



BRITISH MALAYALI CHARITY FOUNDATION  
REG NO. 1150804

**Annual Report 2024**  
(1<sup>st</sup> Jan 2024 to 31<sup>st</sup> Dec 2024)

## **BMCF Annual Report 2024 (January to December 2024)**

We are pleased to present the Trustees' Annual Report for the year ended 31st December 2024. This report outlines the activities, achievements, and financial performance of the charity over the past year, reflecting our continued commitment to serving our beneficiaries and fulfilling our charitable objectives.

Despite the challenges faced during the year, the charity has remained resilient and responsive to the evolving needs of the communities we support. Our work has been guided by the principles of transparency, accountability, and compassion, ensuring that every decision made aligns with our mission and values.

We extend our sincere gratitude to our donors, volunteers, partners, and supporters whose unwavering contributions have enabled us to make a meaningful impact. We also acknowledge the dedication and oversight of our fellow trustees, whose governance has been instrumental in maintaining the integrity and effectiveness of our operations.

### **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.

### **Activities Report**

The British Malayali Charity Foundation (BMCF) has worked tirelessly to respond to humanitarian crises, support underprivileged communities, and empower individuals through education, healthcare, and social welfare initiatives. In the past, British Malayali Charity Foundation was actively involved in extending financial assistance to some of the most vulnerable individuals in India, those facing critical illness or struggling to meet their basic daily needs. However, recent tightening of the Foreign Contribution Regulation Act (FCRA) in India has made it increasingly difficult for overseas charities to provide direct aid within the country. As a result, during the past year, the Foundation has primarily focused its efforts on supporting deserving individuals within the United Kingdom, continuing its mission of compassion and care closer to home.

### **Summary of Activities during the year 2024**

This summary report outlines the charitable activities and financial assistance provided by the British Malayali Charity Foundation. The Foundation remains committed to supporting individuals and families in need, both within the United Kingdom and abroad, through compassionate and timely interventions.

<b>Aid for Medical Treatment &amp; Living Expenses</b>		
Divya Sijo	Treatment for acute myeloid leukaemia.	18,000.00
Jibin Jacob	Treatment for acute liver failure and costs for a liver transplant in India.	20,000.00
Anjaly Joseph	Treatment for colon cancer with liver metastases in India.	23,800.00
Remya Dominic	Continued medical care after a severe stroke.	16,250.00
Jancy PA	Medical and travel expenses for Ayurvedic treatment in India.	11,500.00
Ajith D	Rent and essential living costs after a debilitating stroke.	9,200.00
Clinsman Babu (Baby Arthur)	Short-term financial aid for a child with leukaemia.	1,000.00
Daniel Joffin	Assistance with essential living expenses for family of child with Cardiac Aneurysm.	7,000.00
<b>Aid for Bereavement &amp; Funeral/Repatriation Costs</b>		
Sanju Sukumaran	Support for the bereaved family.	36,100.00
Binoy Thomas	Body repatriation and funeral expenses.	15,200.00
Jojo Francis	Body repatriation and funeral arrangements in Kerala.	19,550.00
Nirmala Netto	Body repatriation and funeral arrangements.	13,320.00
Atheena Gino	Repatriation and funeral expenses for 10-month-old daughter.	5,000.00
Benoy Augustine	Body repatriation and funeral arrangements.	3,000.00
Rajesh Uthumraj	Funeral cost assistance.	2,000.00
<b>Aid for Community &amp; Social Development</b>		
Wayanad Landslide Victims Aid	Financial assistance, scholarships, and educational aid.	71,582.58
Different Art Centre / Magic Academy	Support for the DAC's program for differently-abled children.	23,000.00
<b>Donations to Other Charities</b>		
St. Vincent De Paul Society (SVDS)	Support for the poor, homeless, and sick.	750.00
Alzheimer's Society	Support for those affected by dementia.	500.00
<b>Total</b>		<b>296752.58</b>

**A detailed overview of the activities of the charity for the year 2024 is given below**

### **Divya Sijo Appeal**

Mrs. Divya Sijo, who was diagnosed with acute myeloid leukaemia, was admitted to hospital during a critical phase of her illness. Facing severe financial hardship, her family reached out to the British Malayali Charity Foundation for support. In response, the charity launched a public appeal to raise funds on their behalf. The appeal was met with overwhelming generosity, enabling the Foundation to distribute a total of £18,000 to assist the family during their time of need.

