



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
British Malayali Charity Foundation

On accounts for the year  
ended

31/12/2020

Charity no  
(if any) 1150804

Set out on pages

1

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

Date: 28/10/2021

Name:

Sibichen George

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

Address:

Seacom Services (Accountancy) Ltd

Suite 6, Westward House, Glebeland Road, Camberley, GU5 3DB



Receipts and payments accounts

CC16a

For the period  
from

01/01/2020

to

31/12/2020

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Direct Donations Received	23,690	-	-	23,690	12,039
Donations through Virgin Money Giving	52,132	-	-	52,132	111,558
Other Receipts	10	-	-	10	68
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>75,831</b>	<b>-</b>	<b>-</b>	<b>75,831</b>	<b>123,665</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>75,831</b>	<b>-</b>	<b>-</b>	<b>75,831</b>	<b>123,665</b>
<b>A3 Payments</b>					
Financial aid for education	40,920	-	-	40,920	1,005
Other Financial aid to the poor	20,775	-	-	20,775	32,250
Repartriation and Funeral Support	59,710	-	-	59,710	32,060
Donations to UK Charities	1,480	-	-	1,480	1,500
Fund Raising Events Expenses	-	-	-	-	5,856
Accounting fee	350	-	-	350	350
Hall Rent	-	-	-	-	125
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>123,235</b>	<b>-</b>	<b>-</b>	<b>123,235</b>	<b>73,146</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>123,235</b>	<b>-</b>	<b>-</b>	<b>123,235</b>	<b>73,146</b>
<b>Net of receipts/(payments)</b>	<b>- 47,404</b>	<b>-</b>	<b>-</b>	<b>- 47,404</b>	<b>50,519</b>

A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	63,961	-	-	13,442
Cash funds this year end	16,557	-	-	63,961

## 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 Balance at HSBC Bank	16,557		
	<b>Total cash funds</b>	16,557	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets				
				-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
B5 Liabilities		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

*Shaji Thomas*  
Shaji Thomas (Oct 27, 2021 13:33 GMT+1)

*George Mathew*

Shaji Thomas  
George Mathew

Oct 27, 2021  
Oct 27, 2021



# BRITISH MALAYALI CHARITY FOUNDATION

Regn No. 1150804  
www.bmcharity.org  
email: [charity@britishmalayali.co.uk](mailto:charity@britishmalayali.co.uk)

---

## BMCF Annual Report (January to December 2020)

### Highlights of activities in the financial year 2020.

01. The financial year 2020 was very challenging and quite extraordinary for BMCF, like any other charities in the UK, due to the outbreak of Covid-19 pandemic. BMCF played its role to extent the support to the needy, while maintaining the strict regulations and lockdown rules laid down by the government from time to time. Since the physical meetings were restricted, meetings were conducted through online audio/video platforms with the approval from the Charity Commission.

A General Meeting of the British Malayali Charity Foundation including the trustees, advisory board and the members were conducted through video conference on Saturday 6th June 2020 at 3 PM to pay tribute to the people died across the world due to the coronavirus pandemic. Working report and accounts were submitted by Secretary and Treasurer accordingly. It was decided in the meeting to set up a helpline to assist the people affected by covid-19.

An exclusive 'Covid Support Appeal' is made to support local community members. For this support, documentation procedures were relaxed, such as filling / sending out application forms to avoid delay in providing the assistance. The charity has supported 29 people who were facing severe financial crisis during lockdown, many of them were students arrived in the UK recently and were struggling to find their daily necessities. A total amount of £5675.00 were given out as Covid-19 support.

Besides the financial aid provided, charity has constituted a separate Covid Support Appeal team, including trustees and advisory members to support the affected people. A 24-hour helpline number was also set up to get in touch with the trust members.

02. Virgin money giving account operated along with our bank account, in full swing during 2020 thereby enabling the charity to receive gift aid as well on the charitable contributions, after the deduction of Virgin money giving's commission.

