChA FCIE

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Date: 12th December 2024

THE BHOPAL MEDICAL APPEAL

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	396,420	-	396,420	389,726
Charitable activities	5				
Health,medical,nutritional,community relations and research		-	24,357	24,357	-
Other trading activities	3	25,942	-	25,942	55,505
Investment income	4	3,230	-	3,230	826
Other income		11,252	-	11,252	2,315
Total		436,844	24,357	461,201	448,372
EXPENDITURE ON					
Raising funds	6	92,698	-	92,698	90,272
Charitable activities	7				
Awareness		44,076	24,357	68,433	45,029
Health,medical,nutritional,community relations and research		195,776	-	195,776	228,629
Other		64,459	-	64,459	64,263
Total		397,009	24,357	421,366	428,193
NET INCOME		39,835	-	39,835	20,179
RECONCILIATION OF FUNDS					
Total funds brought forward		247,131	-	247,131	226,952
TOTAL FUNDS CARRIED FORWARD		286,966	-	286,966	247,131

The notes form part of these financial statements

THE BHOPAL MEDICAL APPEAL

BALANCE SHEET
31 DECEMBER 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Investments	15	12,686	-	12,686	12,686
CURRENT ASSETS					
Debtors	16	218,201	-	218,201	98,041
Cash at bank and in hand		265,862	-	265,862	319,119
		484,063	-	484,063	417,160
CREDITORS					
Amounts falling due within one year	17	(209,783)	-	(209,783)	(182,715)
NET CURRENT ASSETS		274,280	-	274,280	234,445
TOTAL ASSETS LESS CURRENT LIABILITIES		286,966	-	286,966	247,131
NET ASSETS		286,966	-	286,966	247,131
FUNDS	18				
Unrestricted funds				286,966	247,131
TOTAL FUNDS				286,966	247,131

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 18/12/24 and were signed on its behalf by:

T P Edwards - Trustee

The notes form part of these financial statements

THE BHOPAL MEDICAL APPEAL

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	(56,487)	(1,265)
Net cash used in operating activities		(56,487)	(1,265)
Cash flows from investing activities			
Interest received		3,230	826
Net cash provided by investing activities		3,230	826
Change in cash and cash equivalents in the reporting period		(53,257)	(439)
Cash and cash equivalents at the beginning of the reporting period		319,119	319,558
Cash and cash equivalents at the end of the reporting period		265,862	319,119

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net income for the reporting period (as per the Statement of Financial Activities)	39,835	20,179
Adjustments for:		
Interest received	(3,230)	(826)
Increase in debtors	(120,160)	(23,554)
Increase in creditors	27,068	2,936
Net cash used in operations	(56,487)	(1,265)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.23 £	Cash flow £	At 31.12.23 £
Net cash			
Cash at bank and in hand	319,119	(53,257)	265,862
	319,119	(53,257)	265,862
Total	319,119	(53,257)	265,862

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees/directors consider that there are no material uncertainties about the company's ability to continue as a going concern.

Income
Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Donations
Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacies
Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the charity.

Gifts in kind
Donated goods are recognised at fair value unless it is impractical to measure this reliably in which case a derived value, being the cost of the item to the donor, is used. An equivalent amount is included as expenditure except where the donated good is a fixed asset in which case the corresponding amount is included in the appropriate fixed asset category and depreciated over the useful economic life in accordance with the charity's accounting policies.

In accordance with the Charities SORP (FRS 102) volunteer time is not recognised.

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

continued...

1. ACCOUNTING POLICIES - continued

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. Expenditure comprises direct costs and support costs.

All expenses, including support costs, are allocated or apportioned to the applicable expenditure headings.

The classification between activities is as follows:
-Expenditure on raising funds includes all expenditure associated with raising voluntary income for the charity. This includes the cost of advertisements, mailings, event costs and similar.
- Expenditure on charitable activities comprise expenditure on the charity's primary charitable purposes, principally in connection with raising awareness of the Bhopal disaster and providing grant support to alleviate the suffering of people who were directly or indirectly affected by the disaster.

Allocation of support costs
The majority of costs are directly attributable to specific activities. Certain central support costs such as office rent and expenditure, website and IT support, and similar are included as support costs. Such support costs are allocated to the above expenditure headings in the same ratio as the direct costs.

Governance costs (which comprise the costs associated with the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice) are also included as part of the support costs and allocated to the above expenditure headings in the same manner.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
All assets costing more than £500 and with an expected useful life exceeding one year are capitalised.

Tangible fixed assets are capitalised and depreciated at the following annual rates in order to write them off over their estimated useful lives:

Computer and similar equipment: 25% per annum based on cost

Other tangible fixed assets which have been fully depreciated are written out of the financial statements as their market value is considered to be negligible.

Taxation
The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

continued...

1. ACCOUNTING POLICIES - continued

Cash at bank and in hand
Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

Debtors
Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

Creditors
Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Foreign currencies
Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of the transaction. Exchange differences are taken into account in arriving at the net movement in funds.

Leased assets
Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged on a straight-line basis over the lease term

Fixed asset investments and realised gains and losses
Investments are a form of basic instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

The charity does not acquire put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sale proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	209,923	246,142
Gift aid	41,949	40,635
Legacies	141,548	99,949
Trusts	3,000	3,000
	396,420	389,726

continued...

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Events	25,942	55,505

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	3,230	726
Bank compensation	-	100
	3,230	826

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023	2022
		£	£
Grants	Health,medical,nutritional,community relations and research	24,357	-

Grants received, included in the above, are as follows:

	2023	2022
	£	£
LBO - Residency	24,357	-

6. RAISING FUNDS

Raising donations and legacies

	2023	2022
	£	£
Staff costs	28,571	26,678
Direct costs	41,166	43,788
Support costs	22,961	19,806
	92,698	90,272

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8)	Grant funding of activities (see note 9)	Totals
	£	£	£
Awareness	68,433	-	68,433
Health,medical,nutritional,community relations and research	-	195,776	195,776
	68,433	195,776	264,209

continued...

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2023	2022
	£	£
Staff costs	16,244	7,283
Direct costs	40,750	27,866
Support costs	11,439	9,880
	68,433	45,029

9. GRANTS PAYABLE

	2023	2022
	£	£
Health,medical,nutritional,community relations and research	195,776	228,629

The total grants paid to institutions during the year was as follows:

	2023	2022
	£	£
The Chingari Trust	169,011	171,192
Other grants	26,765	57,437
	195,776	228,629

The charity makes grants to institutions in accordance with its grant-making policy as set out in the trustees report.

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Independent examination	2,040	2,000
Operating leases - rent	7,004	6,750

11. TRUSTEES' REMUNERATION AND BENEFITS

During the year, Tim Edwards, one of the trustees, was paid fees of £37,819 (2022: £37,819) in his capacity of managing trustee.

This is permissible under the Memorandum and Articles of Association of the charity.

Trustees' expenses

There were no reimbursed expenses to the trustees during the year (2022: none).

continued...

12. STAFF COSTS

Staff costs during the year were as follows:

	2023	2022
	£	£
Wages and salaries	103,691	91,466
Pension costs	2,690	1,451
Social security costs	7,467	8,063
	113,848	100,980

No employees earned £60,000 per annum (2022: none) or more (including taxable benefits but excluding employer contributions during the year.

The average number of employees during the year, calculated on a full-time equivalent basis, analysed by function, was as follows:

	2023	2022
	number	number
Finance officer	0.7	0.7
Administration	1.4	1.4
Campaign manager	0.2	0.2
Fundraiser and events	0.9	0.9
	3.2	3.2

In addition to the above, an amount of time, the value of which is impossible to quantify for the purposes of these financial statements, is donated by many volunteers throughout the year.

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. Details of remuneration paid to the trustees is detailed in note 11.

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2022)

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	389,726	-	389,726
Other trading activities	55,505	-	55,505
Investment income	826	-	826
Other income	2,315	-	2,315
Total	448,372	-	448,372
EXPENDITURE ON			
Raising funds	90,272	-	90,272
Charitable activities			
Awareness	45,029	-	45,029
Health,medical,nutritional,community relations and research	228,629	-	228,629
Other	64,263	-	64,263

continued...

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2022) - continued

	Unrestricted fund £	Restricted funds £	Total funds £
Total	428,193	-	428,193
NET INCOME	20,179	-	20,179
RECONCILIATION OF FUNDS			
Total funds brought forward	226,952	-	226,952
TOTAL FUNDS CARRIED FORWARD	247,131	-	247,131

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2023 and 31 December 2023	1,760
DEPRECIATION	
At 1 January 2023 and 31 December 2023	1,760
NET BOOK VALUE	
At 31 December 2023	-
At 31 December 2022	-

15. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2023 and 31 December 2023	12,686
NET BOOK VALUE	
At 31 December 2023	12,686
At 31 December 2022	12,686

There were no investment assets outside the UK.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Grants receivable	24,357	-
Legacies receivable	152,043	47,545
Other debtors	264	5,395
Gift aid	38,385	40,262
Prepayments	3,152	4,839
	218,201	98,041

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	1,134	283
Social security and other taxes	2,503	1,922
Accrued grants	169,011	171,192
Accruals	2,292	2,383
Deferred income	34,843	6,935
	209,783	182,715

18. MOVEMENT IN FUNDS

	At 1.1.23	Net movement in funds	At 31.12.23
	£	£	£
Unrestricted funds			
General fund	247,131	39,835	286,966
TOTAL FUNDS	247,131	39,835	286,966

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	436,844	(397,009)	39,835
Restricted funds			
Leeds University - Leeds Body Objects (LBO) Residency	24,357	(24,357)	-
TOTAL FUNDS	461,201	(421,366)	39,835

continued...

18. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	226,952	20,179	247,131
TOTAL FUNDS	226,952	20,179	247,131

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	448,372	(428,193)	20,179
TOTAL FUNDS	448,372	(428,193)	20,179

The purpose of the restricted funds were as follows:

Leeds University - Leeds Body Objects (LBO) Residency - TBA.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

THE BHOPAL MEDICAL APPEAL

England & Wales - Charity number 1117526

Accounts

REGISTERED COMPANY NUMBER: 05826888 (England and Wales)
REGISTERED CHARITY NUMBER: 1117526

CHARITY
COMMISSION

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

FOR

THE BHOPAL MEDICAL APPEAL

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

THE BHOPAL MEDICAL APPEAL

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The BMA mission is: Caring for survivors of the world's worst industrial disaster and for people everywhere suffering from chemically caused illnesses.

The aim of the charity is to:

- Alleviate the suffering of people who were directly or indirectly affected by chemical disasters anywhere in the world and in particular, but not limited to, the city of Bhopal in India in the aftermath of the Union Carbide disaster of 3 December 1984 and other places in the world in such manner as the trustees think fit.

And in particular to:

- Support the Sambhavna clinic and other facilities in Bhopal which provide health, medical and nutritional approaches that alleviate the suffering of first and subsequent generations of gas-affected individuals and communities;

- Support research into major health and economic problems of affected communities, including the inter-generational health effects of the gas;

- Foster exchanges and relations with other individuals and communities who can benefit from, or input to, the work at Sambhavna Clinic;

- Raise awareness about the situation of communities in Bhopal and other communities suffering from the impacts of industrial pollution;

- Support efforts for adequate social, economic and environmental rehabilitation of affected communities in Bhopal, and also efforts to hold Union Carbide and owner Dow Chemical accountable for funding appropriate medical research, monitoring and long term care of victims, including those born after the 1984 disaster; and

- Build support for activities to alleviate suffering and prevent future disasters.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in the planning of future activities.

ACHIEVEMENT AND PERFORMANCE

Activities,Specific Objectives and Achievements

Grantmaking

The charity supports organisations in Bhopal which provide health and other support to those suffering as a result of the 1984 disaster. The charity does not consider or acknowledge unsolicited applications, but invites applications from relevant organisations in Bhopal, and others seeking to alleviate the suffering of communities exposed to chemical hazards. The procedure requires a short application indicating the work for which funding is requested along with the latest annual report and financial statements of the applicant. Once an application has been received, the grants panel will meet to review the request and make a decision, or request additional information, within four weeks. A short report of activities is requested at the end of the grant period, or at intervals during the grant period.

An estimated 120,000-150,000 survivors of the disaster are still chronically ill. Over 23,000 have died of exposure-related illnesses and more are dying still. Tens of thousands of children born after the disaster suffer from growth problems and far too many teenage women suffer from menstrual disorders. Tuberculosis is several times more prevalent in the gas-affected population and cancers of the lung, throat, mouth and abdomen are running at ten times national rates. The failure of the official system of health care contributes to the medical disaster in Bhopal. Government-sponsored research and monitoring of the long-term health effects of Union Carbide's gases was abandoned in 1994 and has been only partially and unsatisfactorily revived in recent years. Official research agencies have since reportedly lost nearly 80% of their original cohort, undermining long-term health monitoring. So far, no treatment protocols for symptom complexes associated with toxic exposure have been established and symptomatic treatment remains the mainstay of the medical response. The indiscriminate prescription of steroids, antibiotics and psychotropic drugs compounds the damage caused by gas exposure.

Sambhavna Trust

The BMA has a long-standing commitment to support the work of the Bhopal People's Health and Documentation Centre, run by the Sambhavna Trust in Bhopal. The Sambhavna Trust is a charity, whose trustees include eminent doctors, scientists, writers and social workers. Sambhavna has shown that it is possible to evolve simple, safe, effective, ethical and participatory ways of treatment monitoring and research for the survivors. Survivors are offered free medical care through modern medicine, ayurveda (an indigenous system of medicine based on herbs) and yoga. The staff numbers approximately 60 (among whom over 20 are survivors themselves) and includes: five physicians; an ophthalmologist; two yoga and two Panchakarma therapists; and a group of community health workers who carry out surveys, health education and community organisation for better health. Over 100 community volunteers also work with Sambhavna staff to improve public health measures within 20 communities and are thus effectively dealing with diagnostic, preventive and curative aspects of diseases and conditions such as TB, Malaria, Cervical and breast cancer, Anaemia, Menstrual irregularities and others. Sambhavna is small compared to the magnitude and complexity of the disaster, but its clinic provides efficacious treatment to many survivors, supporting them through health initiatives in communities close to the site of the old Union Carbide factory.

The BMA was unable to contribute to the running costs of the Sambhavna Trust in 2022 (2019 - £314,002) due to a temporary change in the Trust's ability to receive funds from abroad (under the Indian Government's Foreign Contribution Regulation Act scheme). The BMA will continue to build reserves sufficient to meet future grant requests by the Trust given the considered expectation that the Trust's FCRA certificate will be renewed in the near future.

Chingari Trust

This all-woman trust was begun by two award-winning women, themselves gas-affected. It works with women survivors of the disaster and with children suffering from health conditions such as congenital malformations and brain damage to hearing impairment. In 2008 it began a new initiative to provide a community-based rehabilitation centre for children born with disabilities to parents affected by gas and water-contamination in order to support the growth and development of these children. Chingari has found that the number of children with varied disabilities has been increasing exponentially in the gas and water-contaminated areas of Bhopal. In 2011 the work of the Rehabilitation Centre expanded significantly and Chingari is now providing a specialist centre with services targeted to meet the needs of children with different disabilities. The Centre is now able to treat approximately 190 children per day. In 2012, Chingari began a nutritional programme to ensure that all children attending the centre receive at least one square meal per day. It is creating awareness of the rights of disabled, training community based workers and promoting inclusive education for children who are currently unable or unlikely to access education.

The BMA contributed £171,192 to the running costs of Chingari Trust in 2022 (2021 - £170,171).

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

The charity undertakes a programme of raising awareness and building up funds to achieve its objectives of supporting organisations in Bhopal. These activities focus particularly on publicising needs in Bhopal and building up a large and loyal group of supporters.

Because work supported by the charity addresses a historical disaster, raising awareness of ongoing and contemporary issues in Bhopal communities is especially critical to the charity's aims and objectives. To this end, a significant part of the charity's overall investment in fundraising is utilised in public communications. Performance is measured according to both immediate and medium-term return on investment, recruitment of new supporters and impact upon general public awareness of the issues presented.

Many of the charity's other activities derive direct benefit from this general public awareness. The charity works to increase direct communication with members of the public in the form of exhibitions, public talks, engagement with supportive organisations and local events work. This activity aims to build on existing awareness, fundraise and recruit new supporters at minimal cost to the charity.

Ahead of the financial year, trustees evaluate the charity's overall financial performance, assess risks, review audited accounts and budget requests from supported organisations, set targets for the next 12 months and agree forecasts. Management accounts are assessed on a monthly basis and quarterly performance reviewed at trustee meetings. Trustees also decide upon medium and longer-term goals that inform strategic development of the charity's activities. For much of this year the Covid-19 pandemic had a pronounced impact upon the charity's ability to engage with the public. Nevertheless, the charity's activities included:

Advertising activities
Advertisements placed in the national and specialist press are written in a carefully informative manner by a knowledgeable and experienced consultant. The approach aims to convey detailed information about the history and current situation and needs in Bhopal, and the work being undertaken by the organisations supported by the BMA. This ensures that our role in raising awareness and concern goes hand-in-hand with fundraising activities.

Historically, income generated by national print press advertisements was sufficient to provide a large proportion of the charity's income and meet its expenditure in supporting organisations in Bhopal. The large decline in circulation figures over the last decade, as well as the large increase in expenditure in Bhopal, has reduced the direct fundraising importance of advertising but not its strategic importance to the charity's aims and objectives. The vast majority of the charity's exceedingly loyal group of existing supporters were drawn to the charity through print advertising.

In 2022 fundraising and awareness raising inserts were carried in a wide range of targeted publications including: Resurgence, Tablet, The Friend, Ethical Consumer, 3rd Age, and Earth Matters.

Responses are assessed and adjustments in advertising and outreach made on the basis of both the level of donations and numbers of new donors reached. In 2022, advertising generated an off-the-page return of £2,411 from 35 respondents, of which 5 were new to the charity. Post-campaign monitoring analyses data to reveal the revenue raised in donations and the breakdown between new and existing donors. True return on investment is measured over a number of years, though the charity typically expects off-the-page returns to be greater than the initial investment. The results demonstrate the continuing value of print advertising, even within a general context of decreasing print readership.