<b>Divya Sijo</b>	<b>Amount (£0.00)</b>
Kindlink donations	13641.00
Donations received directly to Charity's Bank Account	1175.00
Gift aid	3092.00
From General Fund	92.00
<b>Total Amount distributed</b>	<b>18000.00</b>

### **Clinsman Babu**

Baby Arthur, a four-year-old child diagnosed with leukaemia, was undergoing intensive treatment when his father, Mr. Clinsman Babu, reached out to the British Malayali Charity Foundation for support. Both parents, being on student visas and unable to work, were facing significant financial hardship in meeting their daily living expenses. Understanding the urgency of their situation, and with the family expected to begin employment in the coming months, the charity extended short-term financial assistance of £1,000 from its General Fund to help them through this difficult period.

### **Sanju Appeal**

In December 2023, the British Malayali Charity Foundation launched a heartfelt appeal to support the bereaved family of Mr. Sanju Sukumaran. Sanju and his wife Seethu had been living and working in the UK for the past four years and were raising three young children. His sudden passing plunged the family into a severe financial crisis. In response to their plea for help, the charity issued a public appeal, which was met with overwhelming generosity from the community. Through this collective effort, a total of £36,077.25 was raised. The Foundation was able to round this up and distribute £36,100.00 to Sanju Sukumaran's family, offering them much-needed support during an incredibly difficult time.

<b>Sanju Sukumaran</b>	<b>Amount (£0.00)</b>
Kindlink donations	29671.50
Donations received directly to Charity's Bank Account	1996.00
Gift aid	4409.75
From General Fund	22.75
<b>Total Amount distributed</b>	<b>36100.00</b>



### **Donations to St. Vincent De Paul society (SVDS) and Alzheimer's Society**

A payment of £750 was made from the Charity's General Fund to SVDS, and a payment of £500.00 to Alzheimer's Society, registered charitable organizations based in the United Kingdom. SVDS is actively involved in supporting the poor, the homeless, and the sick, while also undertaking a range of social welfare initiatives. Alzheimer's Society engages in the support to those who are affected by dementia and conduct research to improve diagnosis, care and treatment for dementia. This contributions were made as part of the British Malayali Charity Foundation's ongoing commitment to supporting organizations that align with its mission of compassion and community service.

### **Rajesh Uthumraj – Aid for Funeral cost assistance**

After an enquiry conducted by the trustees an aid of £2000.00 were made to the family of Late Mr. Rajesh Uthumraj for assisting his family to meet his funeral expenses. The fund was as transferred to his wife Mrs. Swapna Jose

### **Jibin Jacob Appeal**

An urgent appeal was launched to support Mr. Jibin Jacob, who is currently hospitalised at Derby Hospital, United Kingdom, undergoing treatment for acute liver failure. His condition remains critical, and despite receiving all possible medical interventions, there has been little improvement. Due to a waiting period of approximately six months for a liver transplant in the UK, arrangements are being made to transfer him to India for further treatment. Given the substantial cost of the transplant and associated medical care abroad, the British Malayali Charity Foundation extended compassionate support by contributing £20,000 towards his treatment expenses.

<b>Jibin Jacob Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	15526.00
Donations received directly to Charity's Bank Account	1280.00
Gift aid	3194.00
<b>Total Amount distributed</b>	<b>20000.00</b>

### **Different Art Centre / Academy of Magical Science Appeal**

On the receipt of an application from Mr. Gopinath Muthukad, Executive Director, The Academy of Magical Sciences (Magic Academy) Thiruvananthapuram, Kerala was made and the appeal was well received by the public. Charity could raise an amount of £22812.00 in total and disbursed £23000.00 adding £188.00 from the General fund.

