



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
British Malayali Charity Foundation

On accounts for the year
ended

31/12/2021	Charity no (if any)	1150804
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Set out on pages

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 31/12/2021

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: 24/10/2022

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

Section B	Disclosure
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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.

Nil



BMCF Annual Report (January to December 2021)

Objective:

The objective of the charity remains as follows:

- 1) To relieve those in need, by reason of their youth, age, ill-health, disability, financial hardship or other disadvantage living in the south Indian state of Kerala.
- 2) To relieve those in need, living in Britain and with financial hardship for medical treatment or for the repatriation of deceased to home country
- 3) To advance, improve, develop, and maintain health and saving lives; and
- 4) for the general purposes of charitable bodies in the UK or in India, or for such other purposes as shall be exclusively charitable as the trustees may from time to time decide.

Trustees

Annual General Meeting held online through Zoom platform on 10th Oct 2021 appointed / reappointed the following persons as trustees of the charity

Name	Position Held
George Mathew	Chairman
Francis Antony	Trustee
Soni Chacko	Trustee
Ajimon Michael Edakkara	Trustee
Prasanna Shine	Trustee
Augustine Mundupalackal (Tomichen Kozhuvanal)	Trustee
Cimy George	Trustee
Sabu Sebastian	Trustee
Shaji Lukose	Trustee
Boney Chandy	Trustee
Jagadees Raman Nair	Trustee
Mathew Meprathu Mathew	Trustee
Biji Jose	Trustee
Shinu Clare Mathews	Trustee
Shaji Thomas	Trustee

Highlights of the activities of the charity for the year 2021

The financial year 2021 was very challenging and quite extraordinary for BMCF like any other charities in the UK, being it was the Covid pandemic recovery period.

During the year the charity changed its online fundraising platform from Virgin Money Giving to Kindlink as Virgin Money Giving ended their charitable fundraising platform services in November



2021. BMCF started using the Kindlink platform in December 2021 and gift aid on the charitable donations are claimed from HMRC through Kindlink since December 2021

Even though the prevailing covid situations and lock downs restricted the activities of the charity, the trustees and advisory board members raised up to the situation and were very active and extended their services through financial aid and other support to the people who were in distress due to the pandemic.

1. Christmas Appeal 2020

The activities of the charity for the year 2021 begun by launching Christmas & New Year 2021 Appeal on 1st Dec 2020. The charity distributed £21,050.00 to 16 applicants. The Christmas appeal was open until 8th Jan 2021 and collected an amount of 21047.23, after virgin money commission but including gift aid received from HMRC on the donations received through virgin money

Marunadan Malayali team under the leadership of Shajan Skaria (Founder Chairman and advisory board member of British Malayali Charity Foundation) conducted the cheque distribution ceremony at Marunadan Malayali office on 27th Jan 2021. Mr Surendran Kadakampalli, honourable Minister for tourism, Kerala, was the chief guest of the ceremony

Description	Amount (£0.00)
Virgin Money giving donations	15,508.50
Gift Aid	3301.88
Virgin Money Giving fee	-218.15
Net Collection through virgin money giving	18592.23
Donations received direct to Bank	2455.00
Money added From General Fund	2.77
Total Amount distributed	21,050.00

2. Mr. Aji Joseph Appeal

BMCF has joined a private appeal to help the family of Late Mr Aji Joseph at Portsmouth, to support the bereaved family. He was on his early 40s and left his jobless wife and small children in a very bad financial background. This appeal started on 30th Dec 2020 and closed on 25th Jan 2021. An amount of £24,000 was transferred to his wife's account on 10th April 2021.

Description	Amount (£0.00)
Virgin Money giving donations	19,921.34
Gift Aid	4,338.84
Virgin Money Giving fee	-294.34
Net Collection through virgin money giving	23965.84
Donations received direct to Bank	0.00
Money added From General Fund	34.16
Total Amount distributed	24000.00



3. Varghese & Family

The charity has opened an appeal on 14th January, to help the family of Mr. Varghese and his wife Linda who both were critically ill and was at hospital. The appeal was closed on 27/01/2021 and collected an amount of £23335.56 after virgin money commission but including gift aid. An amount of £23500.00 was transferred to Varghese's bank account by 6th Feb 2021.

