

RAMLUXMI CHARITABLE FOUNDATION

England & Wales - Charity number 1142901

Details

Other names RAMA CHARITABLE FOUNDATION, RAMLUXMI, RCF

Status Registered

Legal form Trust

Registered 2011-07-15

Register [View on the Charity Commission register](#)

Contact

Address 3 The Orchard
Wickford
Essex
SS12 0HB

Phone 00 44 7956 369557

Email vrramanathan@hotmail.com

Activities

Objects: SUCH CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT AS ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE IN PARTICULAR BUT NOT EXCLUSIVELY BY THE PROVISION OF GRANTS IN SRI LANKA AND INDIA.

Activities: Relief of sickness on poor young and elderly people by setting up medical camps, providing financial assistance, and providing financial assistance for poor children for their educational and living needs in Sri Lanka and India. Providing financial assistance to renovate the Saiva temples, schools and community centres which has been damaged by the recent civil war in Sri Lanka.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Human Resources, Provides Services, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Arts/culture/heritage/science, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- India
- Sri Lanka
- Essex
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£23,324	£31,022	-	-
2024-07-31	£89,962	£80,816	-	-
2023-07-31	£41,304	£40,071	-	-
2022-07-31	£41,393	£40,228	-	-
2021-07-31	£30,913	£27,915	-	-
2020-07-31	£22,189	£28,300	-	-

Trustees

Name	Role	Appointed
Dr VELAYUTHAM SANKARANARAYANAN PILLAI		2021-10-07
Kugan Cassius Ramanathan		2011-07-15
MR VYRAMUTTU RATTINAM RAMANATHNA FINSTSM,MINSTLM,CERTPFS,CERTCII(MP		2011-03-25
VIJEYALADCHUMY RAMANATHAN		2011-03-25
Vyramuthu Rattinam Loganathan		2021-10-07

RAMLUXMI CHARITABLE FOUNDATION

England & Wales - Charity number 1142901

Accounts



RAMLUXMI CHARITABLE FOUNDATION

UK Registered Charity No: 1142901

"Think of Charity Do Charity"

இராமலக்ஷ்மி அறக்கட்டளை

'அறத்தை நினை அறத்தைச் செய்'



3 The Orchard, Wickford, Essex, SS12 OHB, England

Tel : 00 44 1268 766624 WhatsApp : 00 44 7956 369557 E-mail : ramluxmi2000@gmail.com

RAMLUXMI CHARITABLE FOUNDATION

Report of the Trustees for the year ended 31 July 2024

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 July 2024.

Legal and Administrative information:

Ramluxmi Charitable Foundation is a registered charity with the charity registration number 1142901. It operates throughout London, Essex, India and Sri Lanka.

Principal Office: 3 The Orchard
Wickford
Essex
SS12 OHB

Bankers: Barclays Bank plc

Independent Examiner: Mr Soorippillai Balasingham
Chartered Accountant
156 Kensington Avenue
Manor Park
London
E12 6NN

Directors and Trustees:

The Executive Committee members of the charity are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees.

The Trustees serving during the year and since the year end were as follows:

Mr Vyramuttu Rattinam Ramanathan
Mr Subaharan Balasubramaniam
Mr Kugan Cassius Ramanathan
Mrs Vijeyaladchumy Ramanathan
Dr Velayutham Sangaranarayanan Pillai
Mr Vyramuthu Rattinam Loganathan

Strategy:

Our programmes will identify, make partners and work through accountable organisations in Sri Lanka and India.

Our Values:

- always place people at the heart of our activities
- be practical, flexible and adaptable.
- be strategic and long-term in approach.

Our Partners:

The Ramluxmi Charitable Foundation works with a wide range of partners to achieve its goals. Partners may be community organisations, temples, schools, and non-governmental agencies.

The Procedure and policy for grant making.**Grant making policy:**

The RCF's grants programme aim to support the growth and development of village level groups to implement its village regeneration programmes in Sri Lanka and India. The organisation does this by providing core funding to partner organisations together with some livelihood support for poor and less privileged people.