Magic Academy runs a charitable organisation named Different Art Centre to provide personal and social development of the differently abled children by recognising the differential abilities of these children and providing training and building confidence and skills in various art forms including magic.

<b>Academy of Magic Science Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	17787.00
Donations received directly to Charity's Bank Account	1225.00
Gift aid	3800.00
General Fund	188.00
<b>Total Amount distributed</b>	<b>23000.00</b>



### **Anjaly Joseph Appeal**

An emergency appeal was launched in April 2024 to support Mrs. Anjali Joseph, who was diagnosed with colon cancer with liver metastases. A mother of two young children—aged six years and nine months—Mrs. Joseph was unemployed and pursuing her studies at the time of diagnosis. She was admitted to Northern General Hospital in the United Kingdom for treatment. Due to the seriousness of her condition and the high cost of continued care in the UK, the family decided to travel to India for further medical treatment. On compassionate and charitable grounds, the British Malayali Charity Foundation extended financial support of £23,800 to assist with her treatment and related expenses.

<b>Anjaly Joseph Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	18639.00
Donations received directly to Charity's Bank Account	1418.00
Gift aid	3743.00
<b>Total Amount distributed</b>	<b>23800.00</b>

### **Binoy Thomas Appeal**

An appeal was made to provide financial assistance to the family of Mr. Binoy Thomas, who tragically passed away due to cardiac arrest. Mr. Thomas had been working as a care assistant in the UK for the past year and is survived by his three young children, aged 10, 8, and 4. In response to the family's urgent need, the British Malayali Charity Foundation extended support to cover the costs of body repatriation and funeral expenses, helping ease the financial burden during this deeply distressing time.

<b>Binoy Thomas Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	11034.00
Donations received directly to Charity's Bank Account	2040.00
Gift aid	2092.00
General Fund	34.00
<b>Total Amount distributed</b>	<b>15200.00</b>

### **Remya Dominic Appeal**

An appeal was launched to support Ms. Remya Dominic, who had been hospitalised for over five months at Briton Hospital and was later transferred to Sussex Rehabilitation Centre. Remya arrived in the United Kingdom on an HCA visa in February 2023 but suffered a severe stroke in November 2023, leaving her completely bedridden. Her sister has since travelled from India to assist with her care. The family, already burdened with medical expenses exceeding ₹18 lakh, is struggling to meet the ongoing costs of treatment and transportation. In light of these circumstances, the British Malayali Charity Foundation extended financial assistance on compassionate grounds to support her continued medical care and associated needs.

<b>Remya Dominic Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	12836.00
Donations received directly to Charity's Bank Account	1154.00
Gift aid	222800
General Fund	32.00
<b>Total Amount distributed</b>	<b>16250.00</b>

### **Daniel Joffin Appeal**

Financial assistance was extended to the family of three-year-old Daniel, who has undergone four heart surgeries, two in India and two in the United Kingdom, and has been diagnosed with a rare condition known as Cardiac Aneurysm. Both parents have had to remain at the hospital to care for Daniel throughout his treatment, which has placed them under severe financial strain. The family, who recently arrived in the UK, also has two other children under the age of ten. While they receive some support from relatives, it has not been sufficient to cover essential living expenses such as rent, utilities, and groceries. With both parents unable to work due to their full-time caregiving responsibilities, the British Malayali Charity Foundation provided financial support on compassionate grounds to help the family manage their ongoing needs during this challenging time.

<b>Daniel Joffin Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	4502.00
Donations received directly to Charity's Bank Account	1210.00
Gift aid	919.00
General Fund	369.00
Total Amount distributed	<b>7000.00</b>

### **Jojo Francis Appeal**

Financial assistance was provided to the family of the late Mr. Jojo, who had been undergoing treatment for a medical condition and was in stable health while preparing to begin new employment on 1 July 2024. Tragically, he passed away due to a massive heart attack on 28 June 2024, just days before starting his new role. The British Malayali Charity Foundation extended support to cover the costs of body repatriation and funeral arrangements in Kerala, helping the family manage the immediate and pressing posthumous obligations during their time of grief.

