BRITISH KASHMIRI CHARITABLE FOUNDATION (BKCF.)

England & Wales · Charity number 1170703

Details

Other names	BRITISH KASHMIRI CHARITABLE FOUNDATION, BKCF
Status	Registered
Legal form	Other
Registered	2016-12-12
Register	View on the Charity Commission register

Contact

Address	14 Malcolmson Close Birmingham B15 3LS
Phone	07960918533
Email	BKCFORG@HOTMAIL.COM
Website	www.bkcf.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE TO RELIEVE POVERTY AND PROMOTE HEALTH FOR THE PEOPLE OF JAMMU AND KASHMIR INDIA IN PARTICULAR THOSE AFFECTED BY THE DEVASTATING FLOODS OF 2014 AND ANY OTHER SUBSEQUENT DISASTERS OR CATASTROPHES, SUFFERED BY SUCH PEOPLE OF JAMMU AND KASHMIR INDIA BY PROVIDING OR ASSISTING IN THE PROVISION OF HUMANITARIAN AID, FUNDS, GOODS AND SERVICES FOR PERSONS, BODIES OR ORGANISATIONS IN THE REGION

Activities: We raise funds to provide assistance in looking after orphans, aid in healthcare mainly by providing financial assistance to patients requiring expensive medicines , hospitals requiring equipment,hep rehabilitation centers in the state of Jammu and Kashmir,India . Besides we also provide financial help to students who cannot effort higher education.

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Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** The General Public/mankind

Geography

- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£30,260	£11,632	-	-
2024-03-31	£49,486	£25,493	-	-
2023-03-31	£47,021	£56,075	-	-
2022-03-31	£47,344	£24,762	-	-
2021-03-31	£65,226	£55,310	-	-

Trustees

Name	Role	Appointed
Dr FAROOQ WANDROO FRCPath,MD	Chair	2014-12-15
DR NAZIR SHAMEEM MBBS		2014-12-15
Dr NELOFAR SHAMEEM		2018-11-12
Dr ROSHAN ARA KHUROO MB,MRCGP		2017-02-07
Muhammad Wahid Zaman		2024-04-01

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BRITISH KASHMIRI CHARITABLE FOUNDATION (BKCF.)

England & Wales - Charity number 1170703

Accounts

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Advisory group member	Dr Yakoob Wani	Russel's Road Birmingham
Adv group member	Dr Yasir Rashid	Redditch Birmingham
Adv group member	Mr Khalid Suhail	Solihull Birmingham
Adv group member	Dr Sheikh Abdul Rashid	London

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, unincorporated association, company)	Association
Trustee selection methods (eg. appointed by founder, by trustees)	Self, nominated by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

This is an annual report for the years 1st April 2024 to 31st March 2025. The charity continues to have same structure with three main trustees and four co-opted trustees for 1 year.
The trustees meet 3-4 times each year to discuss governance, finances, donations and respond to requests for donations. In addition there are adhoc informal meetings with advisory group to discuss requests for donations. The charity has established a WhatsApp group for BKCF advisory group for that purpose. The advisory group will be updated in December 2025

As before The charity only works for people of Union territory of Jammu and Kashmir, India only.

The charity continues to support orphans in Jammu and Kashmir India mainly in collaboration with the local charity CHINAR Kashmir. However we also support other orphans associations form time to time and identify orphans individually too and continue to support them.

The Charity continued to provide essential medical equipment's/kits and financial assistance for life saving medicines and equipment's for deserving patients in Jammu and Kashmir who are from poorer backgrounds

Charity continued to provide scholarships and financial assistance to poor students in the form of school fees, books or laptops and other assistance

to continue pursue their education. The students send us an application form which is endorsed by a guarantor from Kashmir with duly attested income certificate when possible.

The Charity continued to support foodbanks, and distributing food packs to a number of families in different districts of Kashmir at least twice a year through our volunteers. In addition it also helps destitute and families with poor income by providing regular three monthly donations for their basic living.

The charity also responds to any emergency medical treatments/ equipment at short notice.1.e one patients needed spinal surgery

As mentioned in our previous reports, The charity has already established a free /subsidised dialysis centre in district Baramulla (Kudsiya Medical Canter) where dialysis sessions have taken place free for deserving patients.
In March 2024 the charity raised funds for children's cardiothoracic unit in Kashmir which is planned to run by (VMS) voluntary medical society in Kashmir , BKCF raised upto £15000 for the heartlung machine. As we received another request from VMS medical society in Kashmir, £5000 were donated towards the building of the children's cardiac hospital

The charity appealed for fund raising online in the month of Ramadhan in March 2025, as we did not plan a face to face event in 2025. In addition to appeal for donations via our website and on social media, from local donors in UK. The charity does not get funds from any other association or charity.