The programmes are periodically reviewed to ensure that operational guidelines are being met and reports obtained from each project.

Investment Policy:

The organisation had no investments.

Risk Management:

The trustees have a risk management strategy which comprises:

Periodical review of the risks the charity may face:

The establishment of systems and procedures to mitigate those risks identified by the plan. The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

Achievements and performance:

Last Financial year our priority was to collect more funds for the renovation of Hindu temples in Sri Lanka, and we have achieved in renovating the damaged temples, and Local village schools

All our other ongoing projects are also had been funded and all projects completed.

Structure Governance and Management

The Declaration of Trust made on 2nd July 2011 made by the first trustees is the governing document of the charity. The charity was established under the Trust Deed which established the objects and powers of the charity and is governed under the Trust deed.

Objectivities and activities:

Such charitable purposes for the public benefit as are exclusively charitable according to the laws of England and Wales as the trustees may from time to time determine but not exclusively by the provision of grants in Sri Lanka and India.

Activities:

Relief of sickness on poor young and elderly people by setting up medical camps, providing financial assistance for poor children for their education and living needs in Sri Lanka and India. Providing a voluntary service to visit a help old and vulnerable people living alone in Essex and London area.

Appointment of Trustees:

Under the term of the charity's Declaration of Trust, Management of the charity's affairs is vested in a board of trustees of not less than five or more than nine members. The board of trustees has the right to appoint members to the management committee either as additional members or to fill any casual vacancies.

Trustees Induction and Training:

The President of the trustees is responsible for the induction of any new trustees which involves awareness of trustees' responsibilities the governing document, administrative procedures and the history and philosophical approach of the charity.

A new trustee would receive copies of the previous year's annual report and accounts and a copy of the Charity Commission leaflet "The essential trustee: What you need to know".

Organisation:

Vision:

Enriching the quality of life of the people, especially the poor, the under privileged and the disabled, by empowering them through active participation and sustaining communities.

Mission:

Striving to improve the living conditions of the people by supporting and creating opportunities for the elderly, poor and under privileged and strengthening local organisations, groups, and institutions to improve the quality of life of such people and make them to have a normal life, while providing humanitarian assistance in time of need.

Renovation of Hindu Temples affected by civil war in Sri Lanka

Since year 2010 we are providing funds to rebuild and renovate the village temples, and the people to go and pray and do cultural activities and use as a meeting point for them to socialise and live in harmony.

Renovation of Village Small schools affected by civil war in Sri Lanka

Since year 2010 we are providing funds to renovate and rebuild the village small schools which were damaged in the civil war. These village schools are very essential for the education of poor children in the village,

Annual Cataract eye operations for village poor people in India

Since year 2004 yearly we are providing funds to perform a minimum of 100 cataract eye operations for the poor needy people in the villages of Tirupati district in India, this is an annual programme and enrich the lives of the elders by providing new vision to them. We are very much thankful to our partner organisation Navajeevan Blind Relief Centre in Tiruchanoor, Tirupati – 517 503 A.P India who organise the eye camps properly and send us reports promptly for the last 22 years.

Children Orphanages in Sri Lanka and India

Since year 2000 we are providing funds to look after the expenses of food, education, health and welfare needs of orphaned children living in the above home with other children.

Elders Centre – Pannalai Elders Centre, Pannalai , Tellippalai, Sri Lanka

Since year 2014 we are providing funds to run the above elders centre in the village for poor elderly people, the activities provided at the centre are designed to improve physical, mental and intellectual well-being through health talks, advice on health and healthy eating and keep-fit exercises,

Financial Review:

The Charity's annual income was £ 89,961.85 and expenses was £ 80, 816.31 reserve at the end of the year is £ 9,145.54 and the restricted reserves was £ Nil.