03. As always, the online newspaper 'Britishmalayli.co.uk' was an important tool in reaching appeals to public, raising funds and publishing information about charity along with its website.

04. The trust took complete advantage of modern technology this year especially in the wake of Covid-19 outbreak by using online social medias such as Facebook/WhatsApp to publish its activities. Trustees' meetings and discussions were mainly made electronically through social media platforms and email communications.

05. A resolution was passed by the trustees on 25<sup>th</sup> June 2020 to hold the general meetings through online which was approved by the Charity Commission, in the wake of Covid-19 pandemic and subsequent lockdown restrictions.

06. The advisory group under the charity foundation played a vital role in implementing the announced programmes and plans of the charity

07. The website of the charity [www.bmcharity.org](http://www.bmcharity.org) is available to the public in full view of BMCF's day today activities. Appeals, messages, announcements, photographs, and reports of activities of the charity together with copies of bank statements, application forms etc. can be viewed / downloaded from the charity's website.

08. The Annual General Meeting, chaired by Chairman Shaji Lukose held at Zoom online platform on 10th Oct 2020. The Annual Report and the accounts for the year 2020 were presented by Secretary George Mathew and Treasurer Simon Jacob respectively. The following trustees / office bearers were elected during the AGM:

Francis Antony	Chairman
Sony Chacko	Vice Chairman
Ajimon Michael Edakkara	General Secretary
Resmi Prakash	Jt. Secretary
Simon Jacob	Treasurer
Prasanna Shine	Jt. Treasurer
Augustine Mundupalackal (Tomichan Kozhuvanal)	Trustee
Cimy George	Trustee
Sabu Sebastian	Trustee
Roy Stephen	Trustee
Noel Philip	Trustee
Shaji Lukose	Trustee
George Mathew	Trustee
Afsal Avunhipurath	Trustee

Even though the prevailing covid situations and lockdowns didn't allow us to conduct any public group activities, all the trustees and advisory board members were very active in providing support to the needy.

#### **Summary of total receipts for the year**

<b>Donations/ Income Source</b>	<b>Amount</b>
Donations Through Virgin Money Giving	52132.00
Donations Direct to BMCF	23690.00
Other Receipts	10.00
<b>Total Receipts</b>	<b>75831.00</b>

All the Virgin money donations were credited to the charity's bank account together with gift aid collected at the source and after deducting commission / fees by Virgin Money giving.

**Summary of total spending for the year**

No	Expenditure Head	Country	Amount
1	Medical Aid to the Poor	India	20275.00
2	Educational help	India	40920.00
	<b>Total Aid in India</b>		<b>61195.00</b>
3	Repatriation and Funeral help	United Kingdom	59710.00
4	Medical aid	United Kingdom	500.00
4	Donations to UK Charities	United Kingdom	1480.00
	<b>Total Financial Aid during the year</b>		<b>122885.00</b>
5	Accounting fee	United Kingdom	350.00
	<b>Total Spending</b>		<b>123235.00</b>

**The closing balance at the end of the year****£16,557.00****Snapshot of financial aids provided by the charity in the year 2020**

No	Appeal Period	Beneficiaries	Amount	Appeal
1	Dec-19 / Jan-20	Alan Augustine	1100	Christmas & New Year Appeal 2020
		Amil Augustine	1100	
		Anandhu.R	1100	
		Emily M. K	1100	
		Jancy Biju	1100	
		<b>Sub total</b>	<b>5500</b>	
2	Sep-19 / Jan-20	186 Nursing Students (Total 187, One Cheque issued pending clearance)	40920	Sky Diving Appeal
3	Feb-20	Family of Late Mr. Hari (2019 Appeal)	22150	Hari Appeal Made in November 2019
4	Mar-20	Reji PS	1000	Reji Ps Appeal
5	Apr-20	Family of Late Mr. Sinto Antony	16250	Sinto Appeal
6	May / Jun- 20	25 Individuals in need	5675	Covid-19 Support
7	Jun-20	Family of Late Mr. Jose Melboe	5050	Jose Melboe Appeal
8	Aug / Sep- 20	Anjana Santosh	1350	Onam Appeal 2020
		Eldose Paul	1350	
		Jeron Shanty	1350	
		Joseph P A	1350	
		Majo Thomas	1350	
		Martin Selvory	500	
		Mohandas A S	1350	