Supporter development
The charity works to maintain a personal link with its supporters, particularly those who wish to raise funds to contribute and heighten awareness of the problems. Many supporters raise funds on a regular basis, and others undertake great trials and testing activities to contribute to the work of the charity. The BMA always endeavours to stay in touch with supporters to thank them for their effort and commitment to the charity and to encourage further fundraising activities in the future.

Supporter mailings
The BMA did not send a physical mailing to supporters in 2022. The BMA produces an e-newsletter containing updates on the charity's work and general developments concerning Bhopal which is emailed to around 5,800 supporters.

Database development
The BMA finance officer liaises closely with the donor relations manager in order to continually improve the accuracy, flexibility and reporting capability of the database. In 2013, the BMA recruited a database fundraiser in order develop strategic approaches to utilising the database. Responses to the summer 2015 mailing, which strategically targeted 'lapsed' supporters, enabled the charity to streamline the database, thereby saving on postage and printing costs in future direct mailings.

At the end of 2022, the database recorded that the BMA has registered approximately 23,166 supporters, with approximately 24 contacting the BMA for the first time in 2022.

Website
The charity's website has an in-house editor and is regularly updated with news stories, blogs and current information. The site generally receives an upsurge in visitors during times of public appeals or when news concerning Bhopal breaks in print or digital media. The BMA uses blogs, social media and networking sites such as Twitter, Facebook, YouTube, Instagram and Flickr to reach a wider audience and encourage new supporters. Several of these social media platforms receive a substantial increase in interest and activity during the Bhopal anniversary period. In 2020, the BMA undertook to redesign the existing website. The new website will offers a simpler, clearer and more visual interface, with better overall accessibility to new and existing content. Content was substantially added to throughout 2020, and the charity finalised the redesign of the website in 2021.

Legacies
In Spring of 2011, the BMA wrote to supporters, introducing the idea of making a legacy commitment in the future. A number of supporters received follow up calls. The overall response was very positive, and led to a number of immediate donations, though it was anticipated that the true benefits of the legacy mailing would only be seen over time. The BMA received legacies totalling £99,949 in 2022.

In Memoriam Gifts
Generous gifts have also been sent to the charity 'in memoriam'. These are often given by a close relative of the deceased person in lieu of flowers at a funeral. **Mr D Margett** donated a total of £120 via a £10 monthly direct debit he setup in memory of his wife **Valerie**, who passed away in 2020. The charity wishes to thank everyone who has donated in memory of a loved one, and offers condolences to the family and friends of each. Your support for the survivors of Bhopal will never be forgotten.

Glastonbury Festival
In 2022 the charity resumed its engagement with Glastonbury Festival, which held its first festival since the 2019 pandemic. Organised by the redoubtable Fiona Case, a longstanding supporter, for the duration of the main festival volunteers form two litter picking teams, working in shifts across the four days. Beginning early every morning, in 2022 a total of 120 volunteer recyclers/litter-pickers exhaustively restored the site to a clean condition each day. Thanks to their back-breaking efforts the charity received a staggering £24,081.00 - the highest amount our partnership with Glastonbury has ever raised. This total also includes £515 worth of donations from individual litter pickers. The charity will continue its work with Glastonbury Festival in 2023.

Running for Bhopal
The charity's engagement with runners remains impacted by the pandemic, and with registered running supporters either suffering untimely injuries or having retired, the charity retained running spaces in just two marathons in 2022; The London Marathon and The Royal Parks Half Marathon. **Lee Soper**, a friend of the charity, competed in The London Marathon, raising £285.00, and **Abdul Samad** ran the Royal Parks Half Marathon, raising over £150.00. **Hugh Barnard** also ran the 'Sikhs in the City', 10K raising £140.00 for the charity. We are hugely grateful to Lee, Abdul, and Hugh for their dedicated efforts in running for Bhopal.

The BMA aims to ensure that fundraising runs remain regular events, consolidating or increasing the numbers of runners each year where possible. For example, the charity has recently obtained three places in the Brighton Marathon for future years.

Shareholder resolutions

In the Autumn of 2013, the BMA worked in an advisory capacity with shareholders and investors of Dow Chemical and their advocates with the aim of raising concerns about the overall impact of Bhopal before the company's Annual General Meeting in 2014. The work revealed the impact of the Olympics campaign upon Dow Chemical, whose corporate brand rating has fallen 300% over the preceding five years. It was also revealed that Dow had lost, by its own reckoning, at least $300 million through lost investment opportunities in India due to Bhopal campaigners. Arguing implausibly that Bhopal had had no "financial, operational or reputational impact" upon it, Dow successfully excluded the resolution from the proxy of its 2014 AGM, a move publicly criticised by co-filers Amnesty and Calvert Investments. The BMA continued to work in an advisory capacity with shareholders and investors of Dow Chemical to assist on a proposed shareholder resolution for the 2015 Dow Chemical AGM. However, once more Dow Chemical successfully argued for the resolution to be excluded from the proxy for its 2015 AGM. In response to a plan of merger announced by both companies in late 2015, in 2016 the BMA also supported efforts to inform shareholders and investors of both Dow Chemical and DuPont Nemours of pending liabilities deriving from the Bhopal disaster.

In 2017 the charity continued to advise shareholders and investors in DowDuPont in preparation of shareholder resolutions intended to be brought before the inaugural DowDuPont AGM. The work resulted in the presentation of three separate resolutions referencing Bhopal at the company's inaugural AGM, held in Chicago on Wednesday, April 25th, 2018. Voting demonstrated that DowDuPont shareowners holding almost $50 billion worth of shares agreed that Company management is mishandling Bhopal. The basis of one proposal was that asset attachments orders and international injunctions - pending within civil and criminal cases on Bhopal - provided an imminent threat to DowDuPont. A full 38% of total shareholdings backed this proposal, which argued that that special meetings to address substantive issues could be called with a 10% vote share. The charity aims to continue with this advisory work in the future.

BMA Events

On Saturday the 10th of December 2022, the charity organised an online event to commemorate the 38th anniversary of the Bhopal gas tragedy. "Meet the Therapists: An Intimate Tour of The Chingari Children's Rehabilitation Centre, Bhopal" involved a virtual tour of The Chingari Children's Rehabilitation Centre led by the charity's information officer, **Tabish Ali**. The tour visited to each department at the Centre in turn, showcasing the colourful Sensory Room, designed to stimulate cognitive and fine motor skill development, the Physiotherapy Room, in which therapists work to relax knotted muscles and aid balance and coordination, the Educational department, where our children are taught to write, draw and sing, and other parts of the Centre essential to the rehabilitation programs attended by disabled children from gas and water-impacted families in Bhopal. The tour included informal interviews with many of Chingari's less heralded staff, ranging from the clinic's van drivers and kitchen workers, to administrators and therapists. The charity's executive trustee, **Tim Edwards** and his wife, **Farah Edwards** were the hosts for the event, which was premiered on the charity's YouTube channel.

Yoga For Bhopal

In spring 2016, supporter, yoga practitioner and author Meaghan Delahunt initiated an event in Edinburgh called Yoga for Bhopal in honour of the Sambhavna Clinic's yoga treatment program, which has proven the health benefits of yoga for people suffering chronic diseases as a result of exposure to toxic chemicals. The charity supports the initiative's evolution with administrative and online promotional work.

Following the restrictions brought about by the global pandemic, the Yoga for Bhopal program resumed again in 2021. The charity supplied yoga practitioners with a range of support materials including a pack of flyers, posters and promotion via the website, social media and monthly newsletter, engaging with over 20 different yoga studios across the UK, with both online and physical events taking place.

In 2022 the charity held its annual Yoga for Bhopal week in September. A huge thank you to **Kathryn Smith** of the Cheshire Toga Teacher's Association, whose participation raised £120 for the charity.

Our thanks to all those who have organised and participated in these inspiring events for their passion and enthusiasm. The charity intends to support more yoga-based events in the future.

Faith Groups

Since its founding the Bhopal Medical Appeal has been regularly sustained by the extraordinary contributions of communities and audiences of different faith traditions. With this in mind, in 2022 the charity created its first fundraising and awareness campaign to coincide with Ramadan, the Islamic holy month of fasting, which sees an enormous focus on charitable giving, with British Muslims donating over £100 million to local and international causes each year.

To facilitate engagement with Ramadan, in 2022 the charity developed an appeal to meet the cost of therapies for a registered child at Chingari. Every week of Ramadan the charity profiled a Chingari child alongside their families, detailing their experiences of living in the shadow of the Union Carbide's disaster, of their trials and their hopes for the future. A purely online campaign which featured on our website, Facebook, and Instagram, it generated a fantastic response, raising over £3,000 to continue Chingari's vital work with kids damaged by Union Carbide's poisons in Bhopal. In all, the campaign recruited 19 new supporters, also engaging over 80,000 people with interactions across our social media platforms including views, likes and website click throughs.

The charity will look to build on the success of Ramadan 2022 in the coming year, and will use the experience gained to broaden engagement with a variety faith groups in the future.

Volunteers

The charity wishes to thank the volunteers who helped in generous and imaginative ways to raise awareness and funds for the BMA during 2022. We are extremely proud and appreciative of all endeavours to help fund our work in Bhopal.

Notably **Fiona Case**, a supporter of the charity since its beginnings in 1994, and coordinator for Glastonbury Festival, raised over £1,000 across the year. The biggest contributor to this outstanding total was the Pilton Christmas Fayre in December, at which Fiona - with help from her son Jake and his mother-in-law - held a stall selling spices. They succeeded in raising £870, a fantastic result. We are eternally grateful for Fiona for her continued and tireless efforts on behalf of the charity, and we would also like to thank, her husband **Michael Case** and everyone else who has worked so hard to support the charity over the years.

Our heartfelt thanks go to all volunteers, in whatever role. It is by thousands of small gestures of support and contributions that first free medical care for Bhopal survivors has been established and sustained for over a quarter century

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

FINANCIAL REVIEW

Financial review

Financial review

Income from donations and legacies and other trading activities amounted to £447,546 in 2022 (2021 - £561,498), which represents a decrease of £113,952 on the previous year. The BMA received legacies of £99,949 during the year (2021 - £33,930). Investment income for the year increased to £826 from £10, resulting in total income of £448,372 (2021 - £573,157). This represents an overall decrease of 22% (2021 - increase of 0.8%). The BMA made no grant to Sambhavna Trust in 2022 (2021 - £nil), due to temporary changes in Sambhavna's FCRA status in India. A grant of £171,192 (2021 - £170,171) was made to Chingari Trust in 2022, an increase of £1,021, or 0.6% over 2021. The charity also made other grants of £81.

An important objective of the BMA is to ensure that accurate information is disseminated widely in the UK and elsewhere about the social, economic and health problems still encountered by survivors and future generations. Our awareness and educational work is critical to ensure ongoing support for work in Bhopal and approximately £45,029 (2021 - £56,855) was dedicated to this during 2022, which covers staff costs, advertising, publications and some campaign activities. This amounted to a decrease of 21% on 2021's expenditure.

Financial position

The balance sheet shows total funds of £247,131 (2021 - £226,952). Cash balances at the year end amounted to £319,119 (2021 - £319,558).

As mentioned below, the principal risk facing the charitable company is its ability to generate sufficient income to cover expenditure incurred in fulfilling its objectives. The impact upon the charity of less favourable foreign exchange rates following the referendum on European Union membership has been compounded by a growth in the size of grants tendered to supported organisations in India and, as a result, the charitable company's reserves diminished since the beginning of 2016.

Grant requirements of supported organisations, which have generally risen each year according to inflation, are being actively reviewed on an on-going basis. A more detailed monitoring and evaluation of efficiency and appropriateness in use of funds has been developed. In order to support growth in the size of grants tendered to supported organisations over the last seven years, the trustees have overseen a reduction of staffing levels and a reduction of operational overheads, both of which are subject to regular review.

Reductions in operational spending have not negatively impacted upon the charitable company's ability to generate income in prior years. Activities across 2011/12 significantly developed public awareness of its work and engagement with its own supporters. In 2012, the charitable company began a programme to consolidate this enhanced public profile, involving deeper public education and outreach, committed giving appeals, relationship fundraising and Trust and Foundation partnerships. Consequently, in 2013 and 2014 the charitable company generated increased levels of income sufficient to meet the generally increased expenditure upon grants. In both 2015 and 2016, the charity further reduced fundraising and awareness raising costs while again increasing expenditure upon grants. Consequently, the percentage of the charitable company's overall expenditure directed to medical relief continues to increase, year on year.

In 2017, a small increase in expenditure on awareness and educational work resulted in an increase in income from these activities. In 2018 an overall reduction in income led trustees to carefully reassess operational expenditure and income related activities. As a result trustees took the decision to restructure the charity's operations going forward, reducing UK staff and office costs while refocusing on core income generating activities. The implementation of this operational reconfiguration over the course of 2019 saw significantly reduced expenditure on the charity's UK office in 2020, as the costs of salaries reduced by 53% compared to 2019, while the charitable company's income was maintained and increased sufficiently to meet grant commitments. Trustees will at regular intervals continue to give careful consideration to further adjusting the levels of expenditure intended for the charity's activities.

The trustees have therefore reviewed the cash position of the charitable company and cash forecasts at the date of signing the accounts and are satisfied that the charitable company will be able to meet all of its financial commitments. As a consequence the trustees believe that the charitable company is well placed to manage its financial risks successfully and that the charitable company has adequate reserves to continue in operational existence for the foreseeable future. Accordingly the trustees continue to adopt the going concern basis in preparing the accounts.

FINANCIAL REVIEW

Investment policy and objectives

As it is currently the trustees' intention to apply all funds within a relatively short time scale, the charity does not at present make investments which would expose the capital sums to risk. Funds held for the purpose of making grants are placed in deposit accounts which yield interest at rates commensurate with current market rates.

Reserves policy

As explained above the charity carries out a diverse range of activities, some of which comprise short-term and externally funded projects whilst others comprise long-term projects requiring significant ongoing financial commitment and investment.

The trustees have examined the requirement for free reserves, i.e. those unrestricted funds not invested in tangible fixed assets, designated for specific purposes or otherwise committed. The trustees consider that, given the nature of the charity's work, the charity should aim to hold free reserves equivalent to the cost of running the Sambhavna Clinic and Chingari Trust for up to 9 months and for up to 6 months of expenditure for salaries and organisational costs of the UK office.

This would enable both the Clinic and the Trust to continue to provide free services and treatments to their registered users for another 9 months if for any reason the charity closed down. Additionally, it would allow them the time and resources to explore other sources of funding without immediately affecting ongoing patient care. Currently those combined costs are £203,686 (2021 - £188,996). The trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources due to the timing differences in income flows, adequate working capital to over core costs, and will allow the charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. Though aspirational, the free reserves requirement is regularly monitored and reviewed

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a company limited by guarantee, and was set up by a Memorandum of Association on 24 May 2006. It was granted charitable registration in the UK on 9 January 2007. Legal responsibility for the management and stewardship is vested in the board of trustees.

On 2 April 2013, Bhopal Medical Appeal also registered itself with the Office of the Scottish Charity Regulator (OSCR) and was given the Scottish Charity Registration Number SCO43904.

In 2020 the charity requested to be removed from the Scottish Charity Register. This was confirmed on 15 October 2020.

Governance

The board of trustees guides the implementation of the BMA's activities in raising awareness, fundraising and providing grants to organisations to fulfil its mission. It is guided by its constitution and decisions made at regular trustee meetings. An Organisational Guide sets the framework for the ways of achieving objectives, administrative and employment procedures, expected ethics and values, and the standards of outputs. Board sub-committees provide guidance between meetings, and trustees communicate regularly between meetings.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The board of trustees, which currently has 5 members, met three times in 2021. Decision making and oversight was also maintained via supportive sub-committees. The board convenes trustee sub-committees under three groupings: (a) Organisational; (b) Communications; and (c) Finance. Ad hoc support for staff and activities is established when required.

The Senior Management Team prepares a brief of the issues and decisions to be discussed at trustee meetings. In cases where a decision is required between meetings, information is circulated to all members of the board with a time frame for feedback. Issues may be first discussed within the Management sub-committee or other appropriate sub-committee before circulation to the full board. Trustees are committed to making decisions by consensus; if different views remain after open discussions have taken place, a majority decision may be taken.

The charity's Senior Management Team comprises the Operations Manager and Managing Trustee. The Senior Management Team report regularly to the Chair on the financial and operational performance of the charity. The activities carried out by consultants are agreed by the board and regular reports on progress are required. Reports are submitted to the Senior Management Team and/or trustees as appropriate.

In addition to the Senior Management Team, the charity employs a Finance Officer, a Charity Officer and a Fundraising Support Officer. It contracts one other for work on communications & fundraising.

In line with the charity's Memorandum and Articles of Association Tim Edwards (Trustee) is contracted as Managing Trustee.

Induction and training of new trustees

Recruitment and appointment of trustees

The Bhopal Medical Appeal aims to recruit trustees who have a connection to the welfare of the Bhopal survivors or other victims of industrial disasters, or a detailed knowledge of the situation in Bhopal, as well as members who will bring specific expertise (media, financial, legal, management, health). Board members may be re-elected and the Bhopal Medical Appeal aims to retain expertise beyond one three-year term of office. When recruiting, the Chair will provide a short biography of potential members for discussion by the board, and with their agreement will then approach these individuals and discuss the organisational needs, followed by a written invitation and details about board obligations.

The following trustees were in office throughout the period and up to the date of approval of the annual report and financial statements:

Induction and training of trustees

Trustees are provided with information and guidance on their role and responsibilities under Charity Commission regulations. The Bhopal Medical Appeal has developed an Organisational Guide which sets out in detail the responsibilities of trustees and employees. This document has been approved by the board of trustees and assists them in their role.

Key management personnel

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis.

Ordinarily none of the trustees are remunerated in respect of their services as trustees of the charity. Only out of pocket expenditure incurred by the trustees in relation to their role as trustees of the charity are reimbursed where claimed.