Our actual bank balance was as of 31 July 2024 was 14,776.62, which includes £ 5,631.28 brought from last year 31 July 2023

We received Gift aid payments £8,058 during this financial year.

Principal Funding Sources:

The principal funding source for the charity is currently by way of one off and regular monthly donations from well-wishers, and specific donations for specific projects from individuals.



Mr Vyramuttu Rattinam Ramanathan
President
15 May 2025



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

RAMLUXMI CHARITABLE FOUNDATION

**On accounts for the year
ended**

31 JULY 2024

**Charity no
(if any)**

1142901

Set out on pages

1 & 2

(remember to include the page numbers of additional sheets)

**Responsibilities and
basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 JULY 2024
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

**Independent
examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

23 MAY 2025

Name:

MR SOORIPPILLAI BALASINGHAM

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

CHARTERED ACCOUNTANT

Address:

156 KENSINGTON AVENUE

MANOR PARK, LONDON

E12 6RN

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

NONE



CHARITY COMMISSION
FOR ENGLAND AND WALES

1142901

Receipts and payments accounts

For the period
from

01-Aug-23


To

31-Jul-24

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
PUBLIC DONATIONS	81,904	-	-	81,904	32,243
GIFT AID HMRC	8,058	-	-	8,058	9,061
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	89,962	-	-	89,962	41,304
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	89,962	-	-	89,962	41,304
A3 Payments					
HINDU TEMPLES RENOVATION	42,264	-	-	42,264	13,459
LOCAL VILLAGE SCHOOLS	17,969	-	-	17,969	767
ORPHANGES RUNNING EXPENSES	4,000	-	-	4,000	6,438
HEALTH CARE PREVENTION	2,600	-	-	2,600	2,766
FINANCIAL HELP FOR POOR	6,212	-	-	6,212	6,037
OLD PEOPLE CENTRES	1,201	-	-	1,200	1,323
COLLEGE EDUCATION FOR	2,824	-	-	2,824	4,146
DONATIONS TO CHARITES	1,312	-	-	1,312	1,361
OTHER EXPENSES	2,434	-	-	2,434	3,774
Sub total	80,816	-	-	80,815	40,071
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	80,816	-	-	80,816	40,071
Net of receipts/(payments)	9,146	-	-	9,146	1,233
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	9,146	-	-	9,146	1,233

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		MR V R RAMANATHAN	15-May-25	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

RAMLUXMI CHARITABLE FOUNDATION

**On accounts for the year
ended**

31 JULY 2024

**Charity no
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23 MAY 2025

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qualification(s) or body
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NONE



CHARITY COMMISSION
FOR ENGLAND AND WALES

1142901

Receipts and payments accounts

For the period from	01-Aug-23	To	31-Jul-24
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Section A Receipts and payments

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Sub total	80,816	-	-	80,815	40,071
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	80,816	-	-	80,816	40,071
Net of receipts/(payments)	9,146	-	-	9,146	1,233
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	9,146	-	-	9,146	1,233

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		-	-	-
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	Total cash funds	-	-	-
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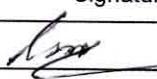
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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			-	-
			-	-
			-	-
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			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

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

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

Signature	Print Name	Date of approval
	MR V R RAMANATHAN	15-May-25

RAMLUXMI CHARITABLE FOUNDATION

England & Wales - Charity number 1142901

Accounts



RAMLUXMI CHARITABLE FOUNDATION

UK Registered Charity No: 1142901
"Think of Charity Do Charity"

இராமலக்ஷ்மி அறக்கட்டளை

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Tel : 00 44 1268 766624 WhatsApp : 00 44 7956 369557 E-mail : vrram46@yahoo.co.uk

RAMLUXMI CHARITABLE FOUNDATION

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The Trustees are pleased to present their annual report with the financial statements of the charity.

For the year ended 31 July 2023.