<b>Sub Total</b>			<b>8600</b>	
		Roald Dahl's Marvellous		
9	Oct-20	Children's Charity	500	General Fund
10	Nov-20	Manju Shahul Hameed Foundation	980	General Fund
	Nov / Dec-			
11	20	Family of Late Mr. Soni Chacko	16260	Soni Chacko Appeal
<b>Total</b>			<b>122885</b>	

#### 01. Christmas/New Year Appeal 2019/2020.

Bmcf's Christmas and New year appeal funds were distributed in a brief ceremony organised at VJT Hall, Thiruvananthapuram on 31<sup>st</sup> January 2020. An amount of £1100.00 each were distributed to five deserving individuals in the event at the presence of various dignitaries.

Christmas and New year appeal fund and disbursement	Amount
Donations through Virgin Money Giving including Gift aid	5282.25
Direct to BMCF	280.00
Total Receipts	5562.25
Virgin Money Commission	202.77
Net Amount	5359.48
From Charity's General Fund	140.52
Total Disbursement	5500.00

#### 02. BMCF Skydiving/Nursing Support Scheme 2019/2020.

Although this project was undertaken during September 2019 and the funds were raised accordingly, the fund to the 200 beneficiaries were distributed in January 2020. (187 students directly supported by BMCF and 13 by local charity Awas from Kerala, India)

Unlike the usual way of fundraising through appeals, it was an altogether different way for the charity to support nursing students in Kerala, India, who are bright enough in their academical records but not sound enough financially to continue their ongoing studies. Charity reached another milestone by successfully organising a public event at Victoria Jubilee Hall, (VJT Hall) Thiruvananthapuram, Kerala on 31<sup>st</sup> of January 2020 and handed over cheques to 200 nursing students. (187 from BMCF £ 220.00 each and rest of 13 students from Awas Charity in Kerala) Thiruvananthapuram on 31<sup>st</sup> January 2019. Many distinguished guests including the opposition leader of Kerala Legislative Assembly Mr. Ramesh Chennithala, Govt. of Kerala industry minister Mr. E.P Jayarajan, BJP MLA Mr. O Rajagopal, Thiruvananthapuram municipal chairman Mr. K Sreekumar, Gandhibhavan foundation secretary Mr. Punalur Somarajan were present at the function. BMCF founding chairman and the current chairman of Awas Mr. Shajan Skariah, BMCF Chairman Mr. Shaji Lukose, Awas general secretary Mr. James Vadakkan, BMCF Ex Chairman Mr. Tomichen Kozhuvanal & BMCF trustee Mr. Soni Chacko were also present to coordinate the events. While 187 students received the cheques for £ 220.00 each, 10 students were given Rs. 20,000.00 each and another 3 students Rs. 50,000.00 each from Awas a/c.

### 03. Reji P.S, Manimala

Jayden, a 6-year-old boy from Telford climbed three mountains in the UK including the tallest peak of Ben Davis in Scotland to raise the funds for his dad's friend, Reji from Manimala, Kottayam who struggle with his normal life due to the various medical conditions. Jayden, along with his dad Johncy and two brothers Justin and Jaison undertook the challenge on 29<sup>th</sup> July 2019. He was inspired to do the same when his brothers and dad did the same for British Malayali Charity Foundation during 2018 to raise the funds for tribal people and nursing students. Reji, who is a friend and classmate of Johncy was a carpenter by profession but could not continue his job due to the deteriorating health condition. His wife had to go for odd jobs to look after the family including three children. Johncy's family set up a fundraising platform to raise the fund

Reji PS Appeal fund and Disbursement	Amount
Donations through Virgin Money Giving including Gift aid	1013.75
Direct to BMCF	0.00
Total Receipts	1013.75
Virgin Money Commission	37.57
Net Amount	976.18
From Charity's General Fund	23.82
Total Disbursement	1000.00

The president of Erumely Panchyath Mr. T.S Krishnakumar handed over the fund of £ 1000.00 to Reji in the presence of Mr Sojan Scaria, standing committee chairman and R. Rajappan Nair, the opposition leader.