One trustee also acts as the Managing Trustee of the charity and is remunerated for this role. This is permissible under the Memorandum and Articles of Association of the charity. The role and level of remuneration are proposed by the Trustee Management Committee, and subsequently discussed and approved by the board of trustees in the absence of the Managing Trustee. The level of remuneration is reflective of the knowledge, experience and particular skill set required for the role and is based upon fee rates set for prior expert consultants, rather than identified market rates, which range considerably higher. Performance is subject to regular review by the Trustee Management Committee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Working with other organisations

Working with other organisations

The charity works with organisations that are campaigning for justice for survivors of the Bhopal gas disaster and in particular the International Campaign for Justice in Bhopal. To further its goals, and to raise awareness of the need for research, health and support activities in Bhopal, the charity works with other relevant international, national or local organisations that will promote awareness and action to meet its objectives. In 2019 it worked with two national chapters of Amnesty International on awareness raising of ongoing litigation and human rights issues pertaining to Bhopal.

Patrons and advisers

The BMA is grateful for the support of its patrons, whose support helps to significantly raise our profile and draw attention to on-going needs in Bhopal. Jon Snow, presenter of Channel 4 News, took on this role in 2009. Michael Eavis, founder of the Glastonbury Festival, agreed to become a patron in 2010 and Navin Shah, elected member of the London Assembly for Brent and Harrow, agreed to become a patron in 2013.

We are indebted to the writer Indra Sinha for his years of dedication to this charity, his guidance and wisdom and, of course, his creative excellence which continues to inspire the BMA's communications work.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have considered the major risks to which the charity is exposed and established systems to mitigate these risks. Principal risks and the strategies to manage them are below:

Financial

The principal risk facing the charitable company is its ability to generate sufficient income to cover expenditure incurred in fulfilling its objectives. This is described in more detail under 'financial position' above.

As a charity which raises funds for activities in Bhopal and other areas affected by chemical hazards, the trustees have considered a number of risks and taken the following actions:

-Sound accounting practices have been established and the BMA employs an accountant of sound and appropriate accounting expertise. The independent examiner was appointed based on their experience of working with charities. Good practices are followed in managing donations received from supporters.
-As a fund-raising and grant-giving charity the BMA can hold significant funds for disbursement. Care has been taken to invest these funds without risk and with an ethical bank and regular attention is paid to receiving the best return within these limits.
-As a charity which undertakes activities and awareness to raise funds, every effort is being made to increase the proportion of funds raised for its grant-giving purposes from the awareness-raising and fund-raising activities. Budgets are reviewed regularly and activities undertaken are assessed for their return on investment.
- As a charity which raises awareness of the problems facing survivors in Bhopal and elsewhere, trustees regularly review the balance of expenditure between awareness raising and its grant-giving obligations.
- As a charity which channels significant amounts of funding through foreign exchange services, attention is given to sourcing the best possible value for the charity. Because of the marked impact of the Brexit vote upon the valuation of sterling, the charity carefully optimises the timing of currency transfers overseas is investigating currency hedging options.

Governance and management

The risks of oversight and poor management have been addressed by holding regular trustee meetings and establishing board sub-committees to provide time for more detailed consideration of responsibilities and matters that arise. In particular, in 2008 a management sub-committee was established consisting of the Chair and two other trustees. Other sub-committees ensure that trustees can play a role between meetings in oversight and support. Staff have regular meetings with the Managing Trustee, Co-Chairs and other trustees.

Employment and consultants

The risks of not fulfilling good employment practice, and of employees or consultants not meeting expectations, have been considered. The contract of employment which employees sign was drawn up with guidance from a Human Resources consultant. Detailed job descriptions are provided to establish responsibilities and expectations. Trustees will seek advice from an employment law firm where necessary. Consultants engaged by the charity must sign a contract which details their tasks and timelines. Progress on these are reviewed at regular intervals by the Staff Management Committee. The risks of loss of key personnel have also been considered, and a process of succession planning has been implemented.

Operational

The risks of establishing good operational practices in a charity have been considered. An Organisational Guide provides assistance and guidance on the running of the charity and was reviewed and updated in 2015. The trustee sub-committees on finance, management and communications, as well as regular email communication, provide a structure for more detailed consideration of the day-to-day business of the charity than would be possible in trustee meetings alone.

Reputational

The risks of attracting poor publicity have been considered, and the trustees closely guard the production of material, including through a communications sub-committee. Outreach material is developed by a highly experienced consultant, and we are fortunate in having additional expertise to guide on fund-raising material. We engaged advice from a specialist law company when appropriate. These consultations assure trustees that all of the BMA's activities conform with charitable law, that its publications comply with libel laws and that any possible libel action may be vigorously and successfully rejected as all comments by the BMA in published materials have been made in the public interest.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Laws and regulations
The trustees are mindful of the need to comply with all legislation and regulations regarding charity governance. We receive regular updates from a legal firm on changes in charity law and their guidance is brought to the attention of trustees at their meetings. In managing its database of supporters, the Data Protection Act is fully observed. To meet the requirements of General Data Protection Regulations (2017), in advance the charity sought professional advice, reviewed and adapted all relevant practises for full compliance, appointed a data protection officer and published its privacy policy online. The charity is registered with the UK Fundraising Regulator and actively applies its Code of Fundraising Practise to its work in order to ensure best practise is followed throughout all fundraising.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
05826888 (England and Wales)

Registered Charity number
1117526

Registered office
Community Base
Queens Road
Brighton
East Sussex
BN1 3XG

Trustees
T P Edwards
S Matilal
A Mohammed
Ms A Murray
Professor S Sarkar

Independent Examiner
Christopher Robert Tyler FCA DChA FCIE
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Bankers
CAF Bank Limited
PO Box 289
West Malling
M19 4TA

Telephone
01273 603278

Website
www.bhopal.org

E-mail
admin@bhopal.org

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of The Bhopal Medical Appeal for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 1/11/23 and signed on its behalf by:

T P Edwards - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BHOPAL MEDICAL APPEAL

Independent examiner's report to the trustees of The Bhopal Medical Appeal ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Christopher Robert Tyler FCA DChA FCIE

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Date: 13 November 2023

THE BHOPAL MEDICAL APPEAL

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	389,726	-	389,726	561,498
Other trading activities	3	55,505	-	55,505	3,232
Investment income	4	826	-	826	10
Other income		2,315	-	2,315	8,417
Total		448,372	-	448,372	573,157
EXPENDITURE ON					
Raising funds	5	90,272	-	90,272	94,302
Charitable activities	6				
Awareness		45,029	-	45,029	56,855
Health,medical,nutritional,community relations and research		228,629	-	228,629	(196,264)
Other		64,263	-	64,263	55,032
Total		428,193	-	428,193	9,925
NET INCOME		20,179	-	20,179	563,232
RECONCILIATION OF FUNDS					
Total funds brought forward		226,952	-	226,952	(336,280)
TOTAL FUNDS CARRIED FORWARD		247,131	-	247,131	226,952

The notes form part of these financial statements

BALANCE SHEET
31 DECEMBER 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Investments	14	12,686	-	12,686	12,686
CURRENT ASSETS					
Debtors	15	98,041	-	98,041	74,487
Cash at bank and in hand		319,119	-	319,119	319,558
		417,160	-	417,160	394,045
CREDITORS					
Amounts falling due within one year	16	(182,715)	-	(182,715)	(179,779)
NET CURRENT ASSETS		234,445	-	234,445	214,266
TOTAL ASSETS LESS CURRENT LIABILITIES		247,131	-	247,131	226,952
NET ASSETS		247,131	-	247,131	226,952
FUNDS	17				
Unrestricted funds				247,131	226,952
TOTAL FUNDS				247,131	226,952

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 1/11/23 and were signed on its behalf by:

T P Edwards - Trustee

The notes form part of these financial statements

THE BHOPAL MEDICAL APPEAL

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	(1,265)	180,456
Net cash (used in)/provided by operating activities		(1,265)	180,456
Cash flows from investing activities			
Interest received		826	10
Net cash provided by investing activities		826	10
Change in cash and cash equivalents in the reporting period		(439)	180,466
Cash and cash equivalents at the beginning of the reporting period		319,558	139,092
Cash and cash equivalents at the end of the reporting period		319,119	319,558

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net income for the reporting period (as per the Statement of Financial Activities)	20,179	563,232
Adjustments for:		
Interest received	(826)	(10)
Increase in debtors	(23,554)	(3,008)
Increase/(decrease) in creditors	2,936	(379,758)
Net cash (used in)/provided by operations	(1,265)	180,456

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.22 £	Cash flow £	At 31.12.22 £
Net cash			
Cash at bank and in hand	319,558	(439)	319,119
	319,558	(439)	319,119
Total	319,558	(439)	319,119

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees/directors consider that there are no material uncertainties about the company's ability to continue as a going concern.

Income
Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Donations
Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacies
Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the charity.

Gifts in kind
Donated goods are recognised at fair value unless it is impractical to measure this reliably in which case a derived value, being the cost of the item to the donor, is used. An equivalent amount is included as expenditure except where the donated good is a fixed asset in which case the corresponding amount is included in the appropriate fixed asset category and depreciated over the useful economic life in accordance with the charity's accounting policies.

In accordance with the Charities SORP (FRS 102) volunteer time is not recognised.

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

continued...

1. ACCOUNTING POLICIES - continued

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. Expenditure comprises direct costs and support costs.

All expenses, including support costs, are allocated or apportioned to the applicable expenditure headings.

The classification between activities is as follows:
-Expenditure on raising funds includes all expenditure associated with raising voluntary income for the charity. This includes the cost of advertisements, mailings, event costs and similar.
- Expenditure on charitable activities comprise expenditure on the charity's primary charitable purposes, principally in connection with raising awareness of the Bhopal disaster and providing grant support to alleviate the suffering of people who were directly or indirectly affected by the disaster.

Allocation of support costs
The majority of costs are directly attributable to specific activities. Certain central support costs such as office rent and expenditure, website and IT support, and similar are included as support costs. Such support costs are allocated to the above expenditure headings in the same ratio as the direct costs.

Governance costs (which comprise the costs associated with the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice) are also included as part of the support costs and allocated to the above expenditure headings in the same manner.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
All assets costing more than £500 and with an expected useful life exceeding one year are capitalised.

Tangible fixed assets are capitalised and depreciated at the following annual rates in order to write them off over their estimated useful lives:

Computer and similar equipment: 25% per annum based on cost

Other tangible fixed assets which have been fully depreciated are written out of the financial statements as their market value is considered to be negligible.

Taxation
The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

continued...

1. ACCOUNTING POLICIES - continued

Cash at bank and in hand
Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

Debtors
Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

Creditors
Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Foreign currencies
Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of the transaction. Exchange differences are taken into account in arriving at the net movement in funds.

Leased assets
Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged on a straight-line basis over the lease term

Fixed asset investments and realised gains and losses
Investments are a form of basic instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

The charity does not acquire put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sale proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	246,142	375,821
Gift aid	40,635	62,547
Legacies	99,949	33,930
Trusts	3,000	89,200
	389,726	561,498

continued...

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Events	55,505	3,232

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	726	10
Bank compensation	100	-
	826	10

5. RAISING FUNDS

Raising donations and legacies

	2022	2021
	£	£
Staff costs	26,678	18,822
Direct costs	43,788	56,393
Support costs	19,806	19,087
	90,272	94,302

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Grant funding of activities (see note 8)	Totals
	£	£	£
Awareness	45,029	-	45,029
Health,medical,nutritional,community relations and research	-	228,629	228,629
	45,029	228,629	273,658

continued...

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022	2021
	£	£
Staff costs	7,283	6,979
Direct costs	27,866	38,368
Support costs	9,880	11,508
	45,029	56,855

8. GRANTS PAYABLE

	2022	2021
	£	£
Health,medical,nutritional,community relations and research	228,629	(196,264)

The total grants paid to institutions during the year was as follows:

	2022	2021
	£	£
The Sambhavna Trust	-	(412,816)
The Chingari Trust	171,192	170,171
Other grants	57,437	46,381
	228,629	(196,264)

The charity makes grants to institutions in accordance with its grant-making policy as set out in the trustees report.

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Independent examination	2,000	1,920
Operating leases - rent	6,750	3,797

10. TRUSTEES' REMUNERATION AND BENEFITS

During the year, Tim Edwards, one of the trustees, was paid fees of £37,819 (2021: £37,819) in his capacity of managing trustee.

This is permissible under the Memorandum and Articles of Association of the charity.

Trustees' expenses

There were no reimbursed expenses to the trustees during the year (2021: none).

continued...

11. STAFF COSTS

Staff costs during the year were as follows:

	2022	2021
	£	£
Wages and salaries	91,466	71,332
Pension costs	1,451	1,787
Social security costs	8,063	5,295
	100,980	78,414

No employees earned £60,000 per annum (2021: none) or more (including taxable benefits but excluding employer contributions during the year.

The average number of employees during the year, calculated on a full-time equivalent basis, analysed by function, was as follows:

	2022	2021
	number	number
Finance officer	0.7	0.5
Administration	1.4	1.2
Campaign manager	0.2	0.2
Fundraiser and events	0.9	0.4
	3.2	2.3

In addition to the above, an amount of time, the value of which is impossible to quantify for the purposes of these financial statements, is donated by many volunteers throughout the year.

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. Details of remuneration paid to the trustees is detailed in note 10.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2021)

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	561,498	-	561,498
Other trading activities	3,232	-	3,232
Investment income	10	-	10
Other income	8,417	-	8,417
Total	573,157	-	573,157
EXPENDITURE ON			
Raising funds	94,302	-	94,302
Charitable activities			
Awareness	56,855	-	56,855
Health,medical,nutritional,community relations and research	(196,264)	-	(196,264)
Other	55,032	-	55,032

continued...

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2021) - continued

	Unrestricted fund £	Restricted funds £	Total funds £
Total	9,925	-	9,925
NET INCOME	563,232	-	563,232
RECONCILIATION OF FUNDS			
Total funds brought forward	(336,280)	-	(336,280)
TOTAL FUNDS CARRIED FORWARD	226,952	-	226,952

13. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2022 and 31 December 2022	1,760
DEPRECIATION	
At 1 January 2022 and 31 December 2022	1,760
NET BOOK VALUE	
At 31 December 2022	-
At 31 December 2021	-

14. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2022 and 31 December 2022	12,686
NET BOOK VALUE	
At 31 December 2022	12,686
At 31 December 2021	12,686

There were no investment assets outside the UK.

continued...

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Legacies receivable	47,545	38,172
Other debtors	5,395	9,651
Gift aid	40,262	23,512
Prepayments	4,839	3,152
	98,041	74,487

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	283	2,260
Social security and other taxes	1,922	1,555
Accrued grants	171,192	170,172
Accruals	9,318	5,792
	182,715	179,779

17. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	At 31.12.22
	£	£	£
Unrestricted funds			
General fund	226,952	20,179	247,131
TOTAL FUNDS	226,952	20,179	247,131

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	448,372	(428,193)	20,179
TOTAL FUNDS	448,372	(428,193)	20,179

Comparatives for movement in funds

	At 1.1.21	Net movement in funds	At 31.12.21
	£	£	£
Unrestricted funds			
General fund	(336,280)	563,232	226,952
TOTAL FUNDS	(336,280)	563,232	226,952

continued...

17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	573,157	(9,925)	563,232
TOTAL FUNDS	573,157	(9,925)	563,232

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

THE BHOPAL MEDICAL APPEAL

England & Wales - Charity number 1117526

Accounts

REGISTERED COMPANY NUMBER: 05826888 (England and Wales)
REGISTERED CHARITY NUMBER: 1117526

CHARITY
COMMISSION

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

FOR

THE BHOPAL MEDICAL APPEAL

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The BMA mission is: Caring for survivors of the world's worst industrial disaster and for people everywhere suffering from chemically caused illnesses.

The aim of the charity is to:

- Alleviate the suffering of people who were directly or indirectly affected by chemical disasters anywhere in the world and in particular, but not limited to, the city of Bhopal in India in the aftermath of the Union Carbide disaster of 3 December 1984 and other places in the world in such manner as the trustees think fit.

And in particular to:

- Support the Sambhavna clinic and other facilities in Bhopal which provide health, medical and nutritional approaches that alleviate the suffering of first and subsequent generations of gas-affected individuals and communities;

- Support research into major health and economic problems of affected communities, including the inter-generational health effects of the gas;

- Foster exchanges and relations with other individuals and communities who can benefit from, or input to, the work at Sambhavna Clinic;

- Raise awareness about the situation of communities in Bhopal and other communities suffering from the impacts of industrial pollution;

- Support efforts for adequate social, economic and environmental rehabilitation of affected communities in Bhopal, and also efforts to hold Union Carbide and owner Dow Chemical accountable for funding appropriate medical research, monitoring and long term care of victims, including those born after the 1984 disaster; and

- Build support for activities to alleviate suffering and prevent future disasters.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in the planning of future activities.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

ACHIEVEMENT AND PERFORMANCE
Activities,Specific Objectives and Achievements
Grantmaking

The charity supports organisations in Bhopal which provide health and other support to those suffering as a result of the 1984 disaster. The charity does not consider or acknowledge unsolicited applications, but invites applications from relevant organisations in Bhopal, and others seeking to alleviate the suffering of communities exposed to chemical hazards. The procedure requires a short application indicating the work for which funding is requested along with the latest annual report and financial statements of the applicant. Once an application has been received, the grants panel will meet to review the request and make a decision, or request additional information, within four weeks. A short report of activities is requested at the end of the grant period, or at intervals during the grant period.

An estimated 120,000-150,000 survivors of the disaster are still chronically ill. Over 23,000 have died of exposure-related illnesses and more are dying still. Tens of thousands of children born after the disaster suffer from growth problems and far too many teenage women suffer from menstrual disorders. Tuberculosis is several times more prevalent in the gas-affected population and cancers of the lung, throat, mouth and abdomen are running at ten times national rates. The failure of the official system of health care contributes to the medical disaster in Bhopal. Government-sponsored research and monitoring of the long-term health effects of Union Carbide's gases was abandoned in 1994 and has been only partially and unsatisfactorily revived in recent years. Official research agencies have since reportedly lost nearly 80% of their original cohort, undermining long-term health monitoring. So far, no treatment protocols for symptom complexes associated with toxic exposure have been established and symptomatic treatment remains the mainstay of the medical response. The indiscriminate prescription of steroids, antibiotics and psychotropic drugs compounds the damage caused by gas exposure.