<b>Jojo Francis Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	14660.00
Donations received directly to Charity's Bank Account	1831.00
Gift aid	3054.00
General Fund	5.00
Total Amount distributed	<b>19550.00</b>

### **Fund Raising Event for Wayanad Landslide Victims Aid / Sky diving**

On 8 September, the British Malayali Charity Foundation organised a skydiving fundraising event, which saw the enthusiastic participation of 29 individuals, including students aged 16 and above. The event was held with the primary objective of raising funds to support victims of Largescale Landslide in in Wayanad, Kerala. The initiative received strong backing from participants and the wider community, with all proceeds from the skydiving challenge directed towards the cause.

The funds raised were thoughtfully allocated to provide meaningful support to those affected. This included financial assistance to students who had lost both parents, scholarships for nursing students, and other essential social and educational aid. A total of £71600.00 was disbursed to the beneficiaries through cheques, ensuring transparency and direct impact.

<b>Wayanad landslide Victims</b>	<b>Amount (£0.00)</b>
Kindlink donations	66940.58
Donations received directly to Charity's Bank Account	680.00
Gift aid	10750.00
Deduct: Skydiving fee	6720.00
Swift Fee	68.00
Total Amount distributed	71582.58

### **Benoy Augustine Appeal**

An appeal was made to provide financial assistance to the family of Mr. Benoy Augustine, who sadly passed away due to pancreatitis. In response to the family's urgent needs, the British Malayali Charity Foundation extended support to cover the costs of body repatriation and funeral arrangements. This assistance was provided to help the family manage the immediate financial burdens during a time of profound loss and grief.

<b>Benoy Augustine Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	2347.00
Donations received directly to Charity's Bank Account	135.00
Gift aid	371.00
General Fund	73.00
Total Amount distributed	3000.00



### **Nirmala Netto Appeal**

An appeal was made to provide financial assistance to the family of Ms. Nirmala Netto, who sadly passed away. In response, the British Malayali Charity Foundation extended support to cover the costs of body repatriation and funeral arrangements. This assistance was offered to help the family manage the immediate financial burdens during a time of deep sorrow and loss.

<b>Nirmala Netto Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	10830.00
Donations received directly to Charity's Bank Account	685.00
Gift aid	1805.00
General Fund	00
<b>Total Amount distributed</b>	<b>13320.00</b>

### **Atheena Gino Appeal**

An appeal was made to provide financial assistance to the family of Mr. Gino, whose 10-month-old daughter tragically passed away unexpectedly while receiving treatment in hospital. The grieving family, who had recently arrived in the United Kingdom, faced significant financial challenges in arranging the repatriation of their child's body. In response, the British Malayali Charity Foundation extended compassionate support to help cover the repatriation and related funeral expenses, offering much-needed relief during this heartbreaking time.

<b>Atheena Gino Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	3560.00
Donations received directly to Charity's Bank Account	562.00
Gift aid	649.00
General Fund	229.00
<b>Total Amount distributed</b>	<b>5000.00</b>

### **Jancy Appeal**

During the year, the British Malayali Charity Foundation launched an appeal to support Ms. Jancy, a resident of Ibstock, Leicester, originally from Thrissur, Kerala. Having lived in the UK for over fifteen years, Jancy has been facing severe physical, mental, and financial hardships. Deserted by her husband, she now lives alone with her 15-year-old son. Following a prolonged illness and without any family support, she approached the Foundation seeking assistance to travel to India for Ayurvedic treatment, as her only source of income is government benefits. In response, the Foundation extended financial support of £11,500 in 2025 on compassionate grounds to help cover her medical and travel expenses.

<b>Jancy Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	8008.00
Donations received directly to Charity's Bank Account	2015.00
Gift aid	1466.00
General Fund	11.00
<b>Total Amount distributed</b>	<b>11500.00</b>

### Ajith D Appeal

Financial assistance was provided to Mr. Ajith, the sole breadwinner of his family, who suffered a debilitating stroke on 21 November 2024, leaving him completely bedridden and without mobility. At just 36 years old, Mr. Ajith is the father of a newborn child, and his mother, currently in the UK on a visit visa, has been staying with the family to provide care and support. With the sudden loss of income and increasing day-to-day expenses, the family found themselves in a critical financial situation. In response, the British Malayali Charity Foundation extended compassionate support to help cover rent and essential living costs during this challenging period.

