



## RAMLUXMI CHARITABLE FOUNDATION

UK Registered Charity No: 1142901

"Think of Charity Do Charity"

இராம்லக்ஸ்மி அறக்கட்டளை

‘அறத்தை நினை அறத்தைச் செய்’



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

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### **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 2<sup>nd</sup> 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



# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### 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").

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  
Address (if any):

## RAMLUXMI CHARITABLE FOUNDATION

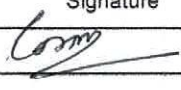
CC16a

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 £
<b>A1 Receipts</b>					
PUBLIC DONATIONS	36,030	-	-	36,030	21,390
HMRC GIFT AID	5,363	-	-	5,363	9,523
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>41,393</b>	<b>-</b>	<b>-</b>	<b>41,393</b>	<b>30,913</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>41,393</b>	<b>-</b>	<b>-</b>	<b>41,393</b>	<b>30,913</b>
<b>A3 Payments</b>					
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	-
<b>Sub total</b>	<b>40,228</b>	<b>-</b>	<b>-</b>	<b>40,228</b>	<b>27,915</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>40,228</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27,915</b>
<b>Net of receipts/(payments)</b>	<b>1,165</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,998</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>1,165</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,998</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	BANK ACCOUNT CASH	5,507	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	5,507	-	-
	(agree balances with receipts and payments account(s))			
<b>B2 Other monetary assets</b>	CASH AT BANK ACCOUNT	5,507	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	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
			V. R. RAMANATHAN	23/08/23





# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

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RAMLUXMI CHARITABLE FOUNDATION

On accounts for the year  
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31 JULY 2022

Charity no  
(if any)

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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

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