Sambhavna Trust

The BMA has a long-standing commitment to support the work of the Bhopal People's Health and Documentation Centre, run by the Sambhavna Trust in Bhopal. The Sambhavna Trust is a charity, whose trustees include eminent doctors, scientists, writers and social workers. Sambhavna has shown that it is possible to evolve simple, safe, effective, ethical and participatory ways of treatment monitoring and research for the survivors. Survivors are offered free medical care through modern medicine, ayurveda (an indigenous system of medicine based on herbs) and yoga. The staff numbers approximately 60 (among whom over 20 are survivors themselves) and includes: five physicians; an ophthalmologist; two yoga and two Panchakarma therapists; and a group of community health workers who carry out surveys, health education and community organisation for better health. Over 100 community volunteers also work with Sambhavna staff to improve public health measures within 20 communities and are thus effectively dealing with diagnostic, preventive and curative aspects of diseases and conditions such as TB, Malaria, Cervical and breast cancer, Anaemia, Menstrual irregularities and others. Sambhavna is small compared to the magnitude and complexity of the disaster, but its clinic provides efficacious treatment to many survivors, supporting them through health initiatives in communities close to the site of the old Union Carbide factory.

The BMA was unable to contribute to the running costs of the Sambhavna Trust in 2021 (2019 - £314,002) due to a temporary change in the Trust's FCRA status. The BMA will continue to build reserves sufficient to meet future grant requests by the Trust given the considered expectation that the Trust's FCRA certificate will be renewed in the near future.

Chingari Trust

This all-woman trust was begun by two award-winning women, themselves gas-affected. It works with women survivors of the disaster and with children suffering from health conditions such as congenital malformations and brain damage to hearing impairment. In 2008 it began a new initiative to provide a community-based rehabilitation centre for children born with disabilities to parents affected by gas and water-contamination in order to support the growth and development of these children. Chingari has found that the number of children with varied disabilities has been increasing exponentially in the gas and water-contaminated areas of Bhopal. In 2011 the work of the Rehabilitation Centre expanded significantly and Chingari is now providing a specialist centre with services targeted to meet the needs of children with different disabilities. The Centre is now able to treat approximately 190 children per day. In 2012, Chingari began a nutritional programme to ensure that all children attending the centre receive at least one square meal per day. It is creating awareness of the rights of disabled, training community based workers and promoting inclusive education for children who are currently unable or unlikely to access education.

The BMA contributed £170,171 to the running costs of Chingari Trust in 2021 (2020 - £143,141).

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

The charity undertakes a programme of raising awareness and building up funds to achieve its objectives of supporting organisations in Bhopal. These activities focus particularly on publicising needs in Bhopal and building up a large and loyal group of supporters.

Because work supported by the charity addresses a historical disaster, raising awareness of ongoing and contemporary issues in Bhopal communities is especially critical to the charity's aims and objectives. To this end, a significant part of the charity's overall investment in fundraising is utilised in public communications. Performance is measured according to both immediate and medium-term return on investment, recruitment of new supporters and impact upon general public awareness of the issues presented.

Many of the charity's other activities derive direct benefit from this general public awareness. The charity works to increase direct communication with members of the public in the form of exhibitions, public talks, engagement with supportive organisations and local events work. This activity aims to build on existing awareness, fundraise and recruit new supporters at minimal cost to the charity.

Ahead of the financial year, trustees evaluate the charity's overall financial performance, assess risks, review audited accounts and budget requests from supported organisations, set targets for the next 12 months and agree forecasts. Management accounts are assessed on a monthly basis and quarterly performance reviewed at trustee meetings. Trustees also decide upon medium and longer-term goals that inform strategic development of the charity's activities. For much of this year the Covid-19 pandemic had a pronounced impact upon the charity's ability to engage with the public. Nevertheless, the charity's activities included:

Advertising activities
Advertisements placed in the national and specialist press are written in a carefully informative manner by a knowledgeable and experienced consultant. The approach aims to convey detailed information about the history and current situation and needs in Bhopal, and the work being undertaken by the organisations supported by the BMA. This ensures that our role in raising awareness and concern goes hand-in-hand with fundraising activities.

Historically, income generated by national print press advertisements was sufficient to provide a large proportion of the charity's income and meet its expenditure in supporting organisations in Bhopal. The large decline in circulation figures over the last decade, as well as the large increase in expenditure in Bhopal, has reduced the direct fundraising importance of advertising but not its strategic importance to the charity's aims and objectives. The vast majority of the charity's exceedingly loyal group of existing supporters were drawn to the charity through print advertising.

In 2021 a one-page advertisement was carried in the Guardian (circulation of approximately 250,000). Outreach was extended through inserting fundraising and awareness raising inserts in a wide range of targeted publications including: Resurgence, Tablet, The Friend, Ethical Consumer, 3rd Age, and Earth Matters.

Responses are assessed and adjustments in advertising and outreach made on the basis of both the level of donations and numbers of new donors reached. In 2021, national press advertising over the first half of the year generated an off-the-page return of £13,429 from 223 respondents, of which 116 were new to the charity. Post-campaign monitoring analyses data to reveal the revenue raised in donations and the breakdown between new and existing donors. True return on investment is measured over a number of years, though the charity typically expects off-the-page returns to be greater than the initial investment. The results demonstrate the continuing value of print advertising, even within a general context of decreasing print readership.

Supporter development
The charity works to maintain a personal link with its supporters, particularly those who wish to raise funds to contribute and heighten awareness of the problems. Many supporters raise funds on a regular basis, and others undertake great trials and testing activities to contribute to the work of the charity. The BMA always endeavours to stay in touch with supporters to thank them for their effort and commitment to the charity and to encourage further fundraising activities in the future.

Supporter mailings

The BMA did not send a physical mailing to supporters in 2021. The BMA produces an e-newsletter containing updates on the charity's work and general developments concerning Bhopal which is emailed to around 5,800 supporters each month.

Database development
The BMA finance officer liaises closely with the donor relations manager in order to continually improve the accuracy, flexibility and reporting capability of the database. In 2013, the BMA recruited a database fundraiser in order develop strategic approaches to utilising the database. Responses to the summer 2015 mailing, which strategically targeted 'lapsed' supporters, enabled the charity to streamline the database, thereby saving on postage and printing costs in future direct mailings.

At the end of 2021, the database recorded that the BMA has registered approximately 23,142 supporters, with approximately 150 contacting the BMA for the first time in 2020.

Website
The charity's website has an in-house editor and is regularly updated with news stories, blogs and current information. The site generally receives an upsurge in visitors during times of public appeals or when news concerning Bhopal breaks in print or digital media. The BMA uses blogs, social media and networking sites such as Twitter, Facebook, YouTube, Instagram and Flickr to reach a wider audience and encourage new supporters. Several of these social media platforms receive a substantial increase in interest and activity during the Bhopal anniversary period. In 2020, the BMA undertook to redesign the existing website. The new website will offers a simpler, clearer and more visual interface, with better overall accessibility to new and existing content. Content was substantially added to throughout 2020, and the charity finalised the redesign of the website in 2021.

Legacies
In Spring of 2011, the BMA wrote to supporters, introducing the idea of making a legacy commitment in the future. A number of supporters received follow up calls. The overall response was very positive, and led to a number of immediate donations, though it was anticipated that the true benefits of the legacy mailing would only be seen over time. The BMA received legacies totalling £33,930 in 2021.

In Memoriam Gifts
Generous gifts have also been sent to the charity 'in memoriam'. These are often given by a close relative of the deceased person in lieu of flowers at a funeral. **Elaine Matthews** organised a collection in memory of her late mother, **Celia Matthews**, raising a total of £710. **Jai Northover** raised £698.91 for **Mehroo Northover**, who was a long-term supporter of the charity. **D Margett** gave a total of £120 throughout 2021 in memory of his late wife, **Valerie Margett**, a supporter of the charity. Other in memoriam gifts included **J Evans** donating £50.00, **David Waugh** donating £20.00 and **Mr & Ms Mike & Sheelagh Pope & Bishop** donating £20.00. In total, Memoriam gifts for 2021 made up £1,618.91. The charity wishes to thank everyone who gave in memory of a loved one in 2021, and offers condolences to the family and friends of each. Your support for the survivors of Bhopal will never be forgotten.

Glastonbury Festival
In 2019 the charity continued its engagement with Glastonbury Festivals, sending our largest team (to date) of 130 volunteer recyclers/litter-pickers to help clean up the site every morning, over a 4-day period. Additional donations (£1,810) during the festival raised the total funds gained to £16,945. The 2020 pandemic caused the cancellation of the festival until further notice. In 2021 the festival was cancelled for a second year in a row in response to the pandemic. The charity has already begun planning for Glastonbury Festival 2022, with initial meetings held with Glastonbury management for the organising and administration of our volunteer litter picking teams.

Running for Bhopal
Despite the ongoing impact of Covid-19 during 2021, in the second half of the year running events started up again and we were able to field runners for the Brighton Marathon, and 10K weekend. In total the charity had four entrants for the 10K: **Patrick Figgins, Rosie Niblock, Jared Stoughton and Kit Wharton.** We also had one entrant for the full marathon, Neil Coleman. Between them, the five runners raised a total of £1,480 for the Bhopal Medical Appeal. The charity also expected to field a runner in the 2021 London Marathon, **Sam Toothill**, but he was unfortunately forced to withdraw from the event due to an injury sustained during training. The place has been deferred for next year's 2022 London Marathon.

The BMA aims to ensure that fundraising runs remain regular events, consolidating or increasing the numbers of runners each year where possible.

Shareholder resolutions

In the Autumn of 2013, the BMA worked in an advisory capacity with shareholders and investors of Dow Chemical and their advocates with the aim of raising concerns about the overall impact of Bhopal before the company's Annual General Meeting in 2014. The work revealed the impact of the Olympics campaign upon Dow Chemical, whose corporate brand rating has fallen 300% over the preceding five years. It was also revealed that Dow had lost, by its own reckoning, at least $300 million through lost investment opportunities in India due to Bhopal campaigners. Arguing implausibly that Bhopal had had no "financial, operational or reputational impact" upon it, Dow successfully excluded the resolution from the proxy of its 2014 AGM, a move publicly criticised by co-filers Amnesty and Calvert Investments. The BMA continued to work in an advisory capacity with shareholders and investors of Dow Chemical to assist on a proposed shareholder resolution for the 2015 Dow Chemical AGM. However, once more Dow Chemical successfully argued for the resolution to be excluded from the proxy for its 2015 AGM. In response to a plan of merger announced by both companies in late 2015, in 2016 the BMA also supported efforts to inform shareholders and investors of both Dow Chemical and DuPont Nemours of pending liabilities deriving from the Bhopal disaster.

In 2017 the charity continued to advise shareholders and investors in DowDuPont in preparation of shareholder resolutions intended to be brought before the inaugural DowDuPont AGM. The work resulted in the presentation of three separate resolutions referencing Bhopal at the company's inaugural AGM, held in Chicago on Wednesday, April 25th, 2018. Voting demonstrated that DowDuPont shareowners holding almost $50 billion worth of shares agreed that Company management is mishandling Bhopal. The basis of one proposal was that asset attachments orders and international injunctions - pending within civil and criminal cases on Bhopal - provided an imminent threat to DowDuPont. A full 38% of total shareholdings backed this proposal, which argued that that special meetings to address substantive issues could be called with a 10% vote share. The charity aims to continue with this advisory work in the future.

BMA Events

In partnership with Local Futures, in June the charity participated in World Localisation Day 2021. As part of the program of events an online discussion on Bhopal's Healing Garden at Sambhavna was hosted by the charity and streamed live on our Youtube channel. The discussion involved presentations by **Sathyu Sarangi**, managing trustee of The Sambhavna Trust, and **Terry Allan**, designer of Sambhavna's medicinal herb garden, and an organic farmer, by profession. The one-acre garden Terry helped create is used to produce fresh herbs for use in the manufacture of Ayurvedic medicines dispensed by the clinic, as well as train local staff and community members in organic growing techniques, educate the larger community about growing and using medicinal herbs, and demonstrate an alternative to agriculture and health care systems ruled by corporations. The event was a great way of raising awareness of both the charity's ongoing work and Sambhavna's innovative use of traditional Ayurvedic techniques alongside modern medicine in the treatment of gas-affected survivors.

On Thursday the 2nd of December 2021, the charity hosted 'Bhopal Lives', its first in-person event following the Covid-19 pandemic, to commemorate the 37th anniversary of the tragedy. Held at The Friends Meeting House, Brighton, over 30 guests attended an evening of reflection and discourse on the 37 years following the Bhopal gas disaster. Hosted by Managing Trustee **Tim Edwards**, the event featured readings by Bhopal born **Farah Edwards**, charity trustee and author **Annie Murray**, and author **Umi Sinha**. Ms Murray read a passage from her novel 'Mother and Child', the proceeds of which she donated to the survivors in Bhopal, while Ms Sinha read from her brother **Indra Sinha's** Booker-shortlisted novel 'Animal's People'. Following a minute's candlelight vigil in sympathy with the torchlight vigils held the same night by the survivors in Bhopal, the evening ended with a screening of director **Bala Kalaisam's** "Where Do the Children Play?", a short fly-on-the-wall documentary film depicting the survivors' 2008 foot march from Bhopal to Delhi and a subsequent street camp which eventually resulted in significant concessins to the campaign by Prime Minister Manmohan Singh.

Yoga For Bhopal

In spring 2016, supporter, yoga practitioner and author Meaghan Delahunt initiated an event in Edinburgh called Yoga for Bhopal in honour of the Sambhavna Clinic's yoga treatment programme, which has proven the health benefits of yoga for people suffering chronic diseases as a result of exposure to toxic chemicals. The charity supports the initiative's evolution with administrative and online promotional work.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

The Yoga for Bhopal programme continued again in 2020. The charity supplied yoga practitioners with a range of support materials including a pack of flyers, posters and promotion via the website, social media and monthly newsletter. In 2021the charity engaged with over 20 different yoga studios across the UK. This was the first Yoga for Bhopal campaign to take place after the lockdowns imposed due to the Covid-19 pandemic, with both online and physical events taking place. The two highlight events of Yoga for Bhopal Week in September were **Barbara Vidlon's** 'Yoga Morning', an innovative Iyengar yoga event that was free to attend with fundraising via a raffle, and **Peter Blackaby's** 'The Intention of Practice' online workshop. The two events raised a combined £1,400. In December, yoga instructor **Slofra Lamb** organised a 'Gentle Yang to Ying' session to commemorate the 37th anniversary of the tragedy, which raised a further £192, bringing the program's total income for the year to £1,590.

Our thanks to all those who organised and participated in these inspiring events for their passion and enthusiasm. The charity intends to support more yoga-based events in the future.

Volunteers
The charity wishes to thank the volunteers who helped in generous and imaginative ways to raise awareness and funds for the BMA during 2021, amidst continuing restrictions resulting from the global pandemic. We are extremely proud and appreciative of all endeavours to help fund our work in Bhopal.

During 2021 **Fiona Case**, a supporter of the charity since its beginnings in 1994, and coordinator for Glastonbury Festival, raised a grand total of £1,240 from three separate fundraising events. The biggest of these was the annual Pilton Jumble Trail in June, at which Fiona holds a stall for the BMA every year with the help of her friend **Jenny de Gex**. We are eternally grateful for Fiona for her continued and tireless efforts on behalf of the charity, and we would also like to thank Jenny, her husband **Michael Case,** and everyone else who has worked so hard to support the charity over the years.

In November 2021, Catalan photographer **Montse Argerich** created a stunning calendar of pictures from her trip to Bhopal and put them on sale, pledging to donate all proceeds to the survivors in Bhopal. With the help of online promotion from the charity, she was able to sell more than 20 copies, raising a total of £400 for the Bhopal Medical Appeal. This initiative was entirely Montse's own idea and involved much hard work and dedication. Our thanks to Montse for her remarkable, selfless effort on behalf of the survivors in Bhopal.

Our heartfelt thanks go to all volunteers, in whatever role. It is by thousands of small gestures of support and contributions that first free medical care for Bhopal survivors has been established and sustained for over a quarter century.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

FINANCIAL REVIEW

Financial review

Income from donations and legacies and other trading activities amounted to £561,498 in 2021 (2020 - £555,468), which represents an increase of £6,030 on the previous year. The BMA received legacies of £33,930 during the year (2020 - £87,238). Investment income for the year increased to £10 from £6, resulting in total income of £573,157 (2020 - £568,358). This represents an overall increase of 0.8% (2020 - increase of 16.3%). The BMA made no grant to Sambhavna Trust in 2021 (2020 - £nil), due to temporary changes in Sambhavna's FCRA status in India. A grant of £170,171 (2020 - £143,141) was made to Chingari Trust in 2021, an increase of £27,030, or 18.9% over 2020. The charity also made other grants of £46,381.

An important objective of the BMA is to ensure that accurate information is disseminated widely in the UK and elsewhere about the social, economic and health problems still encountered by survivors and future generations. Our awareness and educational work is critical to ensure ongoing support for work in Bhopal and approximately £56,855 (2020 - £51,128) was dedicated to this during 2021, which covers staff costs, advertising, publications and some campaign activities. This amounted to an increase of 11% on 2020's expenditure.

Financial position

The balance sheet shows total funds of £226,952 (2020 - (£336,280)). Cash balances at the year end amounted to £319,558 (2020 - £139,092).

As mentioned below, the principal risk facing the charitable company is its ability to generate sufficient income to cover expenditure incurred in fulfilling its objectives. The impact upon the charity of less favourable foreign exchange rates following the referendum on European Union membership has been compounded by a growth in the size of grants tendered to supported organisations in India and, as a result, the charitable company's reserves diminished since the beginning of 2016.

Grant requirements of supported organisations, which have generally risen each year according to inflation, are being actively reviewed on an on-going basis. A more detailed monitoring and evaluation of efficiency and appropriateness in use of funds has been developed. In order to support growth in the size of grants tendered to supported organisations over the last six years, the trustees have overseen a reduction of staffing levels and a reduction of operational overheads, both of which are subject to regular review.