As mentioned in our previous reports, We declare no financial or any other risks during this period. The charity mainly works through liaison with voluntary associations /charities in Kashmir, liaison with hospitals, institutions, clinicians and individuals who send us requests for help.
The advisory body and trustees make the final decision about providing support and transfer of funds. Each individual is asked to fill in a donation appeal form which is reviewed by the advisory committee.
The funds are mostly transferred to institutions/ traders directly however on occasions when there is urgent need funds may be given directly to the individual or through our volunteers in Kashmir. Due receipts /invoices are received for records.

The Charity does not have major admin support, all the trustees and advisory committee woks on good will. The charity does not spend its donations on any admin work except for small amount of bank transfer charges or maintenance of website or any printing material

The charities website www.bkcf.org.uk is updated although we don't have a Admin support. It provides information about its activity. Currently the website is under refurbishment and will be upadated

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The charity has broad aims which comprise to relieve poverty, support care of orphans and disabled people, contribute to improving health care by providing health education, financial aid and buy equipment and improve education for deprived students in the state of Jammu and Kashmir, India

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by the
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public
benefit)

mmary of the main activities dertaken for the public benefit in ation to these objects (include within s section the statutory declaration that stees have had regard to the guidance sued by the Charity Commission on blic benefit)

Orphan care: We continue to provide support for orphans in through our remote sponsoring scheme and by supporting orphan care in Jammu and Kashmir by providing aid to CHINAR Kashmir a charity in Kashmir.(£2000 transferred in year 2023/24).In 2025 we transferred about £ 2740v to the CHINAR charity. After Nov 2025 CHINAR has notified us th they are not able to take funds from abroad hence we have transferred any money for orphan care this year pending clarification of their account by Govt of India.
As mentioned previously, We did obtain a yearly report on th progress of the orphans, and a number of these orphans are now adults who are in postgraduate education. The trustees monitor the progress of orphans every year by obtaining writ report from the charity. Most of the orphans are registered a CHINAR Home although we sponsor some children directly. The CHINAR sends us a written report as well as video feedback which is shared with our donors at our annual fundraiser.

BKCF provided educational grants and vocational fees to a number of Kashmiri students from poor backgrounds. Besic a number of other students were helped with their post graduate education needing university fees, and other maintenance e.g One student needed grant for MSC postgraduate course, and funds for a lap top. Another stude needed help with rent while in UK till he secured a job.

BKCF continued to support food bank in Kashmir 2-3 times year through our local volunteers and large number of comp family food packs was distributed in different parts of the val (Gojwara baitul mall and and Sopore, throughout the years 2023-2025.
The family food packs are distributed .at least twice a year. I 2024/25 about £2600 were transferred for Kashmir food bank purposes.

BKCF continues to support a free dialysis machine to Kuds Medical Centre in district Baramulla. The feedback from cen says hundreds of episodes of dialysis have taken place at th centre over last few years. Initially we provided funds for 4-6 patients per quarter, each costing about a £1000 per year. From 2021 onwards since Govt. is providing subsided dialysates BKCF does not transfer any more funds for it but provided dialysis machine free of cost costing >£7000. Besi BKCF also supports the care of patients at another few dialy centres in Srinagar on request. In 2024/25 three separate dialysis episodes were supported by providing 93x 3 GBP .

In year 2024/2025, BKCF raised funds online and pledged t support VMS children's cardiothoracic hospital by providing them support for building (£5000) and £15000 for buying a heart lung machine. The £ 5000 was transferred in early 202 where as funds for HL machine has been kept in reserve till invoice is received and hospital is functional.

ditional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- Contribution made by volunteers.

1. BKCF continues to support a number of low income families in the district of Baramulla in Jammu and Kashm (upto 10 families currently). We provided about £500 pe quarter for all the families registered through our volunte
2. A number of patients with cancer and life threatening illn were supported with finances for buying lifesaving anti-cancer medications, bone marrow transplant, buying chemotherapy, spinal stabilisation equipment, infusion pumps, support other anticancer treatment measures in other parts of India (we provided upto £4500) in the ye 2024-2025.
3. The charity continues with health awareness programme
4. The charity did not have a face to face fund raiser durin year 2024-2025. The donations to BKCF were raised b public campaign via our website, on social media and b direct debits by its members. The charity does not get a donations from any other charity or public or governmen body. About £30,000 were raised during March 2025 onl fund raiser.