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Elders Centre – Pannalai Elders Centre, Pannalai , Tellippalai, Sri Lanka

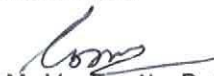
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Financial Review:

The Charity's annual income was £ 41,304 and expenses was £ 40,071 and reserve at the end of the year is £ 1,233, and the restricted reserves was £ Nil.

Principal Funding Sources:

The principal funding source for the charity is currently by way of one off and regular monthly donations from well-wishers, and specific donations for specific projects from individuals.



Mr Vyrmuttu Rattinam Ramanathan

Trustee

15 May 2024



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
RAMLUXMI CHARITABLE FOUNDATION

**On accounts for the year
ended**

31 JULY 2023

**Charity no
(if any)**

1142901

Set out on pages

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(remember to include the page numbers of additional sheets)

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**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

15 May 2024

Name:

Mr Soorippalai Balasingham

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

Chartered Accountant

Address:

156 Kensington Avenue

Manor Park
London

E12 6RN

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
RAMLUXMI CHARITABLE FOUNDATION

No (if any)
1142001

CC16a


Receipts and payments accounts

For the period from 01-Aug-22 To 31-Jul-23

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
PUBLIC DONATIONS	32,243	-	-	32,243	36,030
GIFT AID HMRC	9,061	-	-	9,061	5,363
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	41,304	-	-	41,304	41,393
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	41,304	-	-	41,304	41,393
A3 Payments					
HINDU TEMPLES RENOVATIONS	13,459	-	-	13,459	4,683
HINDU RELIGIOUS EDUCATION	767	-	-	767	1,616
ORPHANAGES RUNNING	6,438	-	-	6,438	10,833
HEALTH CARE PREVENTION	2,766	-	-	2,766	2,478
FINANCIAL HELP FOR POOR	6,037	-	-	6,037	6,490
OLD PEOPLE HOMES	1,323	-	-	1,323	1,265
COLLEGE EDUCATION FOR POOR	4,146	-	-	4,146	5,612
HINDU TEMPLES MAINTENANCE	1,361	-	-	1,361	5,405
DONATIONS TO CHARITIES	3,774	-	-	3,774	1,846
Sub total	40,071	-	-	40,071	40,228
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	40,071	-	-	40,071	40,228
Net of receipts/(payments)	1,233	-	-	1,233	1,165
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	1,233	-	-	1,233	1,165

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))			
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Mr V R Ramanathan	15-May-24	

RAMLUXMI CHARITABLE FOUNDATION

England & Wales - Charity number 1142901

Accounts



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RAMLUXMI CHARITABLE FOUNDATION

UK Registered Charity No: 1142901
"Think of Charity Do Charity"

இராமல்க்ஸ்மி அறக்கட்டளை

‘அறத்தை நினை அறத்தைச் செய்’



3 The Orchard, Wickford, Essex, SS12 OHB, England

Tel : 00 44 1268 766624 WhatsApp : 00 44 7956 369557 E-mail : ramluxmi2000@gmail.com

RAMLUXMI CHARITABLE FOUNDATION

Report of the Trustees for the year ended 31 July 2022

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 July 2022.

Legal and Administrative information:

Ramluxmi Charitable Foundation is a registered charity with the charity registration number 1142901. It operates throughout London, Essex, India and Sri Lanka

Principal Office: 3 The Orchard
Wickford
Essex
SS12 OHB

Bankers: Barclays Bank plc
Wickford Branch
Market Road
Wickford
Essex
SS12 0BA

Independent Examiner: Mr Soorippillai Balasingham
Chartered Accountant
156 Kensington Avenue
Manor Park
London
E12 6NN

Directors and Trustees:

The Executive Committee members of the charity are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees.

The Trustees serving during the year and since the year end were as follows:

Mr Vyramuttu Rattinam Ramanathan
Mr Subaharan Balasubramaniam
Mr Kugan Cassius Ramanathan
Mrs Vijeyaladchumy Ramanathan
Dr Velayutham Sangaranarayanan Pillai
Mr Vyramuthu Rattinam Loganathan

Structure Governance and Management:

The Declaration of Trust made on 2nd July 2011 made by the first trustees is the governing document of the charity. The charity was established under the Trust Deed which established the objects and powers of the charity and is governed under the Trust deed.