Reductions in operational spending have not negatively impacted upon the charitable company's ability to generate income in prior years. Activities across 2011/12 significantly developed public awareness of its work and engagement with its own supporters. In 2012, the charitable company began a programme to consolidate this enhanced public profile, involving deeper public education and outreach, committed giving appeals, relationship fundraising and Trust and Foundation partnerships. Consequently, in 2013 and 2014 the charitable company generated increased levels of income sufficient to meet the generally increased expenditure upon grants. In both 2015 and 2016, the charity further reduced fundraising and awareness raising costs while again increasing expenditure upon grants. Consequently, the percentage of the charitable company's overall expenditure directed to medical relief continues to increase, year on year.

In 2017, a small increase in expenditure on awareness and educational work resulted in an increase in income from these activities. In 2018 an overall reduction in income led trustees to carefully reassess operational expenditure and income related activities. As a result trustees took the decision to restructure the charity's operations going forward, reducing UK staff and office costs while refocusing on core income generating activities. The implementation of this operational reconfiguration over the course of 2019 saw significantly reduced expenditure on the charity's UK office in 2020, as the costs of salaries reduced by 53% compared to 2019, while the charitable company's income was maintained and increased sufficiently to meet grant commitments. Trustees will at regular intervals continue to give careful consideration to further adjusting the levels of expenditure intended for the charity's activities.

The trustees have therefore reviewed the cash position of the charitable company and cash forecasts at the date of signing the accounts and are satisfied that the charitable company will be able to meet all of its financial commitments. As a consequence the trustees believe that the charitable company is well placed to manage its financial risks successfully and that the charitable company has adequate reserves to continue in operational existence for the foreseeable future. Accordingly the trustees continue to adopt the going concern basis in preparing the accounts.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

FINANCIAL REVIEW

Investment policy and objectives

As it is currently the trustees' intention to apply all funds within a relatively short time scale, the charity does not at present make investments which would expose the capital sums to risk. Funds held for the purpose of making grants are placed in deposit accounts which yield interest at rates commensurate with current market rates.

Reserves policy

As explained above the charity carries out a diverse range of activities, some of which comprise short-term and externally funded projects whilst others comprise long-term projects requiring significant ongoing financial commitment and investment.

The trustees have examined the requirement for free reserves, i.e. those unrestricted funds not invested in tangible fixed assets, designated for specific purposes or otherwise committed. The trustees consider that, given the nature of the charity's work, the charity should aim to hold free reserves equivalent to the cost of running the Sambhavna Clinic and Chingari Trust for up to 9 months and for up to 6 months of expenditure for salaries and organisational costs of the UK office.

This would enable both the Clinic and the Trust to continue to provide free services and treatments to their registered users for another 9 months if for any reason the charity closed down. Additionally, it would allow them the time and resources to explore other sources of funding without immediately affecting ongoing patient care. Currently those combined costs are £188,996 (2020 - £382,163). The trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources due to the timing differences in income flows, adequate working capital to over core costs, and will allow the charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. Though aspirational, the free reserves requirement is regularly monitored and reviewed

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a company limited by guarantee, and was set up by a Memorandum of Association on 24 May 2006. It was granted charitable registration in the UK on 9 January 2007. Legal responsibility for the management and stewardship is vested in the board of trustees.

On 2 April 2013, Bhopal Medical Appeal also registered itself with the Office of the Scottish Charity Regulator (OSCR) and was given the Scottish Charity Registration Number SC043904.

In 2020 the charity requested to be removed from the Scottish Charity Register. This was confirmed on 15 October 2020.

Governance

The board of trustees guides the implementation of the BMA's activities in raising awareness, fundraising and providing grants to organisations to fulfil its mission. It is guided by its constitution and decisions made at regular trustee meetings. An Organisational Guide sets the framework for the ways of achieving objectives, administrative and employment procedures, expected ethics and values, and the standards of outputs. Board sub-committees provide guidance between meetings, and trustees communicate regularly between meetings.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The board of trustees, which currently has 5 members, met four times in 2021. Decision making and oversight was also maintained via supportive sub-committees. The board convenes trustee sub-committees under three groupings: (a) Organisational; (b) Communications; and (c) Finance. Ad hoc support for staff and activities is established when required.

The Senior Management Team prepares a brief of the issues and decisions to be discussed at trustee meetings. In cases where a decision is required between meetings, information is circulated to all members of the board with a time frame for feedback. Issues may be first discussed within the Management sub-committee or other appropriate sub-committee before circulation to the full board. Trustees are committed to making decisions by consensus; if different views remain after open discussions have taken place, a majority decision may be taken.

The charity's Senior Management Team comprises the Operations Manager and Managing Trustee. The Senior Management Team report regularly to the Chair on the financial and operational performance of the charity. The activities carried out by consultants are agreed by the board and regular reports on progress are required. Reports are submitted to the Senior Management Team and/or trustees as appropriate.

In addition to the Senior Management Team, the charity employs a Finance Officer, a Charity Officer and a Fundraising Support Officer. It contracts one other for work on communications & fundraising.

In line with the charity's Memorandum and Articles of Association Tim Edwards (Trustee) is contracted as Managing Trustee.

Induction and training of new trustees

Recruitment and appointment of trustees

The Bhopal Medical Appeal aims to recruit trustees who have a connection to the welfare of the Bhopal survivors or other victims of industrial disasters, or a detailed knowledge of the situation in Bhopal, as well as members who will bring specific expertise (media, financial, legal, management, health). Board members may be re-elected and the Bhopal Medical Appeal aims to retain expertise beyond one three-year term of office. When recruiting, the Chair will provide a short biography of potential members for discussion by the board, and with their agreement will then approach these individuals and discuss the organisational needs, followed by a written invitation and details about board obligations.

The following trustees were in office throughout the period and up to the date of approval of the annual report and financial statements:

Induction and training of trustees

Trustees are provided with information and guidance on their role and responsibilities under Charity Commission regulations. The Bhopal Medical Appeal has developed an Organisational Guide which sets out in detail the responsibilities of trustees and employees. This document has been approved by the board of trustees and assists them in their role.

Key management personnel

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis.

Ordinarily none of the trustees are remunerated in respect of their services as trustees of the charity. Only out of pocket expenditure incurred by the trustees in relation to their role as trustees of the charity are reimbursed where claimed.

One trustee also acts as the Managing Trustee of the charity and is remunerated for this role. This is permissible under the Memorandum and Articles of Association of the charity. The role and level of remuneration are proposed by the Trustee Management Committee, and subsequently discussed and approved by the board of trustees in the absence of the Managing Trustee. The level of remuneration is reflective of the knowledge, experience and particular skill set required for the role and is based upon fee rates set for prior expert consultants, rather than identified market rates, which range considerably higher. Performance is subject to regular review by the Trustee Management Committee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Working with other organisations

The charity works with organisations that are campaigning for justice for survivors of the Bhopal gas disaster and in particular the International Campaign for Justice in Bhopal. To further its goals, and to raise awareness of the need for research, health and support activities in Bhopal, the charity works with other relevant international, national or local organisations that will promote awareness and action to meet its objectives. In 2019 it worked with two national chapters of Amnesty International on awareness raising of ongoing litigation and human rights issues pertaining to Bhopal.

Patrons and advisers

The BMA is grateful for the support of its patrons, whose support helps to significantly raise our profile and draw attention to on-going needs in Bhopal. Jon Snow, presenter of Channel 4 News, took on this role in 2009. Michael Eavis, founder of the Glastonbury Festival, agreed to become a patron in 2010 and Navin Shah, elected member of the London Assembly for Brent and Harrow, agreed to become a patron in 2013.

We are indebted to the writer Indra Sinha for his years of dedication to this charity, his guidance and wisdom and, of course, his creative excellence which continues to inspire the BMA's communications work.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have considered the major risks to which the charity is exposed and established systems to mitigate these risks. Principal risks and the strategies to manage them are below:

Financial

The principal risk facing the charitable company is its ability to generate sufficient income to cover expenditure incurred in fulfilling its objectives. This is described in more detail under 'financial position' above.
As a charity which raises funds for activities in Bhopal and other areas affected by chemical hazards, the trustees have considered a number of risks and taken the following actions:

-Sound accounting practices have been established and the BMA employs an accountant of sound and appropriate accounting expertise. The independent examiner was appointed based on their experience of working with charities. Good practices are followed in managing donations received from supporters.
-As a fund-raising and grant-giving charity the BMA can hold significant funds for disbursement. Care has been taken to invest these funds without risk and with an ethical bank and regular attention is paid to receiving the best return within these limits.
-As a charity which undertakes activities and awareness to raise funds, every effort is being made to increase the proportion of funds raised for its grant-giving purposes from the awareness-raising and fund-raising activities. Budgets are reviewed regularly and activities undertaken are assessed for their return on investment.
- As a charity which raises awareness of the problems facing survivors in Bhopal and elsewhere, trustees regularly review the balance of expenditure between awareness raising and its grant-giving obligations.
- As a charity which channels significant amounts of funding through foreign exchange services, attention is given to sourcing the best possible value for the charity. Because of the marked impact of the Brexit vote upon the valuation of sterling, the charity carefully optimises the timing of currency transfers overseas is investigating currency hedging options.

Governance and management

The risks of oversight and poor management have been addressed by holding regular trustee meetings and establishing board sub-committees to provide time for more detailed consideration of responsibilities and matters that arise. In particular, in 2008 a management sub-committee was established consisting of the Chair and two other trustees. Other sub-committees ensure that trustees can play a role between meetings in oversight and support. Staff have regular meetings with the Managing Trustee, Co-Chairs and other trustees.

Employment and consultants

The risks of not fulfilling good employment practice, and of employees or consultants not meeting expectations, have been considered. The contract of employment which employees sign was drawn up with guidance from a Human Resources consultant. Detailed job descriptions are provided to establish responsibilities and expectations. Trustees will seek advice from an employment law firm where necessary. Consultants engaged by the charity must sign a contract which details their tasks and timelines. Progress on these are reviewed at regular intervals by the Staff Management Committee. The risks of loss of key personnel have also been considered, and a process of succession planning has been implemented.

Operational

The risks of establishing good operational practices in a charity have been considered. An Organisational Guide provides assistance and guidance on the running of the charity and was reviewed and updated in 2015. The trustee sub-committees on finance, management and communications, as well as regular email communication, provide a structure for more detailed consideration of the day-to-day business of the charity than would be possible in trustee meetings alone.

Reputational

The risks of attracting poor publicity have been considered, and the trustees closely guard the production of material, including through a communications sub-committee. Outreach material is developed by a highly experienced consultant, and we are fortunate in having additional expertise to guide on fund-raising material. We engaged advice from a specialist law company when appropriate. These consultations assure trustees that all of the BMA's activities conform with charitable law, that its publications comply with libel laws and that any possible libel action may be vigorously and successfully rejected as all comments by the BMA in published materials have been made in the public interest.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Laws and regulations

The trustees are mindful of the need to comply with all legislation and regulations regarding charity governance. We receive regular updates from a legal firm on changes in charity law and their guidance is brought to the attention of trustees at their meetings. In managing its database of supporters, the Data Protection Act is fully observed. To meet the requirements of General Data Protection Regulations (2017), in advance the charity sought professional advice, reviewed and adapted all relevant practises for full compliance, appointed a data protection officer and published its privacy policy online. The charity is registered with the UK Fundraising Regulator and actively applies its Code of Fundraising Practise to its work in order to ensure best practise is followed throughout all fundraising.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
05826888 (England and Wales)

Registered Charity number
1117526

Registered office
Community Base
Queens Road
Brighton
East Sussex
BN1 3XG

Trustees
T P Edwards
S Matilal
A Mohammed
Ms A Murray
Professor S Sarkar

Independent Examiner
Christopher Robert Tyler FCA DChA FCIE
Institute of Chartered Accountants in England and Wales
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Bankers
CAF Bank Limited
PO Box 289
West Malling
ME19 4TA

Telephone
01273 603278

Website
www.bhopal.org

E-mail
admin@bhopal.org

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of The Bhopal Medical Appeal for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 28th SEP 2022 and signed on its behalf by:

T P Edwards - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BHOPAL MEDICAL APPEAL

Independent examiner's report to the trustees of The Bhopal Medical Appeal ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Christopher Robert Tyler FCA DChA FCIE
Institute of Chartered Accountants in England and Wales
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Date: [redacted]

THE BHOPAL MEDICAL APPEAL

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	561,498	-	561,498	555,462
Other trading activities	3	3,232	-	3,232	5,521
Investment income	4	10	-	10	6
Other income		8,417	-	8,417	7,369
Total		573,157	-	573,157	568,358
EXPENDITURE ON					
Raising funds	5	94,302	-	94,302	86,680
Charitable activities	6				
Awareness		56,855	-	56,855	51,128
Health,medical,nutritional,community relations and research		(196,264)	-	(196,264)	192,154
Other		55,032	-	55,032	81,128
Total		9,925	-	9,925	411,090
NET INCOME		563,232	-	563,232	157,268
RECONCILIATION OF FUNDS					
Total funds brought forward		(336,280)	-	(336,280)	(493,548)
TOTAL FUNDS CARRIED FORWARD		226,952	-	226,952	(336,280)

The notes form part of these financial statements

BALANCE SHEET
31 DECEMBER 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Investments	14	12,686	-	12,686	12,686
CURRENT ASSETS					
Debtors	15	74,487	-	74,487	71,479
Cash at bank and in hand		319,558	-	319,558	139,092
		394,045	-	394,045	210,571
CREDITORS					
Amounts falling due within one year	16	(179,779)	-	(179,779)	(559,537)
NET CURRENT ASSETS/(LIABILITIES)		214,266	-	214,266	(348,966)
TOTAL ASSETS LESS CURRENT LIABILITIES		226,952	-	226,952	(336,280)
NET ASSETS/(LIABILITIES)		226,952	-	226,952	(336,280)
FUNDS	17				
Unrestricted funds				226,952	(336,280)
TOTAL FUNDS				226,952	(336,280)

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 28th Sep 2022 and were signed on its behalf by:

T P Edwards - Trustee

The notes form part of these financial statements

THE BHOPAL MEDICAL APPEAL

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	180,456	79,647
Net cash provided by operating activities		180,456	79,647
Cash flows from investing activities			
Interest received		10	6
Net cash provided by investing activities		10	6
Change in cash and cash equivalents in the reporting period		180,466	79,653
Cash and cash equivalents at the beginning of the reporting period		139,092	59,439
Cash and cash equivalents at the end of the reporting period		319,558	139,092

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net Income for the reporting period (as per the Statement of Financial Activities)	563,232	157,268
Adjustments for:		
Depreciation charges	-	440
Interest received	(10)	(6)
Increase in debtors	(3,008)	(33,142)
Decrease in creditors	(379,758)	(44,913)
Net cash provided by operations	180,456	79,647

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.21 £	Cash flow £	At 31.12.21 £
Net cash			
Cash at bank and in hand	139,092	180,466	319,558
	139,092	180,466	319,558
Total	139,092	180,466	319,558

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees/directors consider that there are no material uncertainties about the company's ability to continue as a going concern. The trustees have taken advantage of the various sources of Government support during the COVID-19 pandemic and consider that it will not have a significant impact on the company's ability to continue trading. Income from trading activities is expected to reduce due to the lockdown conditions and steps are being taken to make cost savings. The trustees regard any impact to be short term rather than affecting the company's ability to continue as a going concern. There are no material uncertainties affecting the current year's accounts.

Income

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Donations

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacies

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the charity.

Gifts in kind

Donated goods are recognised at fair value unless it is impractical to measure this reliably in which case a derived value, being the cost of the item to the donor, is used. An equivalent amount is included as expenditure except where the donated good is a fixed asset in which case the corresponding amount is included in the appropriate fixed asset category and depreciated over the useful economic life in accordance with the charity's accounting policies.

In accordance with the Charities SORP (FRS 102) volunteer time is not recognised.

continued...

1. ACCOUNTING POLICIES - continued

Income
Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. Expenditure comprises direct costs and support costs.

All expenses, including support costs, are allocated or apportioned to the applicable expenditure headings.

The classification between activities is as follows:
-Expenditure on raising funds includes all expenditure associated with raising voluntary income for the charity. This includes the cost of advertisements, mailings, event costs and similar.
- Expenditure on charitable activities comprise expenditure on the charity's primary charitable purposes, principally in connection with raising awareness of the Bhopal disaster and providing grant support to alleviate the suffering of people who were directly or indirectly affected by the disaster.

Allocation of support costs
The majority of costs are directly attributable to specific activities. Certain central support costs such as office rent and expenditure, website and IT support, and similar are included as support costs. Such support costs are allocated to the above expenditure headings in the same ratio as the direct costs.

Governance costs (which comprise the costs associated with the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice) are also included as part of the support costs and allocated to the above expenditure headings in the same manner.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment, but not accrued as expenditure.

Tangible fixed assets
All assets costing more than £500 and with an expected useful life exceeding one year are capitalised.

Tangible fixed assets are capitalised and depreciated at the following annual rates in order to write them off over their estimated useful lives:

Computer and similar equipment: 25% per annum based on cost

Other tangible fixed assets which have been fully depreciated are written out of the financial statements as their market value is considered to be negligible.

Taxation
The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting
Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

Cash at bank and in hand
Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

Debtors
Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

Creditors
Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Foreign currencies
Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of the transaction. Exchange differences are taken into account in arriving at the net movement in funds.

Leased assets
Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged on a straight-line basis over the lease term

Fixed asset investments and realised gains and losses
Investments are a form of basic instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

The charity does not acquire put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sale proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

continued

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	375,821	412,140
Gift aid	62,547	53,034
Legacies	33,930	87,238
Trusts	89,200	3,050
	561,498	555,462

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Events	3,232	5,521

4. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	10	6

5. RAISING FUNDS

Raising donations and legacies

	2021	2020
	£	£
Staff costs	18,822	14,192
Direct costs	56,393	62,138
Support costs	19,087	10,350
	94,302	86,680

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Grant funding of activities (see note 8)	Totals
	£	£	£
Awareness	56,855	-	56,855
Health,medical,nutritional,community relations and research	-	(196,264)	(196,264)
	56,855	(196,264)	(139,409)

continued...