<b>Ajith D Appeal</b>	<b>Amount (£0.00)</b>
Kindlink donations	7479.00
Donations received directly to Charity's Bank Account	490.00
Gift aid	1205.00
General Fund	26.00
Total Amount distributed	<b>9200.00</b>

### Annual General Meeting

The annual general meeting of the trustees and members of the charity is held at The Tiffin Box, 7-9 Butts, Coventry CV1 3GJ on 21/12/2024, marking the 14th anniversary of the charity. The activities of the charity for the last one decade were reviewed and plans were made for the future activities. In the meeting new trustees and office bearers were elected as follows

<b>Name</b>	<b>Position Held</b>
Sabu Sebastian	Chairman
Shinu Clare Mathews	Trustee
Prasanna Shine	Trustee
Augustine M V	Trustee
Manoj Mathew	Secretary
Greeshma Francis	Trustee
Boney Chandy	Treasurer
George Mathew	Trustee
Francis Antony	Trustee
Bindu Kalaraj	Trustee
Shaji Lukose	Trustee
Simon Jacob	Trustee
Resmi Prakash	Trustee
Afsal Ali Avunhipurath	Trustee
Biji Jose	Trustee

### Financial Summary

The trustees present the annual accounts for the year 2024 together with this report. During the year the charity has raised an amount of £ 300870.00 and spent £ 304417.00 on charitable activities and £920.00 admin expenses. (Accounting fee £720.00 and £200 as bank charges)

The bank balance as on 31/12/2024 is £27948.78



**Independent examiner for 2024**

Mr Sibichen George, Seacom Services (Accountancy) Ltd, First floor office, 19 Hercules way,  
Farnborough, GU14 6UU, Email [info@sibygeorgeandco.co.uk](mailto:info@sibygeorgeandco.co.uk)

**Our Bank**

HSBC BANK PLC

Account no. 72314320

sort code 40-47-08

**Charity contact details**

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

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

Find us on kindlink by searching British Malayali Charity Foundation

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



Sabu Sebastian  
Chairman



M. Mathew (Oct 27, 2025 17:45:39 GMT)

Manoj Mathew  
Secretary



Section A

Independent Examiner's Report

Report to the trustees	British Malayali Charity Foundation		
On accounts for the year ended	31/12/2024	Charity no (if any)	1150804
Set out on pages	2 Pages		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**

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 am qualified to undertake the examination by being a qualified member of the Institute of Financial Accountants.

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.

Signed:



Date:

27/10/2025

Name:

Sibichen George AFA

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

Institute of Financial Accountants (IFA)

Address:

Seacom Services (Accountancy) Ltd

First floor office, 19 Hercules way, Farnborough, GU14 6UU



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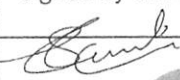
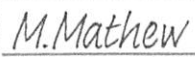
Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

NIL
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**Section A Statement of financial activities (including summary income and expenditure account)**