N

Section D Achievements and performance

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D Achievements and performance

Section D Achievements and performance

Summary of the main achievements of the charity during the year

1. Our donors continued to support us and we have manged raise funds by online annual fund raiser during the month of Ramadhan in March 2025.

2. We continue to liaise with local charities and institutions and volunteers in Kashmir in delivering our work

3. In line with our constitution we continue to work for health care support, poor patients, and education, relieve poverty by providing monthly support and via our food banks. We manged to help a number of cancer patients, transplant patients,and so many poor students and families needing financial help.

4. Another Successful online fund raiser to support children's cardiothoracic unit in Kashmir both for its construction as well as buying equipment/ orphan care and healthcare in general (£30, 000 raised in year 2024/25 and £11000 have been spend already during this period.

Section E Financial review

Brief statement of the charity's policy on reserves	We have had an independent review of our finances for the years 2024-2025 which we have uploaded on the charity commission website. Our assets by the end of financial year 2025 are £1018,835. Our website is under refurbishment and cannot be accessed as now. We can be contacted by email on bkcf.org@hotmail.com
Details of any funds materially in deficit	Nil

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

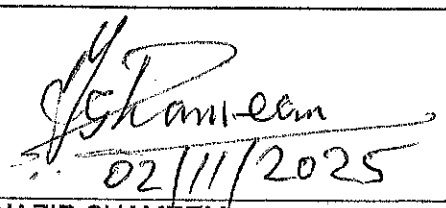
The charity raises money by Annual fund raising events, online appeals and membership fees.
The charity relies for financial support entirely on its donors.
The donations have never been utilised to cover the cost of fund raising except for small administrative work like paying for web maintenance or printing leaflets.
The charity identifies a project in Jammu and Kashmir and transfers money directly for the cause with minimum admin costs.
The charity gets request for financial help from various associations, individuals and healthcare institutions, the applications are assessed by advisory committee who assess the application and respond appropriately keeping our finances and resources into view
The expenditure is exactly in line with our governing document. The charity has no political affiliation or agenda.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	FAROOQ A WANDROO	NAZIR SHAMEEM
Position (eg Secretary, Chair, etc)	CHAIR	Secretory

Date	02/11/2025

BKCF	1.4.2024 to 31.3.2025		Account No:	40282030
	FINAL INCOME - EXPENDITURE TOTALS FOR YEAR 1.4.2024 TO 31.3.2025			
Date	**Monthly Income Received**		**Date**	**Monthly Expenditure**
Apr-24	6,595.00		Apr-24	0.00
May-24	1,310.00		May-24	0.00
Jun-24	1,030.00		Jun-24	0.00
Jul-24	2,260.00		Jul-24	0.00
Aug-24	430.00		Aug-24	0.00
Sep-24	640.00		Sep-24	0.00
Oct-24	490.00		Oct-24	0.00
Nov-24	340.00		Nov-24	6,153.67
Dec-24	515.00		Dec-24	1,112.87
Jan-25	1,115.00		Jan-25	2,671.74
Feb-25	815.00		Feb-25	0.00
Mar-25	14,720.00		Mar-25	1,700.00
Annual Total	**30260.00**		**Annual Total**	**11,638.28**
Opening Bank balance 1.4.2024		**£1,000,213.52**		
Annual Income 1.4.2024-31.3.2025		**£30,260.00**		
Annual Expenditure 1.4.2024-31.3.2025		**£11,638.28**		
Bank Balance as at 31.3.2025	**Balance c/fwd**	**£1,018,835.24**	**Balanced to Bank Statements 31.3.2025**	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name
British Kashmiri Charitable Foundation (BKCF)

On accounts for the year ended 31.3.2025

Charity no (if any) 1170703

Set out on pages See pages 1 to 14 (as attached)
(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 31/03/2023

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

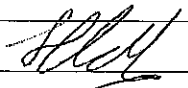
[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

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.