Objectivities and activities:

Such charitable purposes for the public benefit as are exclusively charitable according to the laws of England and Wales as the trustees may from time to time determine but not exclusively by the provision of grants in Sri Lanka and India.

Activities:

Relief of sickness on poor young and elderly people by setting up medical camps, providing financial assistance for poor children for their education and living needs in Sri Lanka and India. Providing a voluntary service to visit and help old and venerable people living alone in Essex and London area.

Appointment of Trustees:

Under the term of the charity's Declaration of Trust, Management of the charity's affairs is vested in a board of trustees of not less than five or more than nine members. The board of trustees has the right to appoint members to the management committee either as additional members or to fill any casual vacancies.

Trustees Induction and Training:

The President of the trustees is responsible for the induction of any new trustees which involves awareness of trustees' responsibilities the governing document, administrative procedures and the history and philosophical approach of the charity.

A new trustee would receive copies of the previous year's annual report and accounts and a copy of the Charity Commission leaflet "The essential trustee: What you need to know".

Organisation:**Vision:**

Enriching the quality of life of the people, especially the poor, the under privileged and the disabled, by empowering them through active participation and sustaining communities.

Mission:

Striving to improve the living conditions of the people by supporting and creating opportunities for the elderly, poor and under privileged and strengthening local organisations and groups and institutions to improve the quality of life of such people and make them to have a normal life, while providing humanitarian assistance in time of need.

Strategy:

Our programmes will identify, make partners and work through accountable organisations in Sri Lanka and India.

Our Values:

- always place people at the heart of our activities
- be practical, flexible and adaptable.
- be strategic and long-term in approach.

Our Partners:

The Ramluxmi Charitable Foundation works with a wide range of partners to achieve its goals. Partners may be community organisations, temples, schools and non-governmental agencies.

The Procedure and policy for grant making.**Grant making policy:**

The RCF's grants programme aim to support the growth and development of village level groups to implement its village regeneration programmes in Sri Lanka and India. The organisation does this by providing core funding to partner organisations together with some livelihood support for poor and less privileged people.

The programmes are periodically reviewed to ensure that operational guidelines are being met and reports obtained from each projects.

Investment Policy:

The organisation had no investments.

Risk Management:

The trustees have a risk management strategy which comprises:

Periodical review of the risks the charity may face:

The establishment of systems and procedures to mitigate those risks identified by the plan. The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

Achievements and performance:

Last Financial year our priority was to collect more funds for the renovation of Hindu temples in Sri Lanka and we have achieved in renovating the damaged temples. All our other ongoing projects are also had been funded and all projects completed.

Renovation of Hindu Temples affected by civil war in Sri Lanka

Since year 2010 we are providing funds to rebuild and renovate the village temples, and available them to the village people for them to go and pray and do cultural activities and use as a meeting point for them to socialise and live in harmony.

Annual Cataract eye operations for village poor people in India

Since year 2004 yearly we are providing funds to perform a minimum of 100 cataract eye operations for the poor needy people in the villages of Tirupati district in India, this is an annual programme and enrich the lives of the elders by providing new vision to them. We are very much thankful to our partner organisation Navajeevan Blind Relief Centre in Tiruchanoor, Tirupati – 517 503 A.P India who organise the eye camps properly and send us reports promptly for the last 15 years.

Children Orphanages in Sri Lanka and India

Since year 2000 we are providing funds to look after the expenses of food, education, health and welfare needs of 10 orphaned children living in the above home with other children.