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021	2020
	£	£
Staff costs	6,979	7,484
Direct costs	38,368	37,539
Support costs	11,508	6,105
	56,855	51,128

8. GRANTS PAYABLE

	2021	2020
	£	£
Health,medical,nutritional,community relations and research	(196,264)	192,154

The total grants paid to institutions during the year was as follows:

	2021	2020
	£	£
The Sambhavna Trust	(412,816)	-
The Chingari Trust	170,171	143,141
Other grants	46,381	49,013
	(196,264)	192,154

The charity makes grants to institutions in accordance with its grant-making policy as set out in the trustees report.

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	-	440
Independent examination	1,920	2,280
Operating leases - rent	3,797	6,076

10. TRUSTEES' REMUNERATION AND BENEFITS

During the year, Tim Edwards, one of the trustees, was paid fees of £37,819 (2020: £37,819) in his capacity of managing trustee.

This is permissible under the Memorandum and Articles of Association of the charity.

continued...

10. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

There were no reimbursed expenses to the trustees during the year (2020: none).

11. STAFF COSTS

Staff costs during the year were as follows:

	2021	2020
	£	£
Wages and salaries	71,332	58,945
Pension costs	1,787	2,325
Social security costs	5,295	4,532
	78,414	65,802

No employees earned £60,000 per annum (2020: none) or more (including taxable benefits but excluding employer contributions during the year.

The average number of employees during the year, calculated on a full-time equivalent basis, analysed by function, was as follows:

	2021	2020
	number	number
Finance officer	0.5	0.5
Administration	1.2	1.6
Campaign manager	0.2	-
Fundraiser and events	0.4	-
	2.3	2.1

In addition to the above, an amount of time, the value of which is impossible to quantify for the purposes of these financial statements, is donated by many volunteers throughout the year.

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. Details of remuneration paid to the trustees is detailed in note 10.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2020)

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	555,462	-	555,462
Other trading activities	5,521	-	5,521
Investment income	6	-	6
Other income	7,369	-	7,369
Total	568,358	-	568,358
EXPENDITURE ON			
Raising funds	86,680	-	86,680

continued...

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2020) - continued

	Unrestricted fund £	Restricted funds £	Total funds £
Charitable activities			
Awareness	51,128	-	51,128
Health,medical,nutritional,community relations and research	192,154	-	192,154
Other	81,128	-	81,128
Total	411,090	-	411,090
NET INCOME	157,268	-	157,268
RECONCILIATION OF FUNDS			
Total funds brought forward	(493,548)	-	(493,548)
TOTAL FUNDS CARRIED FORWARD	(336,280)	-	(336,280)

13. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2021 and 31 December 2021	1,760
DEPRECIATION	
At 1 January 2021 and 31 December 2021	1,760
NET BOOK VALUE	
At 31 December 2021	-
At 31 December 2020	-

14. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2021 and 31 December 2021	12,686
NET BOOK VALUE	
At 31 December 2021	12,686
At 31 December 2020	12,686

There were no investment assets outside the UK.

continued...

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Legacies receivable	38,172	34,500
Other debtors	9,651	8,309
Gift aid	23,512	25,518
Prepayments	3,152	3,152
	74,487	71,479

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	2,260	764
Social security and other taxes	1,555	1,169
Accrued grants	170,172	555,957
Accruals	5,792	1,647
	179,779	559,537

17. MOVEMENT IN FUNDS

	At 1.1.21	Net movement in funds	At 31.12.21
	£	£	£
Unrestricted funds			
General fund	(336,280)	563,232	226,952
TOTAL FUNDS	(336,280)	563,232	226,952

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	573,157	(9,925)	563,232
TOTAL FUNDS	573,157	(9,925)	563,232

Comparatives for movement in funds

	At 1.1.20	Net movement in funds	At 31.12.20
	£	£	£
Unrestricted funds			
General fund	(493,548)	157,268	(336,280)
TOTAL FUNDS	(493,548)	157,268	(336,280)

continued...

17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	568,358	(411,090)	157,268
TOTAL FUNDS	568,358	(411,090)	157,268

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

THE BHOPAL MEDICAL APPEAL

England & Wales - Charity number 1117526

Accounts

REGISTERED COMPANY NUMBER: 05826888 (England and Wales)
REGISTERED CHARITY NUMBER: 1117526

CHARITY
COMMISSION

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

FOR

THE BHOPAL MEDICAL APPEAL

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The BMA mission is: Caring for survivors of the world's worst industrial disaster and for people everywhere suffering from chemically caused illnesses.

The aim of the charity is to:

- Alleviate the suffering of people who were directly or indirectly affected by chemical disasters anywhere in the world and in particular, but not limited to, the city of Bhopal in India in the aftermath of the Union Carbide disaster of 3 December 1984 and other places in the world in such manner as the trustees think fit.

And in particular to:

-Support the Sambhavna clinic and other facilities in Bhopal which provide health, medical and nutritional approaches that alleviate the suffering of first and subsequent generations of gas-affected individuals and communities;

-Support research into major health and economic problems of affected communities, including the inter-generational health effects of the gas;

-Foster exchanges and relations with other individuals and communities who can benefit from, or input to, the work at Sambhavna Clinic;

-Raise awareness about the situation of communities in Bhopal and other communities suffering from the impacts of industrial pollution;

- Support efforts for adequate social, economic and environmental rehabilitation of affected communities in Bhopal, and also efforts to hold Union Carbide and owner Dow Chemical accountable for funding appropriate medical research, monitoring and long term care of victims, including those born after the 1984 disaster; and

- Build support for activities to alleviate suffering and prevent future disasters.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in the planning of future activities.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

OBJECTIVES AND ACTIVITIES

Grantmaking

The charity supports organisations in Bhopal which provide health and other support to those suffering as a result of the 1984 disaster. The charity does not consider or acknowledge unsolicited applications, but invites applications from relevant organisations in Bhopal, and others seeking to alleviate the suffering of communities exposed to chemical hazards. The procedure requires a short application indicating the work for which funding is requested along with the latest annual report and financial statements of the applicant. Once an application has been received, the grants panel will meet to review the request and make a decision, or request additional information, within four weeks. A short report of activities is requested at the end of the grant period, or at intervals during the grant period.

An estimated 120,000-150,000 survivors of the disaster are still chronically ill. Over 23,000 have died of exposure-related illnesses and more are dying still. Tens of thousands of children born after the disaster suffer from growth problems and far too many teenage women suffer from menstrual disorders. Tuberculosis is several times more prevalent in the gas-affected population and cancers of the lung, throat, mouth and abdomen are running at ten times national rates. The failure of the official system of health care contributes to the medical disaster in Bhopal. Government-sponsored research and monitoring of the long-term health effects of Union Carbide's gases was abandoned in 1994 and has been only partially and unsatisfactorily revived in recent years. Official research agencies have since reportedly lost nearly 80% of their original cohort, undermining long-term health monitoring. So far, no treatment protocols for symptom complexes associated with toxic exposure have been established and symptomatic treatment remains the mainstay of the medical response. The indiscriminate prescription of steroids, antibiotics and psychotropic drugs compounds the damage caused by gas exposure.

Sambhavna Trust

The BMA has a long-standing commitment to support the work of the Bhopal People's Health and Documentation Centre, run by the Sambhavna Trust in Bhopal. The Sambhavna Trust is a charity, whose trustees include eminent doctors, scientists, writers and social workers. Sambhavna has shown that it is possible to evolve simple, safe, effective, ethical and participatory ways of treatment monitoring and research for the survivors. Survivors are offered free medical care through modern medicine, ayurveda (an indigenous system of medicine based on herbs) and yoga. The staff numbers approximately 60 (among whom over 20 are survivors themselves) and includes: five physicians; an ophthalmologist; two yoga and two Panchakarma therapists; and a group of community health workers who carry out surveys, health education and community organisation for better health. Over 100 community volunteers also work with Sambhavna staff to improve public health measures within 20 communities and are thus effectively dealing with diagnostic, preventive and curative aspects of diseases and conditions such as TB, Malaria, Cervical and breast cancer, Anaemia, Menstrual irregularities and others. Sambhavna is small compared to the magnitude and complexity of the disaster, but its clinic provides efficacious treatment to many survivors, supporting them through health initiatives in communities close to the site of the old Union Carbide factory.

The BMA was unable to contribute to the running costs of the Sambhavna Trust in 2020 (2019 - £314,002) due to a temporary change in the Trust's FCRA status. The BMA will continue to build reserves sufficient to meet future grant requests by the Trust given the considered expectation that the Trust's FCRA certificate will be renewed in the near future.

Chingari Trust

This all-woman trust was begun by two award-winning women, themselves gas-affected. It works with women survivors of the disaster and with children suffering from health conditions such as congenital malformations and brain damage to hearing impairment. In 2008 it began a new initiative to provide a community-based rehabilitation centre for children born with disabilities to parents affected by gas and water-contamination in order to support the growth and development of these children. Chingari has found that the number of children with varied disabilities has been increasing exponentially in the gas and water-contaminated areas of Bhopal. In 2011 the work of the Rehabilitation Centre expanded significantly and Chingari is now providing a specialist centre with services targeted to meet the needs of children with different disabilities. The Centre is now able to treat approximately 190 children per day. In 2012, Chingari began a nutritional programme to ensure that all children attending the centre receive at least one square meal per day. It is creating awareness of the rights of disabled, training community based workers and promoting inclusive education for children who are currently unable or unlikely to access education.

The BMA contributed £143,141 to the running costs of Chingari Trust in 2020 (2019 - £139,224).

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

ACHIEVEMENT AND PERFORMANCE

Activities,Specific Objectives and Achievements

The charity undertakes a programme of raising awareness and building up funds to achieve its objectives of supporting organisations in Bhopal. These activities focus particularly on publicising needs in Bhopal and building up a large and loyal group of supporters.

Because work supported by the charity addresses a historical disaster, raising awareness of ongoing and contemporary issues in Bhopal communities is especially critical to the charity's aims and objectives. To this end, a significant part of the charity's overall investment in fundraising is utilised in public communications. Performance is measured according to both immediate and medium-term return on investment, recruitment of new supporters and impact upon general public awareness of the issues presented.

Many of the charity's other activities derive direct benefit from this general public awareness. The charity works to increase direct communication with members of the public in the form of exhibitions, public talks, engagement with supportive organisations and local events work. This activity aims to build on existing awareness, fundraise and recruit new supporters at minimal cost to the charity.

Ahead of the financial year, trustees evaluate the charity's overall financial performance, assess risks, review audited accounts and budget requests from supported organisations, set targets for the next 12 months and agree forecasts. Management accounts are assessed on a monthly basis and quarterly performance reviewed at trustee meetings. Trustees also decide upon medium and longer-term goals that inform strategic development of the charity's activities. For much of this year the Covid-19 pandemic had a pronounced impact upon the charity's ability to engage with the public. As per directions provided by the World Health Organization, The Bhopal Medical Appeal took the decision that staff would begin working remotely from Monday, March 16th. Nevertheless, the charity's activities included:

Advertising activities

Advertisements placed in the national and specialist press are written in a carefully informative manner by a knowledgeable and experienced consultant. The approach aims to convey detailed information about the history and current situation and needs in Bhopal, and the work being undertaken by the organisations supported by the BMA. This ensures that our role in raising awareness and concern goes hand-in-hand with fundraising activities.

Historically, income generated by national print press advertisements was sufficient to provide a large proportion of the charity's income and meet its expenditure in supporting organisations in Bhopal. The large decline in circulation figures over the last decade, as well as the large increase in expenditure in Bhopal, has reduced the direct fundraising importance of advertising but not its strategic importance to the charity's aims and objectives. The vast majority of the charity's exceedingly loyal group of existing supporters were drawn to the charity through print advertising.

In 2020 a one-page advertisement was carried in the Guardian (circulation of approximately 250,000). Outreach was extended through inserting fundraising and awareness raising inserts in a wide range of targeted publications including: Resurgence, Tablet, Catholic Herald, The Friend, Ethical Consumer, and Earth Matters.

Responses are assessed and adjustments in advertising and outreach made on the basis of both the level of donations and numbers of new donors reached. In 2020, national press advertising over the first half of the year generated an off-the-page return of £18,065 from 243 respondents, of which 164 were new to the charity. Post-campaign monitoring analyses data to reveal the revenue raised in donations and the breakdown between new and existing donors. True return on investment is measured over a number of years, though the charity typically expects off-the-page returns to be greater than the initial investment. The results demonstrate the continuing value of print advertising, even within a general context of decreasing print readership.

Supporter development

The charity works to maintain a personal link with its supporters, particularly those who wish to raise funds to contribute and heighten awareness of the problems. Many supporters raise funds on a regular basis, and others undertake great trials and testing activities to contribute to the work of the charity. The BMA always endeavours to stay in touch with supporters to thank them for their effort and commitment to the charity and to encourage further fundraising activities in the future.

Supporter mailings

In 2020 the BMA mailed a booklet to supporters detailing a successful community program on Covid-19. Mailed in the winter, the booklet details how the 1984 gas disaster left behind multiple co-morbidities that make survivors at least five times more vulnerable to Covid-19. The booklet presents an action plan designed to monitor and suppress the spread of the virus. The plan has been developed in Bhopal by Sambhavna and Chingari but is able to be adapted by communities everywhere to protect themselves against Covid-19. Lacking the natural defences to fight the coronavirus, the personal safety of people in Bhopal depended on collective action. The method in the plan, the booklet demonstrates, is common sense based on best practice. It is meticulously organised but the magic is not in this or that idea or method. The magic is the people, it's the strong bond of trust between volunteers and people in the community they serve. In the 15 communities where the plan was at work, the first nine months saw just three cases and no deaths.

The mailing raised £88,955 in donations and approximately £2,659 in regular annual gifts from direct debits and standing orders. In addition to physical mailings, the BMA also produces an e-newsletter containing updates on the charity's work and general developments concerning Bhopal which is emailed to around 5,800 supporters each month.

Database development
The BMA finance officer liaises closely with the donor relations manager in order to continually improve the accuracy, flexibility and reporting capability of the database. In 2013, the BMA recruited a database fundraiser in order develop strategic approaches to utilising the database. Responses to the summer 2015 mailing, which strategically targeted 'lapsed' supporters, enabled the charity to streamline the database, thereby saving on postage and printing costs in future direct mailings.

At the end of 2020, the database recorded that the BMA has registered approximately 22,952 supporters, with approximately 200 contacting the BMA for the first time in 2020.

Website
The charity's website has an in-house editor and is regularly updated with news stories, blogs and current information. The site generally receives an upsurge in visitors during times of public appeals or when news concerning Bhopal breaks in print or digital media. The BMA uses blogs, social media and networking sites such as Twitter, Facebook, YouTube, Instagram and Flickr to reach a wider audience and encourage new supporters. Several of these social media platforms receive a substantial increase in interest and activity during the Bhopal anniversary period. In 2020, the BMA undertook to redesign the existing website. The new website will offers a simpler, clearer and more visual interface, with better overall accessibility to new and existing content. Content has been substantially added to throughout 2020, and the charity will finalise the redesign of the website in 2021.

Legacies
In Spring of 2011, the BMA wrote to supporters, introducing the idea of making a legacy commitment in the future. A number of supporters received follow up calls. The overall response was very positive, and led to a number of immediate donations, though it was anticipated that the true benefits of the legacy mailing would only be seen over time. The BMA received legacies totalling £87,238 in 2020.

In Memoriam Gifts
Generous gifts have also been sent to the charity 'in memoriam'. These are often given by a close relative of the deceased person in lieu of flowers at a funeral. Joseph Waring organised a collection for the BMA in lieu of flowers in memory of David Cluley, which raised £40. Graham Wadforth donated £250 on behalf of his late mother Edna Wadforth, a supporter of the charity. Jean Daruvala donated £50 in memory of Sarosh Daruvala. £300 was donated in memoriam of David Secker. Jane Ruhland donated £25 in memory of Anne Ruhland, who she said "felt very strongly about the injustice of the Bhopal poison gas cloud and the death and injury of so many innocent people". Caroline Barton sent £10 in memoriam of her father, GW Ridyard, a supporter of the charity. D Margett donated £100 in memory of his wife Valerie Margett, a supporter of the charity. Douglas Smyth donated £50 in honor of his friend Asif, whose father and mother both died of injuries due to the Bhopal disaster. Douglas met Asif during a visit to Bhopal in 2018.

Glastonbury Festival
In 2019 the charity continued its engagement with Glastonbury Festivals, sending our largest team (to date) of 130 volunteer recyclers/litter-pickers to help clean up the site every morning, over a 4-day period. Additional donations (£1,810) during the festival raised the total funds gained to £16,945. The 2020 pandemic caused the cancellation of the festival until further notice. The BMA aims to continue its engagement in 2022.

Running for Bhopal

The charity has regularly benefited from supporters taking on the challenge of sponsored running. The BMA aims to ensure that fundraising runs remain regular events, consolidating or increasing the numbers of runners each year where possible. However the 2020 pandemic caused the cancellation of the Brighton Marathon until September 2021 notice. Many other running events were also impacted.

Shareholder resolutions

In the Autumn of 2013, the BMA worked in an advisory capacity with shareholders and investors of Dow Chemical and their advocates with the aim of raising concerns about the overall impact of Bhopal before the company's Annual General Meeting in 2014. The work revealed the impact of the Olympics campaign upon Dow Chemical, whose corporate brand rating has fallen 300% over the preceding five years. It was also revealed that Dow had lost, by its own reckoning, at least $300 million through lost investment opportunities in India due to Bhopal campaigners. Arguing implausibly that Bhopal had had no "financial, operational or reputational impact" upon it, Dow successfully excluded the resolution from the proxy of its 2014 AGM, a move publicly criticised by co-filers Amnesty and Calvert Investments. The BMA continued to work in an advisory capacity with shareholders and investors of Dow Chemical to assist on a proposed shareholder resolution for the 2015 Dow Chemical AGM. However, once more Dow Chemical successfully argued for the resolution to be excluded from the proxy for its 2015 AGM. In response to a plan of merger announced by both companies in late 2015, in 2016 the BMA also supported efforts to inform shareholders and investors of both Dow Chemical and DuPont Nemours of pending liabilities deriving from the Bhopal disaster.