Description	Amount (£0.00)
Virgin Money giving donations	19,645.00
Gift Aid	4042.75
Virgin Money Giving fee	-352.19
Net Collection through virgin money giving	23335.56
Donations received direct to Bank	0.00
Money added From General Fund	164.44
Total Amount distributed	23500.00

4. Suja Premjith Appeal

The Charity has opened an appeal on 26/01/2021 to support the family of Suja Premjith who died due to Covid at Hayes, South London. British Malayali readers and local friends donated a total of £18,400.00 (as given below). We have run this appeal with the support of British Malayali News team from 26th Jan 2021 to 3rd Feb 2021. An amount of £6400.00 was paid to Mr. Premjith, husband of the deceased and £12000.00 in favour of their daughter, transferred to the Nutmeg ISA, savings account as fixed investment, as per the instruction of Mr. Premjith

Description	Amount (£0.00)
Virgin Money giving donations	14840.68
Gift Aid	3213.92
Virgin Money Giving fee	-417.24
Net Collection through virgin money giving	17637.36
Donations received direct to Bank	725.00
Money added From General Fund	37.64
Total Amount	18400.00
Paid to Mr. Premjith on 12/02/2021	6400.00
In favour of Daughter of the deceased on 12/02/2021 and 12/04/2021	12000.00
Total Amount distributed	18400.00

5. Sangeetha George Appeal

The charity has opened another appeal on 05/01/2021 sadly, to support the family of Sangeetha George who died with Breast cancer at Worthing. The appeal closed on 16th Feb 2021 and collected net amount of £41434.39 after Virgin money giving's commission but including gift aid received. An amount of £42000.00 was transferred to the family of the deceased by 06/04/2021



Description	Amount (£0.00)
Virgin Money giving donations	33605.68
Gift Aid	8106.42
Virgin Money Giving fee	-277.72
Net Collection through virgin money giving	41434.38
Donations received direct to Bank	545.00
Money added From General Fund	20.62
Total Amount distributed	42000.00

6. Easter-Vishu Appeal

Charity has run Easter Vishu Appeal 2021 as usual in April 2021. Charity could extend financial helps to 12 poor and needy beneficiaries short listed by the trustees on the basis of the analysis of the applications received by the charity. Each beneficiary received £1125.00, making a total £13500.00 all together

Mr. Shajan Skaria (Founder Chairman and Advisory board member of BMCF) arranged the cheque distribution ceremony at Saigram, Kazhakkootam, Trivandrum on 6th June 2021 and one of the Trustees of the charity, Mr. Shaji Lukose also attended the function.

Mr. G. R. Anil, Honourable minister of Food and Civil Supplies Kerala, Justice A Lakshmikutti, and K N Andakumar (Founder Trustee of Saigram) were the chief guests.

Description	Amount (£0.00)
Virgin Money giving donations	9675.05
Gift Aid	1808.51
Virgin Money Giving fee	-135.75
Net Collection through virgin money giving	11347.81
Donations received direct to Bank	1786.41
Other Donations- Bethlehem Prayer Group	329.25
Money added From General Fund	36.53
Total Amount Distributed	13500.00

7. Covid-19 Appeal 2021

A combined meeting of the Trustees and Advisory board members was conducted on 15th May 2021. It was decided to conduct a 'covid appeal 2021' to support covid affected people in Kerala, India. This appeal was conducted successfully with wholehearted support from the advisory board members and Trustees. Ms. Shinu Clare Mathew started the project with 50th Birthday appeal. Jimmy George came with innovative ideas like Zero food challenge, Bin Challenge, etc. There after several Trustees like Cimy George, Resmi Prakash, Ajimon Edakkara, Roy Stephen, Sony George and Noel Philip also came forward with different challenges to add fund to the appeal. Shaijumon played a pivot role on finding 'Covid Warriors', volunteers to help people affected by the pandemic from public with different challenges and supported them well with promotional news in the British Malayali online news portal.



British Malayali Charity Foundation

Reg. No. 1150804

Web: www.bmcharity.org Email: charity@britishmalayali.co.uk

We have closed the appeal by the end of Sept 2021 with a total fund of £37,500.00 distributed among 75 applicants. Beneficiaries were referenced by “Covid Warriors” and were selected after making proper verifications. We have allocated £600.00 each to 36 applicants with Covid death cases and 36 cases with £400.00 each with covid related issues. Two cases were allocated £250.00 each and handed over £1000.00 to Ashraya Charitable Society, Kollam.

We distributed the first set of the allotted payments (£17,400.00) to 37 applicants on 8th September at Lions Club, Ayarkkunnam in a ceremony conducted by Mr. Sony Chacko (Vice-Chairman) and Ms. Shinu Clare Mathews (Trustee). Honourable MLA Mr Mani C Kappen inaugurated the grant distribution. The trustees of the charity appreciate the sincere hard work of Ms. Praveena of Marunadan Malayali for the support she has extended for the organisation of the ceremony. A total amount of £37500.00 has been distributed out of which cheques amounting to £3200.00 is not cleared from the bank as on 31/12/2021

Comparatively higher rate of gift aid rejections occurred on various links in these appeals. The funds to each beneficiary have been allocated on the basis of initial reports from the fund-raising platform, but the final report shows a shortage of £959.63 as detailed below. Trustees agreed to use general fund to meet this shortage.