** Please delete the words in the brackets if they do not apply.*

Signed:  **Date:** 20.4.2025

Name: Sonia Clark

Relevant professional qualification(s) or body MA

(if any):	
Address:	4 Stanham Close
	Wombourne
	West Midlands WV5 9JL

Section B Disclosure

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.	Not applicable

CHARITY COMMISSION FOR ENGLAND AND WALES

British Kashmiri Charitable Foundation (BKCF)	No (if any)

Receipts and payments accounts

CC16a

For the period from	Period start date 1.4.2024	To	Period end date 31.3.2025

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					
	30,260	-	-	30,260	49,486
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	30,260	-	-	30,260	49,486
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	30,260	-	-	30,260	49,486
A3 Payments					
	11,638	-	-	11,638	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	11,638	-	-	11,638	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	11,638	-	-	11,638	-
Net of receipts/(payments)	18,622	-	-	18,622	49,486
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	18,622	-	-	18,622	49,486

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Year ended 31.3.2025	-	-	-
		-	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	-	-	-
		Agreement Error	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

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)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Dr Farooq A Wandroo	20.4.2025
	Dr Nazir Shameem	20.4.2025

Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	04	2024	To	31	03	2025

Section A Reference and administration details

Charity name	British Kashmiri Charitable Foundation (BKCF) B
Other names charity is known by	
Registered charity number (if any)	1170703
Charity's principal address	14 Malcolmson close Edgbaston
	Birmingham
	UK
	Postcode **B153LS**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	FAROOQ A WANDROO	CHAIR		
2	NAZIR A SHAMEEM	Secretory		
3	ROSHAN ARA KHUROO	Trustee	01/04/2022 onwards	Trustees
4	NEELOFAR SHAMEEM	Co-opted	01/04/2021 to 31/10/2025	Trustees
5	NASIR AHMED	Co-opted	01/10/2023 for 1 year	Trustees
6	NAZIR A BHAT	Co-opted	01/10/2023 for 1 year	Trustees
7	Wahid Zaman	Co-opted	01/04/2024 onwards	Trustees
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

BRITISH KASHMIRI CHARITABLE FOUNDATION (BKCF.)

England & Wales - Charity number 1170703

Accounts

Trustees' Annual Report for the period

From	Period start date Day	Month	Year	To	Period end date Day	Month	Year
	01	04	2023		31	03	2024

Section A Reference and administration details

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8				
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20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Advisory group member	Dr Yakoob Wani	Russel's Road Birmingham
Adv group member	Dr Yasir Rashid	Redditch Birmingham
Adv group member	Mr Khalid Suhail	Solihull Birmingham
Adv group member	Dr Sheikh Abdul Rashid	London

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

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How the charity is constituted (eg. trust, association, company)	Association
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The trustees meet 3-4 times each year to discuss governance, finances, donations and respond to requests for donations. In addition there are adhoc informal meetings with advisory group to discuss requests for donations. The charity has established a WhatsApp group for that purpose.

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The charity continues to support orphans in Jammu and Kashmir India in collaboration with the local charity CHINAR Kashmir.

The Charity continued to provide essential medical equipment's/kits and financial assistance for life saving medicines for a number of poor deserving patients in Jammu and Kashmir

In addition Charity continued to provide scholarships and financial assistance to poor students in the form of school fees, laptops and any other assistance to continue pursue their education.

The Charity also liaised with its local volunteers in Kashmir and continued to

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The charity organised a fund raising event in the month of Ramadhan in March 2024 in addition to appeal for online donations via our website and on social media, from local donors in UK. The charity does not get funds from any other association or charity.

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Summary of the objects of the charity set out in its governing document

The charity has broad aims which comprise to relieve poverty, support care of orphans and disabled people, contribute to improving health care by providing health education, financial aid and buy equipment and improve education for deprived students in the state of Jammu and Kashmir, India

Orphan care: We continue to provide support for orphans in through our remote sponsoring scheme and b supporting orphan care in Jammu and Kashmir by providing aid to CHINAR Kashmir a charity in Kashmir.(£2000 transferred in year 2023/24). We obtain a yearly report on the progress of these orphans, and a number of these orphans are now adults who are in postgraduate education. The trustees monitor tl progress of orphans every year by obtaining written report from the charity. Most of the orphans are registered at CHINAR Home although we sponsor some children directly. The CHINAR sends us a written report as well as video feedback which is shared with our donors at our annual fundraiser.

BKCF provided educational grants and vocational fees to a number of Kashmiri students from poor backgrounds. Besides a number of other students were helped with their post graduate education needin university fees, laptops and other maintenance worth about £5000. e.g One student needed grant for MSC postgraduate course, and funds for a lap top. Another student needed help with rent while in UK till he secured a job.