Categories by activity	Notes	Unrestricted funds (£)	Restricted income funds (£)	Endowment funds (£)	Total funds (£)	Prior year funds (£)
<b>Income</b>	<b>3</b>					
<b>Income and endowments from:</b>						
Donations and legacies		300,870	-	-	300,870	77,694
Charitable activities		-	-	-	-	-
Other trading activities		-	-	-	-	-
Investments		-	-	-	-	-
Separate material item of income		-	-	-	-	-
Other		-	-	-	-	-
<b>Total</b>		<b>300,870</b>	<b>-</b>	<b>-</b>	<b>300,870</b>	<b>77,694</b>
<b>Expenditures</b>	<b>4</b>					
<b>Expenditure on:</b>						
Raising funds		6,744	-	-	6,744	180
Charitable activities		296,753	-	-	296,753	105,217
Separate material expense item		-	-	-	-	-
Other		920	-	-	920	484
<b>Total</b>		<b>304,417</b>	<b>-</b>	<b>-</b>	<b>304,417</b>	<b>105,881</b>
<b>Net income/(expenditure) before tax for the reporting period</b>		- 3,547	-	-	- 3,547	- 28,187
Tax payable		-	-	-	-	-
<b>Net income/(expenditure) after tax before investment gains/(losses)</b>		- 3,547	-	-	- 3,547	- 28,187
Net gains/(losses) on investments		-	-	-	-	-
<b>Net income/(expenditure)</b>		- 3,547	-	-	- 3,547	- 28,187
<b>Extraordinary items</b>		-	-	-	-	-
<b>Transfers between funds</b>		-	-	-	-	-
<b>Other recognised gains/(losses):</b>						
Gains and losses on revaluation of fixed assets for the charity's own use		-	-	-	-	-
Other gains/(losses)		-	-	-	-	-
<b>Net movement in funds</b>		- 3,547	-	-	- 3,547	- 28,187
<b>Reconciliation of funds:</b>						
Total funds brought forward		19,276	-	-	19,276	47,463
<b>Total funds carried forward</b>		<b>15,729</b>	<b>-</b>	<b>-</b>	<b>15,729</b>	<b>19,276</b>

Section B		Balance sheet				
Headings	Notes	Unrestricted funds (£)	Restricted income funds (£)	Endowment funds (£)	Total this year (£)	Total last year (£)
Fixed assets						
Intangible assets		-	-	-	-	-
Tangible assets		-	-	-	-	-
<i>Total fixed assets</i>		-	-	-	-	-
Current assets						
Stocks		-	-	-	-	-
Debtors		-	-	-	-	-
Investments		-	-	-	-	-
Cash at bank and in hand	7	27,949	-	-	27,949	27,888
<i>Total current assets</i>		27,949	-	-	27,949	27,888
Creditors: amounts falling due within one year	6	12,220	-	-	12,220	8,612
<i>Net current assets/(liabilities)</i>		15,729	-	-	15,729	19,276
<i>Total assets less current liabilities</i>		15,729	-	-	15,729	19,276
Creditors: amounts falling due after one year		-	-	-	-	-
Provisions for liabilities		-	-	-	-	-
<i>Total net assets or liabilities</i>		15,729	-	-	15,729	19,276
Funds of the Charity						
Endowment funds		-	-	-	-	-
Restricted income funds		-	-	-	-	-
Unrestricted funds		15,729	-	-	15,729	19,276
<i>Total funds</i>		15,729	-	-	15,729	19,276
<i>These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.</i>						
Signed by one or two trustees/directors on behalf of all the trustees/directors		Print Name		Date of approval		
		Sabu Sebastian				
 M.Mathew (Oct 27, 2025 17:45:39 GMT)		Manoj Mathew				

## Note 1 Basis of preparation

### 1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Charities Statement of Recommended Practice (SORP) (FRS 102), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

### 1.2 Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

### 1.3 Change of accounting policy

During the financial year ended 31/12/2024, the charity transitioned from preparing its financial statements on a Receipts and Payments basis to the Accruals basis of accounting, in accordance with the Charities Statement of Recommended Practice (SORP) applicable to charities preparing accounts under FRS 102.

This change was made to provide a more accurate and comprehensive representation of the charity's financial position and performance, and to comply with regulatory requirements applicable to charities with gross annual income exceeding £250,000.

#### Impact of the Change

Under the accruals basis:

- Income is recognised when earned, not when received.
- Expenditure is recognised when incurred, not when paid.
- Assets and liabilities are included in the balance sheet, providing a clearer view of the charity's financial obligations and resources

#### Comparative Figures

Where applicable, comparative figures for the previous year have been restated to reflect the accruals basis of accounting. Opening balances have been established based on a review of historical records and supporting documentation. Adjustments have been made to reflect the recognition of assets and liabilities not previously recorded under the receipts and payments method.