Elders Centre – Pannalai Elders Centre, Pannalai , Tellippalai, Sri Lanka

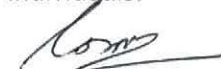
Since year 2014 we are providing funds to run the above elders centre in the village for poor elderly people, the activities provided at the centre are designed to improve physical, mental and intellectual well-being through health talks ,advice on health issues ,advice issues, advice on healthy eating and keep-fit exercises,

Financial Review:

The Charity's annual income was £ 41,393 and expenses was £ 40,228 and reserve at the end of the year is £ 1,165 and the restricted reserves was £ Nil.

Principal Funding Sources:

The principal funding source for the charity is currently by way of one off and regular monthly donations from well-wishers, and specific donations for specific projects from individuals.



Mr Vyramuttu Rattinam Ramanathan
President
23 February 2023



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

RAMLUXMI CHARITABLE FOUNDATION

**On accounts for the year
ended**

31 JULY 2022

**Charity no
(if any)**

1142901

Set out on pages

ENCLOSED 1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

23 February 2023

Name:

Mr Soorippalai Balasingham

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

Chartered Accountant

Address:

156 Kensington Avenue

Manor Park
London

E12 6NN

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name: RAMLUXMI CHARITABLE FOUNDATION (if any)

CC16a

For the period from: 01-Aug-21 To: 31-Jul-22

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total fun31 JUL 22ds to the nearest £	Last year to the nearest £
A1 Receipts					
PUBLIC DONATIONS	36,030	-	-	36,030	21,390
HMRC GIFT AID	5,363	-	-	5,363	9,523
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	41,393	-	-	41,393	30,913
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	41,393	-	-	41,393	30,913
A3 Payments					
HINDU TEMPLES RENOVATIONS	4,683	-	-	4,683	8,195
HINDU RELIGIOUS EDUCATION	1,616	-	-	1,616	2,920
ORPHANAGES RUNNING EXPENSES	10,833	-	-	10,833	2,300
HEALTH CARE PREVENTION	2,478	-	-	2,478	3,900
FINANCIAL HELP FOR POOR	6,490	-	-	6,490	6,200
OLD PEOPLE HOMES	1,265	-	-	1,265	2,100
COLLEGE EDUCATION FOR POOR	5,612	-	-	5,612	1,200
HINDU TEMPLES MAINTENANCE	5,405	-	-	5,405	2,100
DONATIONS TO UK CHARITIES	1,846	-	-	1,846	-
Sub total	40,228	-	-	40,228	27,915
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	40,228	-	-	40,228	27,915
Net of receipts/(payments)	1,165	-	-	1,165	2,998
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	1,165	-	-	1,165	2,998

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BANK ACCOUNT CASH	5,507	-	-
		-	-	-
		-	-	-
	Total cash funds	5,507	-	-
(agree balances with receipts and payments account(s))				

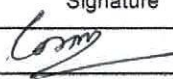
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	CASH AT BANK ACCOUNT	5,507	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

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

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

Signature	Print Name	Date of approval
	V. R. RAMANATHAN	23/08/23



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
RAMLUXMI CHARITABLE FOUNDATION

On accounts for the year
ended

31 JULY 2022

Charity no
(if any)

1142901

Set out on pages

ENCLOSED 1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 July 2022.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Independent
examiner's statement

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

23 February 2023

Name:

Mr Soorippalai Balasingham

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

Chartered Accountant

Address:

156 Kensington Avenue

Manor Park
London

E12 6NN

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

RAMLUXMI CHARITABLE FOUNDATION

England & Wales - Charity number 1142901

Accounts



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RAMLUXMI CHARITABLE FOUNDATION

UK Registered Charity No: 1142901
"Think of Charity Do Charity"

இராமல்சுமி அறக்கட்டளை

'அறத்தை நினை அறத்தைச் செய்'



3 The Orchard, Wickford, Essex, SS12 0HB, England

Tel : 00 44 1268 766624 WhatsApp : 00 44 7956 369557 E-mail : ramluxmi2000@gmail.com

RAMLUXMI CHARITABLE FOUNDATION

Report of the Trustees for the year ended 31 July 2021

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 July 2021.