### 04. Sinto Appeal

Sinto Antony from Redhill, London passed away at his young age of 36 years leaving his wife and three small children after Covid-19 infection. Sinto, hails from Iritty Kannur in Kerala, was admitted into the ICU of the nearby hospital due to the dyspnoea (breathlessness) as a result of Covid 19 and succumbed to death in the early morning of 6th April 2020. He was survived by his wife and three young kids The BMCF trust decided to issue appeal to support the bereaving family in the event of the untimely death of their beloved one and the main breadwinner of the family. The family had been in the UK for a few years but was unable to settle with a proper job or with settlement visa due to some procedural / technical reasons. They were not able to travel to India for around last 10 years to see their dear and near ones due to their difficult circumstances. Their little three children were aged six, three and a toddler-aged one.

Sinto Antony Appeal fund and Disbursement	Amount
Donations through Virgin Money Giving including Gift aid	14194.98
Direct to BMCF	2514.27
Total Receipts	16709.25
Virgin Money Commission	526.00
Net Amount	16183.25
From Charity's General Fund	66.75
Total Disbursement	16250.00

### 05. Covid Support Appeal.

The Covid outbreak also took the toll onto the students and the families who were on visas with restricted hours of work. Their means of resources were drastically reduced and stopped due to the closure of



restaurants, hotels, and other workplaces due to the lockdown. The charity has supported 25 people who were in severe difficulties due Covid-19 outbreak and resultant lockdown.

<b>Covid Support Appeal fund and Disbursement</b>	<b>Amount</b>
Donations through Virgin Money Giving including Gift aid	5114.75
Direct to BMCF	600.00
Total Receipts	5714.75
Virgin Money Commission	37.81
Net Amount	5676.94
To Charity's General Fund	-1.94
Total Disbursement	5675.00

#### **06. Jose Melboe Appeal**

Charity issued the Jose Melboe appeal in response to the application received to support the family of Late Mr. Jose Melboe (45), who passed away unexpectedly due to heart attack on 16th June 2020 at Crawley, West Sussex in England. He was survived by his wife and three young children. Jose hails from Kochi, Kerala.

<b>Jose Melboe Fund and Disbursement</b>	<b>Amount</b>
Donations through Virgin Money Giving including Gift aid	3691.69
Direct to BMCF	1385
Total Receipts	5076.69
Virgin Money Commission	25.92
Net Amount	5050.77
To Charity's General Fund	-0.77
Total Disbursement	5050.00

#### **07. Soni Chacko Appeal**

The collected fund of £ 16,260.00 handed over to the family of Late Soni Chacko, a young dad of 42 years passed away unexpectedly at Chesterfield, Derbyshire in England on 27th July 2020 leaving his two kids of 3 & 8 years and his wife. British Malayali Charity Foundation's trustee Soni Chacko from Manchester, who attended the funeral ceremony gave the cheques on behalf of the foundation on Tuesday 11<sup>th</sup> August 2020.

<b>Soni Chacko Appeal Fund and Disbursement</b>	<b>Amount</b>
Donations through Virgin Money Giving including Gift aid	14371.00
Direct to BMCF	2080.00
Total Receipts	16451.00
Virgin Money Commission	197.00
Net Amount	16254.00
From Charity's General Fund	6.00
Total Disbursement	16260.00

As a part of Charity foundation's social responsibility and as per the request received from the supporters, the trust issued the fund in favour of Late Soni Chacko's two young children, each with £ 5,000.00 so that

the same may be deposited in India as FDR to get them matured at the age of 18. This decision was taken after the consultation with Late Soni Chacko's wife. The rest of £ 6,260.00 paid to wife towards the funeral expenses

#### **08. Onam Appeal**

British Malayali Charity Foundation had issued its seasonal Onam Appeal from 20<sup>th</sup> August 2020 to 15<sup>th</sup> September 2020 to support six disadvantaged families at Kerala, India and one person at London.