Allied Financial services provided/sponsored printed T shirts to all Covid Warriors to support this Appeal



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Covid-19 Appeal 2021	As Per Virgin money appeal link	As per final report	Diff. due to rejected gift aids
General Appeals*	£12,763.50	£12,034.42	-£729.08
Shinu Clare Mathew 50th Birthday Appeal	£4,290.00	£4,231.48	-£58.52
Chef Jomon Kuriakose Cookery show	£1,162.50	£1,157.32	-£5.18
Anish Chacko Walking Challenge	£98.75	£97.84	-£0.91
Sony Chacko Walking Challenge	£723.75	£717.44	-£6.31
Biji Belfast Black Mountain challenge	£5,576.00	£5,436.61	-£139.39
Sheela Santhosh Kumar Peak District Climbing	£3,266.35	£3,229.64	-£36.71
Gloucester & Swindon Food Challenge	£2,808.48	£2,772.11	-£36.37
Hai Cricket Carnival	£2,274.88	£2,242.03	-£32.85
Noel & Team Mountaineering Challenge	£540.00	£533.24	-£6.76
Rose Petals Biryani Challenge	£705.00	£712.31	£7.31
SMC & Rose Petal Friendly Football Match	£512.50	£507.10	-£5.40
Coventry School - Kerala Lunch Challenge	£2,152.50	£2,108.83	-£43.67
Bank includes £500 cricket sponsorship	£710.00	£710.00	£0.00
regular DD payments on virgin	£50.00	£50.00	£0.00
Total Funds Collected	£37,634.21	£36,540.37	-£1,093.84
Added from General Fund		£959.63	
Total Funds Distributed		£37,500.00	

*General appeals include funds raised by Cimy George through Food festival £4062.50, Jimmy George £1630.00 through Zero food challenge and Bin Challenge, Resmi Prakash through Food festival £562.50, donations from Banbury Nursing Home staffs and residents £1500.00, APAPA £1111.00, E Joseph £2000.00, HAI cricket club £100.00



Summary of appeals and projects from January 2021 to December 2021

No.	Appeal / Project	Amount Collected	Amount Distributed
1	Xmas and New Year Appeal	21047.23	21050.00
2	Aji Joseph Appeal	23965.84	24000.00
3	Varghese and Family Appeal	23335.56	23500.00
4	Suja Premjith Appeal	18362.36	18400.00
5	Sangeetha George Appeal	41979.38	42000.00
6	Easter-Vishu Appeal	13463.47	13500.00
7	Covid-19 Appeal 2021	36540.37	37500.00
	Total	178694.21	179950.00

8. Christmas and New Year Appeal 2022

Christmas/New year appeal 2022 was conducted during December 2021/January 2022. However, the fund distribution was done on 14th April 2022 at Koottickal, Mundakkayam by Hon. Minister for Kerala, Roshi Augustine. The detailed accounts of this appeal will be submitted/included in 2022 annual accounts as the funds were collected/distributed in 2022. A total amount of £9000.00 collected/arranged by British Malayali Charity Foundation.

Around 24 people/institutions benefitted from this appeal as this was given as a comfort to the people affected by the landslide and floods during October 2020 in and around Koottickal, Enthayar, Kokkayar & Mundakkayam regions of Kottayam district, Kerala, India.

Awas, a well renowned charity in Kerala, India also joined hand with British Malayali Charity Foundation to raise funds and distributed the same amount as of BMCF.

As always, the online news paper 'britishmalayali.co.uk' was an important tool in reaching appeals to public, raising funds, and to publish information about charity along with its website.

The charity took complete advantage of modern technology, especially in this year, in the wake of Covid 19 outbreak, by using online and social medias such as Facebook / Whatsapp etc. to publish its activities during this year. Charity uses WhatsApp group and Gmail to communicate, inform and discuss matters affecting the operations of the charity and to take decisions. Trustees meeting were conducted online using zoom and such other platforms.

The advisory group under the charity foundation played a vital part in the implementation of announced programmes and plans.

The website of the charity 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.