Legal and Administrative information:

Ramluxmi Charitable Foundation is a registered charity with the charity registration number 1142901. It operates throughout London, Essex, India and Sri Lanka

Founded on: 1st January 2000

Principal Office: 3 The Orchard
Wickford
Essex
SS12 0HB

Bankers: Barclays Bank plc
Wickford Branch
Market Road
Wickford
Essex
SS12 0BA

Independent Examiner: Mr Soorippillai Balasingham FCCA
Chartered Accountant
156 Kensington Avenue
Manor Park
London
E12 6NN

Directors and Trustees:

The Executive Committee members of the charity are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees.

The 5 Trustees serving during the year and since the year end were as follows:

Mr Vyramuttu Rattinam Ramanathan
Mrs Shalini Ramanathan
Mr Kugan Cassius Ramanathan
Mrs Vijeyaladchumy Ramanathan
Mr Bhavan Ramanathan

Structure Governance and Management:

The Declaration of Trust made on 2nd July 2011 made by the first trustees is the governing document of the charity. The charity was established under the Trust Deed which established the objects and powers of the charity and is governed under the Trust deed.

Objectivities and activities:

Such charitable purposes for the public benefit as are exclusively charitable according to the laws of England and Wales as the trustees may from time to time determine but not exclusively by the provision of grants in Sri Lanka and India.

Activities:

Relief of sickness on poor young and elderly people by setting up medical camps, providing financial assistance for poor children for their education and living needs in Sri Lanka and India. Providing a voluntary service to visit and help old and vulnerable people living alone in Essex and London area.

Appointment of Trustees:

Under the term of the charity's Declaration of Trust, Management of the charity's affairs is vested in a board of trustees of not less than five or more than nine members. The board of trustees has the right to appoint members to the management committee either as additional members or to fill any casual vacancies.

Trustees Induction and Training:

The President of the trustees is responsible for the induction of any new trustees which involves awareness of trustees' responsibilities the governing document, administrative procedures and the history and philosophical approach of the charity.

A new trustee would receive copies of the previous year's annual report and accounts and a copy of the Charity Commission leaflet "The essential trustee: What you need to know".

Organisation:

Vision:

Enriching the quality of life of the people, especially the poor, the under privileged and the disabled ,by empowering them through active participation and sustaining communities.

Mission:

Striving to improve the living conditions of the people by supporting and creating opportunities for the elderly, poor and underprivileged and strengthening local organisations and groups and institutions to improve the quality of life of such people and make them to have a normal life, while providing humanitarian assistance in time of need.

Strategy:

Our programmes will identify, make partners and work through accountable organisations in Sri Lanka and India.

Our Values:

- always place people at the heart of our activities
- be practical, flexible and adaptable
- be strategic and long-term in approach

Our Partners:

The Ramluxmi Charitable Foundation works with a wide range of partners to achieve its goals. Partners may be community organisations, temples, schools and non-governmental agencies.

Grant making policy:

The RCF's grants programme aim to support the growth and development of village level groups to implement its village regeneration programmes in Sri Lanka and India.

The organisation does this by providing core funding to partner organisations together with some livelihood support for poor and less privileged people.

The programmes are periodically reviewed to ensure that operational guidelines are being met and reports obtained from each project.

Investment Policy:

The organisation had no investments.

Risk Management:

The trustees have a risk management strategy which comprises:

Periodical review of the risks the charity may face:

The establishment of systems and procedures to mitigate those risks identified by the plan. The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

Achievements and performance:

Last Financial year our priority was to collect more funds for the renovation of Hindu temples in Sri Lanka and we have achieved in renovating the damaged temples.

All our other ongoing projects are also had been funded and all projects are being near completion.

Renovation of Hindu Temples affected by civil war in Sri Lanka

Since in Sri Lanka the civil war ended in May 2009 year, we are providing funds to rebuild and renovate the country's village temples, and available them to the people for them to go and pray and do cultural activities and use as a meeting point for them to socialise and live in harmony.