#### Restatement of General Fund for the comparative Period

We have restated the comparative period General fund balance to reflect the accrual basis of accounting. The reconciliation of the General fund balance for the period ended 31/03/2023 is given below

Balance of General fund for the period ended 31/12/2023	
(As previously reported)	£27889.00
Less Expenses Accrued	(421.00)
Less Donations Payable	(8192.00)
Restated General Fund Balance as on 31/12/2023	£19276.00



### 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

### 1.5 Material prior year errors

No material prior year error has been identified in the reporting period (3.47 FRS102 SORP).

## Note 2 Accounting policies

### 2.1 Income

Income is recognised in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income, the amount can be measured reliably, and it is probable that the income will be received.

The following specific policies are applied to particular categories of income:

- **Donations:** Income from donations are recognised when the charity has entitlement to the funds, receipt is probable, and the amount can be measured reliably.
- **Charitable Activities:** Income from charitable activities is recognised when the service is delivered, and the charity has earned the right to receive payment.
- **Fundraising Events:** Income from fundraising events is recognised in the period in which the event takes place.
- **Tax reclaims on donations and gifts:** Gift aid is recognised on the donations received through third party agents as and when the charity has the right to receive the gift aid. Gift aid on the donations received directly is recognised when a valid claim is made with HMRC
- **Volunteer help:** The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

### 2.2 Expenditure and Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

- **Grants:** Grants are recognised as expenses when an appeal is closed, and the amount of the grant can be reliably measured
- **Administration and other expenses:** Administration and other support costs are those incurred in connection with the management and governance of the charity, including compliance with constitutional and statutory requirements. These costs are recognised as and when it is incurred
- **Liability recognition :** Liabilities are recognised in the financial statements when the charity has a present legal or constructive obligation as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount of the obligation can be measured reliably.

This includes:

Trade creditors for goods and services received but not yet paid.

Accruals for expenses incurred but not yet invoiced.

Grants payable where a commitment has been made and communicated to the recipient.

Deferred income where funds have been received in advance for services or activities to be delivered in future periods.

Liabilities are measured at their settlement value unless stated otherwise and are reviewed regularly to ensure completeness and accuracy.

- **Assets Recognition:** Assets are recognised in the financial statements when the charity obtains control over the asset, it is probable that future economic benefits will flow to the charity, and the asset's value can be measured reliably

### Note 3 Income

	Analysis of Income	Unrestricted funds This Year (£)	Unrestricted funds Prior year (£)
Donations	Donations and gifts	255989	59610
	Gift Aid received from HMRC	44881	18085
	Total	300870	77695

### Note 4 Expenditure

Expenditure on raising funds	Unrestricted funds This Year (£)	Unrestricted funds Prior year (£)
Incurred seeking donations	24.00	0
Staging fundraising events	6720	£ 180
Total expenditure on raising funds	6744	£ 180
<b>Expenditure on charitable activities:</b>		
Aid for medical treatment	106750	50200
Repatriation and Funeral Support	94170	40025
Donation to charities outside UK	94583	13800
Donation to charities in UK	1250	
Aid for Education Support		1192
<b>Total expenditure on charitable activities</b>	<b>296753</b>	<b>105217</b>
<b>Other Admin Expenses:</b>		
Accountancy Fee	720	420
Bank Charges	200	64
<b>Total Other expenses</b>	<b>920</b>	<b>484</b>
<b>Total Expenditures</b>	<b>304417</b>	<b>105881</b>

### Note 5 Fees for examination of the accounts

Nature of the Services	This year (£)	Last year (£)
Independent examiner's fees	720	420
Assurance services other than independent examination	0	0
Tax advisory fees	0	0

### Note 6 Analysis of creditors

Particulars	Amounts falling due within one year	Amounts falling due in more than one year
Other creditors (Independent examiner's fees)	720.00	0
Payable to Beneficiaries	11500.00	0
<b>Total</b>	<b>12220.00</b>	<b>0</b>

**Note 7 Cash at bank and in hand**

Items	This year (£)	Last year (£)
Cash at bank – HSBC Bank	27949	27888

**Note 8 Employees**

The charity has no employees during the period