BKCF continued to support food bank in Kashmir 2-3 times a year through our local volunteers and large number of complete family food packs was distributed in different parts of the valley (Gojwara baitul mall a and Sopore, throughout the years 2023-2024.
The family food packs are distributed .at least twice a year.
BKCF continued sponsoring the care of a number of patients who need dialysis. BKCF continues to suppc a free dialysis machine to Kudsiya Medical Centre in district Baramulla. The feedback from centre says hundreds of episodes of dialysis have taken place at the centre over last few years. Initially we provided funds for 4-6 patients per quarter, each costing about a £1000 per year. From 2021 onwards since Govt. i providing subsided dialysates BKCF does not transfer any more funds for it but has provided dialysis machine free of cost costing >£7000. Besides BKCF also supports the care of patients at another few dialysis centres in Srinagar on request.

In year 2023/2024, BKCF raised funds and pledged to support VMS children's cardiothoracic hospital by providing them support for building (£5000) and £15000 for buying a heart lung machine. The £ 5000 wil be transferred in early 2025, where as funds for HL machine has been kept in reserve till invoice is receive and hospital is functional.

BKCF also helped to purchase funds for buying chemotherapy infusion pumps for SIKMS hospital in Nov 2023, (£3000) that helped the unit to provide treatment for cancer patients in oncology ward in more regulated way. This also included patient platelet infusion sets. The Unit has provided photographic evider as well as invoice for the same.

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it)

Additional details of objectives and activities (Optional information)

You may choose to include

1. BKCF also supports a number of low income families in the district of Baramulla in Jammu and Kashm (upto 10 families currently). We provided about £500 per quarter for all the families registered through volunteers
2. A number of patients with cancer and life threatening illness were supported with finances for buying lifesaving anti-cancer medications, bone marrow transplant, buying chemotherapy, spinal stabilisation equipment, infusion pumps, support other anticancer treatment measures in other parts of India (we provided upto 6000) in the year 2023-2024.
3. The charity continues with health awareness programmes.
4. The charity did have a face to face fund raiser during year 2023-2024. The donations to BKCF were a raised by public campaign via our website, on social media and by direct debits by its members. The charity does not get any donations from any other charity or public or government body.

further statements, where relevant, about:

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Section D Achievements and performance

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D Achievements and performance

Section D Achievements and performance

Summary of the main achievements of the charity during the year

1. Our donors continued to support us and we have manged raise funds by a annual fund raiser during the month of Ramadhan in March 2024.(first time after COVID)

2. We continue to liaise with local charities and institutions and volunteers in Kashmir in delivering our work

3. In line with our constitution we continue to work for health care support, poor patients, and education, relieve poverty. We manged to help a number of cancer patients, cancer chemo unit at SKIMS Kashmir,and so many poor students and families needing financial help.

4. Successful fund raiser to support children's cardiothoracic unit in Kashmir both for its construction as well as buying equipment.

Section E Financial review

Brief statement of the charity's policy on reserves	We have had an independent review of our finances for the years 2023-2024 which we have uploaded on the charity commission website. Our assets by the end of financial year 2024 are less than 100,000. We were able to raise about £ 20000 in March 2024.
Details of any funds materially in deficit	Nil

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

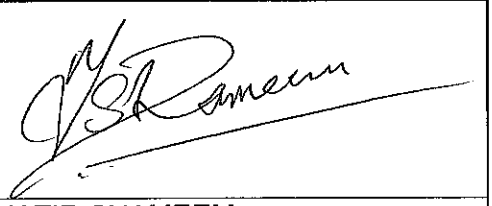
The charity raises money by Annual fund raising events, online appeals and membership fees.
The charity relies for financial support entirely on its donors.
The donations have never been utilised to cover the cost of fund raising except for small administrative work like paying for web maintenance or printing leaflets.
The charity identifies a project in Jammu and Kashmir and transfers money directly for the cause with minimum admin costs.
The charity gets request for financial help from various associations, individuals and healthcare institutions, the applications are assessed by advisory committee who assess the application and respond appropriately keeping our finances and resources into view
The expenditure is exactly in line with our governing document. The charity has no political affiliation or agenda.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	FAROOQ A WANDROO	NAZIR SHAMEEM
Position (eg Secretary, Chair, etc)	CHAIR	Secretory

