



# 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 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 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 0HB

**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 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 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 Vyrmuttu 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 £
<b>A1 Receipts</b>					
PUBLIC DONATIONS	81,904	-	-	81,904	32,243
GIFT AID HMRC	8,058	-	-	8,058	9,061
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	89,962	-	-	89,962	41,304
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	89,962	-	-	89,962	41,304
<b>A3 Payments</b>					
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
<b>Sub total</b>	80,816	-	-	80,815	40,071
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	80,816	-	-	80,816	40,071
<b>Net of receipts/(payments)</b>	9,146	-	-	9,146	1,233
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<b>Cash funds this year end</b>	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 £
<b>B1 Cash funds</b>		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))			
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>				
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>				
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>				
			-	
			-	
			-	
			-	
			-	
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  
(if any)**

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**Date:**

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CHARITY COMMISSION  
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1142901

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GIFT AID HMRC	8,058	-	-	8,058	9,061
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>89,962</b>	<b>-</b>	<b>-</b>	<b>89,962</b>	<b>41,304</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>89,962</b>	<b>-</b>	<b>-</b>	<b>89,962</b>	<b>41,304</b>
<b>A3 Payments</b>					
HINDU TEMPLES RENOVATION	42,264	-	-	42,264	13,459
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<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>80,816</b>	<b>-</b>	<b>-</b>	<b>80,816</b>	<b>40,071</b>
<b>Net of receipts/(payments)</b>	<b>9,146</b>	<b>-</b>	<b>-</b>	<b>9,146</b>	<b>1,233</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>9,146</b>	<b>-</b>	<b>-</b>	<b>9,146</b>	<b>1,233</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>		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))			
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>				
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>				
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>				
			-	
			-	
			-	
			-	
			-	
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