In 2017 the charity continued to advise shareholders and investors in DowDuPont in preparation of shareholder resolutions intended to be brought before the inaugural DowDuPont AGM. The work resulted in the presentation of three separate resolutions referencing Bhopal at the company's inaugural AGM, held in Chicago on Wednesday, April 25th, 2018. Voting demonstrated that DowDuPont shareowners holding almost $50 billion worth of shares agreed that Company management is mishandling Bhopal. The basis of one proposal was that asset attachments orders and international injunctions - pending within civil and criminal cases on Bhopal - provided an imminent threat to DowDuPont. A full 38% of total shareholdings backed this proposal, which argued that that special meetings to address substantive issues could be called with a 10% vote share. The charity aims to continue with this advisory work in the future.

BMA Events

On the 2nd December, the charity hosted its first ever live webinar, entitled 'Bhopal's Endless Disaster in the Time of Covid-19', focusing on the plight of Bhopal gas survivors today. Speaking during the webinar were health workers operating on the front line in gas-affected neighbourhoods, as well as medical and technical experts. Viewers learned about the 1984 Bhopal Gas Disaster's unremitting impacts, why survivors are left gravely at-risk to the Covid-19 pandemic, and how their selfless efforts to protect each other by means of a demanding and dangerous 'community shield' program carries important lessons for every community.

The webinar was hosted by Bridget Hanna, a medical anthropologist and research specialist who studied the health impacts of the disaster for her doctoral degree. Joe Jackson, Managing Director of Keltbray Remediation, spoke about the ongoing toxic contamination at the site and a possible roadmap to remediation. Dr. Dr Sanjay Shrivastava of the Sambhavna clinic, spoke about long-term health impact of the disaster on survivors and common health conditions resulting from exposure. Matrushri Shetty, Director of Programs and Strategy at the Lung Cares Foundation, spoke about the high vulnerability of Bhopal gas survivors to Covid-19 due to gas exposure and suggested some steps that might be taken to help protect their health. Our final talk was from Tabassum Ara, Community Health Worker at Sambhavna, who spoke about the creation of the Community Shield Campaign, the steps being taken to safeguard survivors, and the current figures for infections and deaths in the areas where the work is taking place. A huge thank you to Bridget, all of our speakers, and everyone who joined us from around the world for making it such a special, informative event.

An exhibition of Bhopal photography to be held at Westminster Hall, postponed due to a clash with the General Election shutting down Parliamentary buildings in November 2020, was rescheduled for April 2020. The event was subsequently postponed due to the pandemic. The charity aims to revive the event in 2022.

Yoga For Bhopal

In spring 2016, supporter, yoga practitioner and author Meaghan Delahunt initiated an event in Edinburgh called Yoga for Bhopal in honour of the Sambhavna Clinic's yoga treatment programme, which has proven the health benefits of yoga for people suffering chronic diseases as a result of exposure to toxic chemicals. The charity supports the initiative's evolution with administrative and online promotional work.

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The Yoga for Bhopal programme continued again in 2020. The charity supplied yoga practitioners with a range of support materials including a pack of flyers, posters and promotion via the website, social media and monthly newsletter. In January Heather Williams sent a cheque for £150 for her December yoga event. Helen Clay of the Sheffield Iyengar Yoga Centre planned a yoga workshop to raise money for Sambhavna on International Women's Day, March 8th 2020, but the event was impacted by the pandemic. From September 21st-27th the charity held a 'Yoga for Bhopal Week'. Meaghan Delahunt, founder of Yoga for Bhopal, kindly provided a Yoga Nidra recording for use by supporters of the charity. Organiser Danny Cusack, instructor Marion Gilsenan and the Red River Yoga studio in Navan, Ireland, held a Yoga for Bhopal Week Fundraiser on September 20th which raised €125. Neela Masani, the founder of Yoga Shanta in Sussex, also kindly provided us with a special Yoga Nidra audio recording. Neela also ran an online yoga nidra session as a fundraiser for Yoga for Bhopal Week. The session was a great success, raising more than £290 in total. A Yoga for Bhopal Zoom Workshop on October 16th held by Peter Blackaby, author of the book Intelligent Yoga, raised a incredible £1,600 for the Bhopal clinics!

Our thanks to all those who organised and participated in these inspiring events for their passion and enthusiasm. The charity intends to support more yoga-based events in the future.

Volunteers

The charity wishes to thank the volunteers who helped in generous and imaginative ways to raise awareness and funds for the BMA during 2020, even at times at the height of the pandemic. We are extremely proud and appreciative of all endeavours to help fund our work in Bhopal.

In January, long-term supporter and volunteer **Ian Jarvis**, a bodywork therapist, spent time working at the Chingari Rehabilitation Centre with physiotherapy staff. Ian reported in his own words: "I have been working all the time to date at Chingari, the clinic for children with congenital disabilities of any sort. In the Physiotherapy room are three physiotherapists, Sanjay, Huma and Rishi plus another working with the Occupational Therapists in another room. There is a similar number at the other clinic which is located quite close by. I have worked alongside Sanjay and his team before, I think in 2015. I see myself as a support to them, especially on busy days or when someone is taking a day or two break. Thus my workload is varied and I can never be certain which children I will work with. I most enjoy working with the older boys, I might call them 'young men' but there is mental capacity to consider as well, with whom I do hands-on therapy and supported exercises."

Ian worked with three of these 'young men', Abdullah, Manan and Khalid, reporting of the experience "It's unlikely that any of these three had the benefit of treatment as a baby. Chingari was founded only 15 years ago in 2004 and at that time there was a stigma around having a child with disability and often they would have been kept in the home all the time. That is one huge positive influence that Chingari has had with immeasurable social benefits. One thing I am appreciating with children is that you have to be inventive and flexible. Children have moods, just like all of us, and if he or she doesn't want to do an exercise 'today' it cannot be forced. There are a few hyper-active children and one child was wriggling so much we had to do completely inventive things which would also help his tissue and joints - and quickly, to keep him engaged. I needed to do this also with Khalid to ease his spine. There is no way I can lift him nor instruct him in an exercise so I quickly thought of a way I could give some movement that might help to release some at least of the stiffness. These then are just three of the many and varied examples of the long-term effects of that disaster back in 1984. None of these children was alive in 1984 and none had any responsibility for what happened yet they have been condemned to a life limited by it, or at least affected by it every day of their lives." Our gratitude to Ian for his care and dedication to those attending both Sambhavna and Chingari in Bhopal. More of Ian's reports can be seen and read on his 'Bhopal Today' social media channels.

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Fiona Case has been a supporter of the Bhopal Medical Appeal charity ever since it began in 1994. In addition to running regular fundraisers for the charity, along with her husband Michael, Fiona is also our coordinator for the litter picking team at the Glastonbury festival each year, raising thousands of pounds for the charity annually. Together with her magnificent family and friends, and the support of Glastonbury Festival, Fiona has been responsible for raising the astonishing total of £142,000! Across all of the years Fiona has been supporting Sambhavna and Chingari she had never seen them with her own eyes. In her own words, "I had never been to Bhopal for financial reasons as well as ethical - if I'd had the money wouldn't it be better to give it to the charity?" But in 2019, during a significant birthday, Fiona's husband Michael persuaded family and friends to donate to a fund for Fiona to travel to Bhopal for the first time. And so Fiona spent the end of 2019 and the beginning of 2020 in Bhopal, visiting both clinics and being part of New Year celebrations with staff and children at Chingari. Reflecting on her trip, Fiona says, "The one lesson I have learned from Bhopal is that hope, kindness and generosity are more important than anything else in the world. My sincere thanks again to everyone who has supported the people of Bhopal over the years, and who gave me the glorious opportunity of seeing the results myself." We are delighted that Fiona has at last been able to see the work her truly extraordinary support has made possible. It is difficult to put into words our gratitude for Fiona's passionate commitment to the Bhopal survivors, which shows no sign of tiring. Fiona donated money leftover from her trip to the charity, and in September raised over £200 during a Pilton 'Jumble Trail event, taking her contribution over the year past £1,000. Our thanks can never be enough.

In January, **Quaker groups in Ludlow and St Albans** held collections for the charity, raising £466 in total. On February 22nd **Dominic Welham**, a GCSE student from Bootham School in York, undertook a 25-mile cycle ride with friend Rob from Helmsley to Whitby to raise money for the clinics in Bhopal. Dominic set a fundraising target of £500. He easily surpassed his goal, raising more than double that amount! Dominic kindly wrote about the experience for us in his own words: 'The idea for this started last year, when Tim Edwards of the Bhopal Medical Appeal spoke at my school. What he showed us really affected me, the fact that one failure could destroy the lives of families and generations to come. I decided I wanted to take action and try to help some of the victims of this disaster, so I planned a charity bike ride, from Helmsley to Whitby with one of my good friends Rob. We would set off from Helmsley at 10:30 and hopefully get to Whitby at around 1 o'clock. We had 3 stops, each at 10 mile intervals: Kirkbymoorside, Horcum Hole and Blue Bank. Over the course of the ride we went through lots of different weathers: sun, rain, 20 mph wind and hail. The wind and hail was a nasty combination, especially when we were cycling in the open moors. I'm really glad I managed to finish the ride and we've raised nearly £1000 which is incredible and I really hope it can help with the efforts to bring health to all who suffered.' An enormous thank you to Dominic and Rob for raising an incredible £1,022 for the clinics in Bhopal, as well as to the staff at Bootham, and everybody who supported their efforts.

We are once again humbled and amazed at the efforts of one of our longest serving supporters, **Olivia Dell**, who continues to raise funds through making and selling peg dolls and kits, which are very popular. In March, just prior to the first lockdown, **Janice Coutu** of Bideford, Devon, donated the proceeds of a fundraising raffle held for the charity.

Also in March, **Hannah Hudson** and her mother Dominique had been planning to walk the entire length of Hadrian's Wall to raise money for the charity. Unfortunately, the pandemic prevented them from travelling to Cumbria. Instead of shelving the fundraiser they came up with a new plan. Hannah said this about it: 'The Test Way is a local, long-distance walk that follows the River Test through Hampshire into Berkshire for a distance of 44 miles. Starting Wednesday, 1st of April, and for as long as current guidelines and rules allow, we'll walk a section of this route each day, until we've done the whole length, first in one direction and then back again. This means we'll cover the same distance we would have walked along the Hadrian's Wall trail (88 miles). Current UK government guidelines allow members of the same family group to leave their home and undertake one form of exercise together each day, such as a walk. We will keep the required 2 m/6 ft distance from other walkers we meet along the pathways and take all the required and prescribed precautions!'

In July as lockdown restrictions eased **Linda Clift** donated £406 raised through a studio clearance sale at an antique textile dealers. In November **Heidemar Nel** of Wellingborough collected £365 for the charity in relation to **John McCann's** retirement. Later the same month, photographer **Silvia Alessi** donated £145 she received in prize money for her 2017 'Skin Project' in India, during which Silvia was hosted by families connected to Chingari.

Our heartfelt thanks go to all volunteers, in whatever role. It is by hundreds and thousands of small gestures of support and contributions that first free medical care for Bhopal survivors has been established and sustained for over a quarter century.

FINANCIAL REVIEW

Financial review

Income from donations and legacies and other trading activities amounted to £568,352 in 2020 (2019 - £488,758), which represents an increase of £79,594 on the previous year. The increase reflects continuing strong responses to public advertising and direct mailings. The BMA received legacies of £87,238 during the year (2019 - £39,550). Investment income for the year decreased to £6 from £135, resulting in total income of £568,358 (2019 - £488,893). This represents an overall increase of 16.3% (2019 - increase of 3.8%). The BMA was able to make no grant to Sambhavna Trust in 2020 (2019 - £314,002), a decrease of £314,002, or 100% on 2019, due to temporary changes in Sambhavna's FCRA status in India. A grant of £143,141 (2019 - £139,224) was made to Chingari Trust in 2020, an increase of £3,917, or 2.8% over 2019. The charity also made other grants of £49,013.

An important objective of the BMA is to ensure that accurate information is disseminated widely in the UK and elsewhere about the social, economic and health problems still encountered by survivors and future generations. Our awareness and educational work is critical to ensure ongoing support for work in Bhopal and approximately £51,128 (2019 - £94,320) was dedicated to this during 2020, which covers staff costs, advertising, publications and some campaign activities. This amounted to a decrease of 54% on 2019's expenditure.

Financial position

The balance sheet shows total funds of (£336,280) (2019 - (£493,548)). While reserves fall far short of the balance required per the reserves policy as noted above, the trustees acknowledge that the balance is arrived at after making full provision for the main grants payable to Sambhavna Clinic and Chingari Trust for the coming year and cash balances at the year end amounted to £139,092 (2019 - £59,439).

As mentioned below, the principal risk facing the charitable company is its ability to generate sufficient income to cover expenditure incurred in fulfilling its objectives. The impact upon the charity of less favourable foreign exchange rates following the referendum on European Union membership has been compounded by a growth in the size of grants tendered to supported organisations in India and, as a result, the charitable company's reserves diminished since the beginning of 2016.

Grant requirements of supported organisations, which have generally risen each year according to inflation, are being actively reviewed on an on-going basis. A more detailed monitoring and evaluation of efficiency and appropriateness in use of funds has been developed. In order to support growth in the size of grants tendered to supported organisations over the last six years, the trustees have overseen a reduction of staffing levels and a reduction of operational overheads, both of which are subject to regular review.

Reductions in operational spending have not negatively impacted upon the charitable company's ability to generate income in prior years. Activities across 2011/12 significantly developed public awareness of its work and engagement with its own supporters. In 2012, the charitable company began a programme to consolidate this enhanced public profile, involving deeper public education and outreach, committed giving appeals, relationship fundraising and Trust and Foundation partnerships. Consequently, in 2013 and 2014 the charitable company generated increased levels of income sufficient to meet the generally increased expenditure upon grants. In both 2015 and 2016, the charity further reduced fundraising and awareness raising costs while again increasing expenditure upon grants. Consequently, the percentage of the charitable company's overall expenditure directed to medical relief continues to increase, year on year.

In 2017, a small increase in expenditure on awareness and educational work resulted in an increase in income from these activities. In 2018 an overall reduction in income led trustees to carefully reassess operational expenditure and income related activities. As a result trustees took the decision to restructure the charity's operations going forward, reducing UK staff and office costs while refocusing on core income generating activities. The implementation of this operational reconfiguration over the course of 2019 saw significantly reduced expenditure on the charity's UK office in 2020, as the costs of salaries reduced by 53% compared to 2019, while the charitable company's income was maintained and increased sufficiently to meet grant commitments. Trustees will at regular intervals continue to give careful consideration to further adjusting the levels of expenditure intended for the charity's activities.

The trustees have therefore reviewed the cash position of the charitable company and cash forecasts at the date of signing the accounts and are satisfied that the charitable company will be able to meet all of its financial commitments. As a consequence the trustees believe that the charitable company is well placed to manage its financial risks successfully and that the charitable company has adequate reserves to continue in operational existence for the foreseeable future. Accordingly the trustees continue to adopt the going concern basis in preparing the accounts.

FINANCIAL REVIEW

Investment policy and objectives

As it is currently the trustees' intention to apply all funds within a relatively short time scale, the charity does not at present make investments which would expose the capital sums to risk. Funds held for the purpose of making grants are placed in deposit accounts which yield interest at rates commensurate with current market rates.

Reserves policy

As explained above the charity carries out a diverse range of activities, some of which comprise short-term and externally funded projects whilst others comprise long-term projects requiring significant ongoing financial commitment and investment.

The trustees have examined the requirement for free reserves, i.e. those unrestricted funds not invested in tangible fixed assets, designated for specific purposes or otherwise committed. The trustees consider that, given the nature of the charity's work, the charity should aim to hold free reserves equivalent to the cost of running the Sambhavna Clinic and Chingari Trust for up to 9 months and for up to 6 months of expenditure for salaries and organisational costs of the UK office.

This would enable both the Clinic and the Trust to continue to provide free services and treatments to their registered users for another 9 months if for any reason the charity closed down. Additionally, it would allow them the time and resources to explore other sources of funding without immediately affecting ongoing patient care. Currently those combined costs are £382,163 (2019 - £387,896). The trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources due to the timing differences in income flows, adequate working capital to over core costs, and will allow the charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. Though aspirational, the free reserves requirement is regularly monitored and reviewed.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a company limited by guarantee, and was set up by a Memorandum of Association on 24 May 2006. It was granted charitable registration in the UK on 9 January 2007. Legal responsibility for the management and stewardship is vested in the board of trustees.

On 2 April 2013, Bhopal Medical Appeal also registered itself with the Office of the Scottish Charity Regulator (OSCR) and was given the Scottish Charity Registration Number SCO43904.

In 2020 the charity requested to be removed from the Scottish Charity Register. This was confirmed on 15 October 2020.

Governance

The board of trustees guides the implementation of the BMA's activities in raising awareness, fundraising and providing grants to organisations to fulfil its mission. It is guided by its constitution and decisions made at regular trustee meetings. An Organisational Guide sets the framework for the ways of achieving objectives, administrative and employment procedures, expected ethics and values, and the standards of outputs. Board sub-committees provide guidance between meetings, and trustees communicate regularly between meetings.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The board of trustees, which currently has 5 members, met three times in 2020. Decision making and oversight was also maintained via supportive sub-committees. The board convenes trustee sub-committees under three groupings: (a) Organisational; (b) Communications; and (c) Finance. Ad hoc support for staff and activities is established when required.

The Senior Management Team prepares a brief of the issues and decisions to be discussed at trustee meetings. In cases where a decision is required between meetings, information is circulated to all members of the board with a time frame for feedback. Issues may be first discussed within the Management sub-committee or other appropriate sub-committee before circulation to the full board. Trustees are committed to making decisions by consensus; if different views remain after open discussions have taken place, a majority decision may be taken.

The charity's Senior Management Team comprises the Operations Manager and Managing Trustee. The Senior Management Team report regularly to the Chair on the financial and operational performance of the charity. The activities carried out by consultants are agreed by the board and regular reports on progress are required. Reports are submitted to the Senior Management Team and/or trustees as appropriate.

In addition to the Senior Management Team, the charity employs a Finance Officer, a Charity Officer and a Fundraising Support Officer. It contracts one other for work on communications & fundraising.

In line with the charity's Memorandum and Articles of Association Tim Edwards (Trustee) is contracted as Managing Trustee.