Annual Cataract eye operations for village poor people in Tiruchanoor India

Since year 2004 yearly we are providing funds to perform a minimum of 100 cataract eye operations for the poor needy people in the villages of Tirupati district in India, this is an annual programme and enrich the lives of the elders by providing new vision to them.

We are very much thankful to our partner organisation Navajeevan Blind Relief Centre in Tiruchanoor, Tirupati – 517 503 A.P India who organise the eye camps properly and send us reports promptly for the last 19 years.

Children Orphanages in Sri Lanka and India

Since year 2000 we are providing funds to look after the expenses of food, education, health and welfare needs of orphaned children living in Orphanages.

Education and Living needs for Poor children in Sri Lanka and India

Since year 2009 we are providing funds for poor needy children to continue their education and their living needs

Elders Centre – Pannalai Elders Centre, Pannalai , Tellippalai, Sri Lanka

Since year 2014 we are providing funds to run the above elders centre in the village for poor elderly people, the activities provided at the centre are designed to improve physical, mental and intellectual well-being through health talks, advice on health issues advice on financial issues, advice on healthy eating and keep-fit exercises,

Financial Review:

The annual income for the period was £ 30,913 including Gift Aid received, and total expenditure was £ 27,195 the income over expenditure was £ 2,998.

We also received a Gift Aid payment of £ 9,523 from HMRC during this period.

The Charity's reserve funds at the end of the year July 2021 was £ 4,342 and the Restricted funds £0.

Principal Funding Sources:

The principal funding source for the charity is currently by way of one off and regular monthly donations from Trustees, well-wishers, and specific donations for specific projects from individual donors.



Mr Vyrmuttu Rattinam Ramanathan
President & Trustee
18 May 2022



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

RAMLUXMI CHARITABLE FOUNDATION

**On accounts for the year
ended**

31 JULY 2021

**Charity no
(if any)**

1142901

Set out on pages

Enclosed 1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

18 May 2022

Name:

Mr Soorippalai Balasingham

**Relevant professional
qualification(s) or body**

Chartered Accountant

(if any):

Address: 156 Kensington Avenue
Manor Park
London
E12 6AB

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

None



CHARITY COMMISSION
FOR ENGLAND AND WALES

RAMLUXMI CHARITABLE FOUNDATION
1142901

CC16a

Receipts and payments accounts

For the period from	01-Aug-20	To	31-Jul-21
---------------------	-----------	----	-----------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds	Last year to the nearest £
A1 Receipts					
PUBLIC DONATIONS	21,390	-	-	21,390	15,983
HMRC GIFT AID	9,523	-	-	9,523	6,300
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	30,913	-	-	30,913	22,283
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	30,913	-	-	30,913	22,283
A3 Payments					
TEMPLES RENOVATIONS	8,195	-	-	8,195	11,900
RELIGIOUS EDUCATION	2,920	-	-	2,920	1,400
ORPHANAGES	2,300	-	-	2,300	2,520
HEALTH CARE	3,900	-	-	3,900	2,590
HELP FOR POOR AND NEEDY	5,200	-	-	5,200	4,230
OLD PEOPLE HOMES	2,100	-	-	2,100	1,840
EDUCATION POOR CHILDREN	1,200	-	-	1,200	1,220
TEMPLES MAINTENANCE	2,100	-	-	2,100	2,600
	-	-	-	-	-
Sub total	27,915	-	-	27,915	28,300
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	27,915	-	-	27,915	28,300
Net of receipts/(payments)	2,998	-	-	2,998	- 6,017
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	2,998	-	-	2,998	- 6,017

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BANK ACCOUNT	4,342	1,345	-
	BANK ACCOUNT			-
		-	-	-
	Total cash funds	4,342	1,345	-
	(agree balances with receipts and payments account(s))			

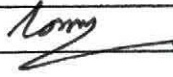
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

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

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

Signature	Print Name	Date of approval
	Mr Vyramuttu Rattinam Ramanathan	18-May-22