<b>Onam Appeal Fund and Disbursement</b>	<b>Amount</b>
Donations through Virgin Money Giving including Gift aid	6611.1
Direct to BMCF	2018.65
Total Receipts	8629.75
Virgin Money Commission	86.04
Net Amount	8543.71
From Charity's General Fund	56.29
Total Disbursement	8600.00

The fund was distributed at Erumely Panchayat Hall by T.S Krishnakumar, the President of Grama Panchayath. The health and Education standing committee Chair Sojan Scaria and BMCF founding Chair Shajan Skariah were present at the function.

#### **09. Roald Dahl's Marvellous Children's Charity**

In line with BMCF's local charity support, an amount of £ 500.00 were given to Roald Dahl's Marvellous Children's Charity, a charity established and named after children's Welsh novelist Late Roald Dahl. This charity is formed with the object to support children, who suffer from various life-threatening diseases. Roald Dahl's Marvellous Children's Charity funds specialist children's nurses who provide expert care and support to thousands of families across the UK who are affected by serious illnesses. Elizabeth Joshua John is one of the Roald Dahl nurses, who works at Luton and Dunstable hospital introduced Roald Dahl charity to BMCF

#### **10 Manju Shahul Hameed Foundation, Croydon.**

BMCF supported "Christmas with Homeless", a charity event initiated by the Croydon Councillor and Ex-Mayor, Mrs. Manju Shahul Hameed on 16<sup>th</sup> December 2020 to give food and Christmas gifts to around 70 people at West Croydon Methodist church. An amount of £ 980.00 given to this project approved by the trustees from the general fund. Manju Shahul Hameed Foundation provides food to the needy every Wednesday at Croydon as a part of its social commitment. BMCF allocated the fund in line with charity's objective to support the local charities.

#### **Name & designation of new trustees elected in AGM October 2020**

Francis Antony	Chairman
Soni Chacko	Vice chairman
Ajimon Michael Edakkara	Secretary
Resmi Prakash	Jt. Secretary

Simon Jacob	Treasurer
Prasanna Shine	Jt. Treasurer
Augustine Mundupalackal Varkey (Tomichen Kozhuvanal)	Trustee
Cimy George	Trustee
Sabu Sebastian	Trustee
Noel Philip	Trustee
Roy Stephen BEM	Trustee
Afsal Avunhipurath	Trustee
George Mathew	Trustee
Shaji Lukose	Trustee

#### **Name & designation of advisory members during 2020**

K.D Shajimon	Convenor
Siby Mathew	Member
James Joseph	Member
K.R Shaijumon	Member
Shinu Clare Mathew	Member
Sibby Thomas	Member
Sam Koshy Thiruvathil	Member
Jagadees Raman Nair	Member
Jimmy George	Member

#### **Our independent examiner for 2020**

Mr Sibichen George, Seacom Services (Accountancy) Ltd, Suite 6, Westward House, Glebeland Road, Camberley, GU15 3DB. Email [info@sibygeorgeandco.co.uk](mailto:info@sibygeorgeandco.co.uk)

Our Bank

HSBC BANK PLC

Account no.72314320

sort code 40-47-08

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

Email: [charity@britishmalayali.co.uk](mailto:charity@britishmalayali.co.uk)

Find us on Virginmoneygiving by searching British Malayali Charity Foundation

Event page: [www.britishmalayali.co.uk](http://www.britishmalayali.co.uk)

*Shaji Thomas*  
Shaji Thomas (Oct 27, 2021 13:33 GMT+1)

Shaji Thomas

Oct 27, 2021

*George Mathew*

George Mathew

Oct 27, 2021