Induction and training of new trustees

Recruitment and appointment of trustees

The Bhopal Medical Appeal aims to recruit trustees who have a connection to the welfare of the Bhopal survivors or other victims of industrial disasters, or a detailed knowledge of the situation in Bhopal, as well as members who will bring specific expertise (media, financial, legal, management, health). Board members may be re-elected and the Bhopal Medical Appeal aims to retain expertise beyond one three-year term of office. When recruiting, the Chair will provide a short biography of potential members for discussion by the board, and with their agreement will then approach these individuals and discuss the organisational needs, followed by a written invitation and details about board obligations.

The following trustees were in office throughout the period and up to the date of approval of the annual report and financial statements:

Induction and training of trustees

Trustees are provided with information and guidance on their role and responsibilities under Charity Commission regulations. The Bhopal Medical Appeal has developed an Organisational Guide which sets out in detail the responsibilities of trustees and employees. This document has been approved by the board of trustees and assists them in their role.

Key management personnel

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis.

Ordinarily none of the trustees are remunerated in respect of their services as trustees of the charity. Only out of pocket expenditure incurred by the trustees in relation to their role as trustees of the charity are reimbursed where claimed.

One trustee also acts as the Managing Trustee of the charity and is remunerated for this role. This is permissible under the Memorandum and Articles of Association of the charity. The role and level of remuneration are proposed by the Trustee Management Committee, and subsequently discussed and approved by the board of trustees in the absence of the Managing Trustee. The level of remuneration is reflective of the knowledge, experience and particular skill set required for the role and is based upon fee rates set for prior expert consultants, rather than identified market rates, which range considerably higher. Performance is subject to regular review by the Trustee Management Committee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Working with other organisations

The charity works with organisations that are campaigning for justice for survivors of the Bhopal gas disaster and in particular the International Campaign for Justice in Bhopal. To further its goals, and to raise awareness of the need for research, health and support activities in Bhopal, the charity works with other relevant international, national or local organisations that will promote awareness and action to meet its objectives. In 2019 it worked with two national chapters of Amnesty International on awareness raising of ongoing litigation and human rights issues pertaining to Bhopal.

Patrons and advisers

The BMA is grateful for the support of its patrons, whose support helps to significantly raise our profile and draw attention to on-going needs in Bhopal. Jon Snow, presenter of Channel 4 News, took on this role in 2009. Michael Eavis, founder of the Glastonbury Festival, agreed to become a patron in 2010 and Navin Shah, elected member of the London Assembly for Brent and Harrow, agreed to become a patron in 2013.

We are indebted to the writer Indra Sinha for his years of dedication to this charity, his guidance and wisdom and, of course, his creative excellence which continues to inspire the BMA's communications work.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have considered the major risks to which the charity is exposed and established systems to mitigate these risks. Principal risks and the strategies to manage them are below:

Financial

The principal risk facing the charitable company is its ability to generate sufficient income to cover expenditure incurred in fulfilling its objectives. This is described in more detail under 'financial position' above.
As a charity which raises funds for activities in Bhopal and other areas affected by chemical hazards, the trustees have considered a number of risks and taken the following actions:

-Sound accounting practices have been established and the BMA employs an accountant of sound and appropriate accounting expertise. The independent examiner was appointed based on their experience of working with charities. Good practices are followed in managing donations received from supporters.
-As a fund-raising and grant-giving charity the BMA can hold significant funds for disbursement. Care has been taken to invest these funds without risk and with an ethical bank and regular attention is paid to receiving the best return within these limits.
-As a charity which undertakes activities and awareness to raise funds, every effort is being made to increase the proportion of funds raised for its grant-giving purposes from the awareness-raising and fund-raising activities. Budgets are reviewed regularly and activities undertaken are assessed for their return on investment.
- As a charity which raises awareness of the problems facing survivors in Bhopal and elsewhere, trustees regularly review the balance of expenditure between awareness raising and its grant-giving obligations.
- As a charity which channels significant amounts of funding through foreign exchange services, attention is given to sourcing the best possible value for the charity. Because of the marked impact of the Brexit vote upon the valuation of sterling, the charity carefully optimises the timing of currency transfers overseas is investigating currency hedging options.

Governance and management

The risks of oversight and poor management have been addressed by holding regular trustee meetings and establishing board sub-committees to provide time for more detailed consideration of responsibilities and matters that arise. In particular, in 2008 a management sub-committee was established consisting of the Chair and two other trustees. Other sub-committees ensure that trustees can play a role between meetings in oversight and support. Staff have regular meetings with the Managing Trustee, Co-Chairs and other trustees.

Employment and consultants

The risks of not fulfilling good employment practice, and of employees or consultants not meeting expectations, have been considered. The contract of employment which employees sign was drawn up with guidance from a Human Resources consultant. Detailed job descriptions are provided to establish responsibilities and expectations. Trustees will seek advice from an employment law firm where necessary. Consultants engaged by the charity must sign a contract which details their tasks and timelines. Progress on these are reviewed at regular intervals by the Staff Management Committee. The risks of loss of key personnel have also been considered, and a process of succession planning has been implemented.

Operational

The risks of establishing good operational practices in a charity have been considered. An Organisational Guide provides assistance and guidance on the running of the charity and was reviewed and updated in 2015. The trustee sub-committees on finance, management and communications, as well as regular email communication, provide a structure for more detailed consideration of the day-to-day business of the charity than would be possible in trustee meetings alone.

Reputational

The risks of attracting poor publicity have been considered, and the trustees closely guard the production of material, including through a communications sub-committee. Outreach material is developed by a highly experienced consultant, and we are fortunate in having additional expertise to guide on fund-raising material. We engaged advice from a specialist law company when appropriate. These consultations assure trustees that all of the BMA's activities conform with charitable law, that its publications comply with libel laws and that any possible libel action may be vigorously and successfully rejected as all comments by the BMA in published materials have been made in the public interest.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Laws and regulations

The trustees are mindful of the need to comply with all legislation and regulations regarding charity governance. We receive regular updates from a legal firm on changes in charity law and their guidance is brought to the attention of trustees at their meetings. In managing its database of supporters, the Data Protection Act is fully observed. To meet the requirements of General Data Protection Regulations (2017), in advance the charity sought professional advice, reviewed and adapted all relevant practises for full compliance, appointed a data protection officer and published its privacy policy online. The charity is registered with the UK Fundraising Regulator and actively applies its Code of Fundraising Practise to its work in order to ensure best practise is followed throughout all fundraising.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
05826888 (England and Wales)

Registered Charity number
1117526

Registered office
Community Base
Queens Road
Brighton
East Sussex
BN1 3XG

Trustees
T P Edwards
S Matilal (appointed 19.11.20)
A Mohammed
Ms A Murray (appointed 29.9.20)
Professor S Sarkar
S Sarangi (resigned 19.12.20)

Independent Examiner
Christopher Robert Tyler FCA DChA FCIE
Institute of Chartered Accountants in England and Wales
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Bankers
CAF Bank Limited
PO Box 289
West Malling
M19 4TA

Telephone
01273 603278

Website
www.bhopal.org

E-mail
admin@bhopal.org

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of The Bhopal Medical Appeal for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 31/10/21 and signed on its behalf by:

.....
T P Edwards - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BHOPAL MEDICAL APPEAL

Independent examiner's report to the trustees of The Bhopal Medical Appeal ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Christopher Robert Tyler FCA DChA FCIE
Institute of Chartered Accountants in England and Wales
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

Date: 14 November 2021.....

THE BHOPAL MEDICAL APPEAL

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	555,462	-	555,462	450,752
Charitable activities	5				
Awareness		-	-	-	2,250
Other trading activities	3	5,521	-	5,521	35,648
Investment income	4	6	-	6	135
Other income		7,369	-	7,369	108
Total		568,358	-	568,358	488,893
EXPENDITURE ON					
Raising funds	6	86,680	-	86,680	104,240
Charitable activities	7				
Awareness		51,128	-	51,128	94,320
Health,medical,nutritional,community relations and research		192,154	-	192,154	453,227
Other		81,128	-	81,128	89,657
Total		411,090	-	411,090	741,444
NET INCOME/(EXPENDITURE)		157,268	-	157,268	(252,551)
RECONCILIATION OF FUNDS					
Total funds brought forward		(493,548)	-	(493,548)	(240,997)
TOTAL FUNDS CARRIED FORWARD		(336,280)	-	(336,280)	(493,548)

The notes form part of these financial statements

BALANCE SHEET
31 DECEMBER 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	14	-	-	-	440
Investments	15	12,686	-	12,686	12,686
		12,686	-	12,686	13,126
CURRENT ASSETS					
Debtors	16	71,479	-	71,479	38,337
Cash at bank and in hand		139,092	-	139,092	59,439
		210,571	-	210,571	97,776
CREDITORS					
Amounts falling due within one year	17	(559,537)	-	(559,537)	(604,450)
NET CURRENT ASSETS/(LIABILITIES)		(348,966)	-	(348,966)	(506,674)
TOTAL ASSETS LESS CURRENT LIABILITIES		(336,280)	-	(336,280)	(493,548)
NET ASSETS/(LIABILITIES)		(336,280)	-	(336,280)	(493,548)
FUNDS	18				
Unrestricted funds				(336,280)	(493,548)
TOTAL FUNDS				(336,280)	(493,548)

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

BALANCE SHEET - continued
31 DECEMBER 2020

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 31/10/21 and were signed on its behalf by:

T P Edwards - Trustee

The notes form part of these financial statements

THE BHOPAL MEDICAL APPEAL

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	2020 £	2019 £
Cash flows from operating activities			
Cash generated from operations	1	79,647	(90,873)
Net cash provided by/(used in) operating activities		79,647	(90,873)
Cash flows from investing activities			
Purchase of fixed asset investments		-	(12,686)
Interest received		6	135
Net cash provided by/(used in) investing activities		6	(12,551)
Change in cash and cash equivalents in the reporting period		79,653	(103,424)
Cash and cash equivalents at the beginning of the reporting period		59,439	162,863
Cash and cash equivalents at the end of the reporting period		139,092	59,439

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020 £	2019 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	157,268	(252,551)
Adjustments for:		
Depreciation charges	440	440
Interest received	(6)	(135)
(Increase)/decrease in debtors	(33,142)	30,023
(Decrease)/increase in creditors	(44,913)	131,350
Net cash provided by/(used in) operations	79,647	(90,873)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.20 £	Cash flow £	At 31.12.20 £
Net cash			
Cash at bank and in hand	59,439	79,653	139,092
	59,439	79,653	139,092
Total	59,439	79,653	139,092

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees/directors consider that there are no material uncertainties about the company's ability to continue as a going concern. The trustees have taken advantage of the various sources of Government support during the COVID-19 pandemic and consider that it will not have a significant impact on the company's ability to continue trading. Income from trading activities is expected to reduce due to the lockdown conditions and steps are being taken to make cost savings. The trustees regard any impact to be short term rather than affecting the company's ability to continue as a going concern. There are no material uncertainties affecting the current year's accounts.

Income

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Donations

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacies

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the charity.

Gifts in kind

Donated goods are recognised at fair value unless it is impractical to measure this reliably in which case a derived value, being the cost of the item to the donor, is used. An equivalent amount is included as expenditure except where the donated good is a fixed asset in which case the corresponding amount is included in the appropriate fixed asset category and depreciated over the useful economic life in accordance with the charity's accounting policies.

In accordance with the Charities SORP (FRS 102) volunteer time is not recognised.

continued...

1. ACCOUNTING POLICIES - continued

Income
Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. Expenditure comprises direct costs and support costs.

All expenses, including support costs, are allocated or apportioned to the applicable expenditure headings.

The classification between activities is as follows:
-Expenditure on raising funds includes all expenditure associated with raising voluntary income for the charity. This includes the cost of advertisements, mailings, event costs and similar.
- Expenditure on charitable activities comprise expenditure on the charity's primary charitable purposes, principally in connection with raising awareness of the Bhopal disaster and providing grant support to alleviate the suffering of people who were directly or indirectly affected by the disaster.

Allocation of support costs
The majority of costs are directly attributable to specific activities. Certain central support costs such as office rent and expenditure, website and IT support, and similar are included as support costs. Such support costs are allocated to the above expenditure headings in the same ratio as the direct costs.

Governance costs (which comprise the costs associated with the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice) are also included as part of the support costs and allocated to the above expenditure headings in the same manner.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
All assets costing more than £500 and with an expected useful life exceeding one year are capitalised.

Tangible fixed assets are capitalised and depreciated at the following annual rates in order to write them off over their estimated useful lives:

Computer and similar equipment: 25% per annum based on cost

Other tangible fixed assets which have been fully depreciated are written out of the financial statements as their market value is considered to be negligible.

Taxation
The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting
Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

Cash at bank and in hand
Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

Debtors
Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

Creditors
Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Foreign currencies
Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of the transaction. Exchange differences are taken into account in arriving at the net movement in funds.

Leased assets
Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged on a straight-line basis over the lease term

Fixed asset investments and realised gains and losses
Investments are a form of basic instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

The charity does not acquire put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sale proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

continued...

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	412,140	341,002
Gift aid	53,034	57,700
Legacies	87,238	39,550
Trusts	3,050	12,500
	555,462	450,752

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Events	5,521	35,648

4. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	6	135

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2020	2019
		£	£
Grants	Awareness	-	2,250

Grants received, included in the above, are as follows:

	2020	2019
	£	£
IHL Trust	-	2,250

6. RAISING FUNDS

Raising donations and legacies

	2020	2019
	£	£
Staff costs	14,192	18,513
Direct costs	62,138	68,512
Support costs	10,350	17,215
	86,680	104,240

continued...

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8)	Grant funding of activities (see note 9)	Totals
	£	£	£
Awareness	51,128	-	51,128
Health,medical,nutritional,community relations and research	-	192,154	192,154
	51,128	192,154	243,282

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2020	2019
	£	£
Staff costs	7,484	40,924
Direct costs	37,539	38,191
Support costs	6,105	15,205
	51,128	94,320

9. GRANTS PAYABLE

	2020	2019
	£	£
Health,medical,nutritional,community relations and research	192,154	453,227

The total grants paid to institutions during the year was as follows:

	2020	2019
	£	£
The Sambhavna Trust	-	314,003
The Chingari Trust	143,141	139,224
Other grants	49,013	-
	192,154	453,227

The charity makes grants to institutions in accordance with its grant-making policy as set out in the trustees report.

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2020	2019
	£	£
Depreciation - owned assets	440	440
Independent examination	2,280	2,280
Operating leases - rent	6,076	7,500

continued...

11. TRUSTEES' REMUNERATION AND BENEFITS

During the year, Tim Edwards, one of the trustees, was paid fees of £37,819 (2019: £34,667) in his capacity of managing trustee.

This is permissible under the Memorandum and Articles of Association of the charity.

Trustees' expenses

There were no reimbursed expenses to the trustees during the year (2019: £1,682 to 5 trustees).

12. STAFF COSTS

Staff costs during the year were as follows:

	2020	2019
	£	£
Wages and salaries	58,945	124,894
Pension costs	2,325	7,955
Social security costs	4,532	6,646
	65,802	139,495

No employees earned £60,000 per annum (2019: none) or more (including taxable benefits but excluding employer contributions during the year.

The average number of employees during the year, calculated on a full-time equivalent basis, analysed by function, was as follows:

	2020	2019
	number	number
Administrator	1.0	0.7
Finance officer	0.5	0.7
Administration officer	0.6	0.5
Campaign manager	-	0.6
Fundraiser and events	-	0.4
	2.1	2.9

In addition to the above, an amount of time, the value of which is impossible to quantify for the purposes of these financial statements, is donated by many volunteers throughout the year.

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. Details of remuneration paid to the trustees is detailed in note 11.

continued...

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2019)

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	450,752	-	450,752
Charitable activities			
Awareness	-	2,250	2,250
Other trading activities	35,648	-	35,648
Investment income	135	-	135
Other income	108	-	108
Total	486,643	2,250	488,893
EXPENDITURE ON			
Raising funds	104,240	-	104,240
Charitable activities			
Awareness	92,070	2,250	94,320
Health,medical,nutritional,community relations and research	452,997	230	453,227
Other	89,657	-	89,657
Total	738,964	2,480	741,444
NET INCOME/(EXPENDITURE)	(252,321)	(230)	(252,551)
RECONCILIATION OF FUNDS			
Total funds brought forward	(241,227)	230	(240,997)
TOTAL FUNDS CARRIED FORWARD	(493,548)	-	(493,548)

continued...

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2020 and 31 December 2020	1,760
DEPRECIATION	
At 1 January 2020	1,320
Charge for year	440
At 31 December 2020	1,760
NET BOOK VALUE	
At 31 December 2020	-
At 31 December 2019	440

15. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2020 and 31 December 2020	12,686
NET BOOK VALUE	
At 31 December 2020	12,686
At 31 December 2019	12,686

There were no investment assets outside the UK.

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Legacies receivable	34,500	10,000
Other debtors	8,309	467
Gift aid	25,518	24,718
Prepayments	3,152	3,152
	71,479	38,337

continued...

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade creditors	764	432
Social security and other taxes	1,169	1,040
Accrued grants	555,957	586,136
Accruals and deferred income	1,647	16,842
	559,537	604,450

18. MOVEMENT IN FUNDS

	At 1.1.20	Net movement in funds	At 31.12.20
	£	£	£
Unrestricted funds			
General fund	(493,548)	157,268	(336,280)
TOTAL FUNDS	(493,548)	157,268	(336,280)

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	568,358	(411,090)	157,268
TOTAL FUNDS	568,358	(411,090)	157,268

Comparatives for movement in funds

	At 1.1.19	Net movement in funds	At 31.12.19
	£	£	£
Unrestricted funds			
General fund	(241,227)	(252,321)	(493,548)
Restricted funds			
Sambhavna restricted funding	230	(230)	-
TOTAL FUNDS	(240,997)	(252,551)	(493,548)

continued...

18. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	486,643	(738,964)	(252,321)
Restricted funds			
Sambhavna restricted funding	-	(230)	(230)
IHL Trust - grant for medical work while exploring other ways of supporting the broader campaign for justice and dignity.	2,250	(2,250)	-
	2,250	(2,480)	(230)
TOTAL FUNDS	488,893	(741,444)	(252,551)

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.