Annual General meeting

The Annual General Meeting for the year 2021 was held at Zoom online platform on 10th Oct 2021. In the meeting, after Chairman's speech, the Annual Report, and the accounts for the year ended 31/12/2020 were presented by the Secretary Ajimon Edakkara and Simon Jacob respectively.

The following trustees/office bearers were appointed / reappointed during the AGM. The new office bearers and new trustees were elected in the meeting

New Trustees / Office bearers	
Name	Position
Jagadees Raman Nair	Jt. General Secretary
Shaji Thomas	Treasurer
Biji Thomas	Jt. Treasurer
Boney Chandy	Trustee
Mathew Meprathu Mathew	Vice-Chairman
Biji Jose	Trustee
Shinu Clare Mathews	Trustee

Following trustees / office bearers retired during the year

Leaving Trustees / Office bearers	
Name	Position
Resmi Prakash	Jt. Secretary
Simon Jacob	Treasurer
Roy Stephen	Trustee
Noel Philip	Trustee
Afsal Avunhipurath	Trustee



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Name & designation of advisory members elected during 2021

K.D Shajimon	Convenor
Roy Stephen	Member
James Joseph	Member
K.R Shaijumon	Member
Jimmy George	Member
Sibby Thomas	Member
Sam Koshy Thiruvathil	Member
Simon Jacob	Member
Resmi Prakash	Member
Afsal Avunhipurath	Member
Noel Philip	Member

Financial Summary

During the year Charity has helped 107 individuals / families who are in desperate need for financial help due to illness, disability, poverty, and death of the family member. It has distributed an amount of £179950.00 to various people and institutions

BMCF has raised £ 171730.00 during the financial year 2021.

An amount of £ 420.00 was incurred as accountancy fee during the year. Charity has a liability of £420.00 payable to creditors as on 31/12/2021. There are five cheques outstanding to be cleared, amounting to £3200.00 as on 31/12/2021

Out of total spending of £179950.00 an amount of £68850.00 were spent in India for the surgeries and medical treatment, educational support, repatriation of the deceased etc

The closing balance at the end of the year is £11119.00

Independent examiner for 2021

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

Our Bank

HSBC BANK PLC

Account no.72314320

sort code 40-47-08


Website www.bmcharity.org

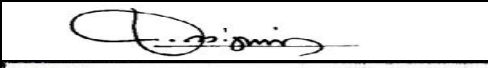

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Event page : www.britishmalayali.co.uk


George Mathew (Oct 24, 2022 11:58 GMT+1)
George Mathew

 CHARITY COMMISSION FOR ENGLAND AND WALES		British Malayali Charity Foundation		1150804		CC16a
Receipts and payments accounts						
For the period from		01/01/2021		To 31/12/2021		
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						
Direct donations received	6,422	-	-	6,422	23,690	
Donations through Virgin Money	165,175	-	-	165,175	52,131	
Donations through Kind link	67	-	-	67	-	
Other Income	66	-	-	66	10	
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
Sub total (Gross income for AR)	171,730	-	-	171,730	75,831	
A2 Asset and investment sales, (see table).						
	-	-	-	-	-	
	-	-	-	-	-	
Sub total	-	-	-	-	-	
Total receipts	171,730	-	-	171,730	75,831	
A3 Payments						
Other financial aid to poor	68,850	-	-	68,850	20,775	
Repatriation and Funeral Support	107,900	-	-	107,900	59,710	
Sky diving booking Advance	400	-	-	400	-	
Bank Charges	18	-	-	18	-	
Accounting fee		-	-	-	350	
Finacial Aid for education	-	-	-	-	40,920	
Charitable Donations	-	-	-	-	-	
Donation to UK Charities	-	-	-	-	1,480	
Website Maintenance	-	-	-	-	-	
Sub total	177,168	-	-	177,168	123,235	
A4 Asset and investment purchases, (see table)						
	-	-	-	-	-	
	-	-	-	-	-	
Sub total	-	-	-	-	-	
Total payments	177,168	-	-	177,168	123,235	
Net of receipts/(payments)	- 5,438	-	-	- 5,438	- 47,404	
A5 Transfers between funds	-	-	-	-	-	
A6 Cash funds last year end	16,557	-	-	16,557	63,961	
Cash funds this year end	11,119	-	-	11,119	16,557	
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	HSBC UK	11,119	-	-		
		-	-	-		
		-	-	-		
	Total cash funds	11,119	-	-		

	(agree balances with receipts and payments account(s))			
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	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)
	Expenses payable	420	-	
	Cheque issued but not cleared	3200	-	
			-	
			-	
	Total Liabilities	3620	-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		George Mathew	20/10/2022	
		Prasanna Shine	22/10/2022	