Date	28/02/2025

BKCF	1.4.2023 to 31.3.2024			Account No:	40282030	
¬	FINAL INCOME - EXPENDITURE TOTALS FOR YEAR 1.4.2023 TO 31.3.2024					
Date	**Monthly Income Received**			**Date**	**Monthly Expenditure**	
Apr-23	21,489.18			Apr-22	9,252.67	
May-23	600.00			May-22	4,104.68	
Jun-23	720.00			Jun-22	725.12	
Jul-23	490.00			Jul-22	2,019.00	
Aug-23	490.00			Aug-22	0.00	
Sep-23	430.00			Sep-22	677.50	
Oct-23	630.00			Oct-22	450.00	
Nov-23	530.00			Nov-22	2,322.01	
Dec-23	730.00			Dec-22	950.00	
Jan-24	640.00			Jan-23	0.00	
Feb-24	480.00			Feb-23	1,000.00	
Mar-24	22,257.31			Mar-23	3,992.00	
Annual Total	**49486.49**			**Annual Total**	**25,492.98**	
Opening Bank balance 1.4.2023		**£76,220.01**				
Annual Income 1.4.2023-31.3.2024		**£49,486.49**				
Annual Expenditure 1.4.2023-31.3.2024		**£25,492.98**				
Bank Balance as at 31.3.2024	**Balance c/fwd**	**£100,213.52**		**Balanced to Bank Statements 31.3.2024**		

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name British Kashmiri Charitable Foundation (BKCF)		
On accounts for the year ended	31.3.2024	**Charity no (if any)**	1170703
Set out on pages	See pages 11 to 14 (as attached)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:	Sonia Clark	**Date:**	16.4.2024
Name:	Sonia Clark		
Relevant professional qualification(s) or body (if any):	MA		
Address:	4 Stanham Close Wombourne Wolverhampton WV5 9JL		

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.

Not Applicable

CHARITY COMMISSION FOR ENGLAND AND WALES

British Kashmiri Charitable Foundation (BKCF)	No (if any) 1170703

Receipts and payments accounts

CC16a

For the period from	Period start date 1.4.2023	To	Period end date 31.3.2024

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					
	49,486	-	-	49,486	47,344
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	49,486	-	-	Cross Add Error	47,344
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	49,486	-	-	#VALUE!	47,344
A3 Payments					
	25,493	-	-	25,493	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	25,493	-	-	25,493	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	25,493	-	-	25,493	-
Net of receipts/(payments)	23,994	-	-	23,994	47,344
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	23,994	-	-	23,994	47,344

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	Year end 31.3.24	-	-	-
		-	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	- Agreement Error	- OK	- OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Dr Farooq A Wandroo	16/04/2024
		Dr Nazir A Shameem	16/04/2024

BRITISH KASHMIRI CHARITABLE FOUNDATION (BKCF.)

England & Wales - Charity number 1170703

Accounts

Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	04	2021	To	31	03	2023

Section A Reference and administration details

Charity name	British Kashmiri Charitable Foundation (BKCF)
Other names charity is known by	
Registered charity number (if any)	1170703
Charity's principal address	14 Malcolmson close Edgbaston
	Birmingham
	UK
Postcode	**B153LS**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	FAROOQ A WANDROO	CHAIR		
2	NAZIR A SHAMEEM	Secretory		
3	ROSHAN ARA KHUROO		01/04/2022 onwards	Trustees
4	NEELOFAR SHAMEEM	Co-opted	01/04/2021 on wards	Trustees
5	NASIR AHMED	Co-opted	01/10/2023 for 1 year	Trustees
6	NAZIR A BHAT	Co-opted	01/10/2023 for 1 year	Trustees
7	Wahid Zaman	Co-opted	01/04/2024 for 1 year	Trustees
8				
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Advisory group member	Dr Yakoob Wani	Russel's Road Birmingham
Adv group member	Dr Yasir Rashid	Redditch Birmingham
Adv group member	Mr Khalid Suhail	Solihull Birmingham
Adv group member	Dr Sheikh Abdul Rashid	London

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution
How the charity is constituted	Association
Trustee selection methods	Self, nominated by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

This is a combined report for the years 2021/22 and years 2022/23 as we still had COVID related issues in 2021 and the turnover of funds was too small for one year. We therefore decided to combine two years report as previously. We also don't have any admin support as our finances are limited, all trustees work voluntarily, hence there may be a delay in uploading this report.
The charity continues to have same structure with three main trustees and one co-opted trustee. One of the previous trustees has now retired. We have also co-opted three more trustees from year 2023 onwards. In addition we have a full advisory group.
The trustees meet 3-4 times each year to discuss governance, finances, donations and respond to requests for donations. In addition there are adhoc informal meetings with advisory group to discuss requests for donations. The charity has established a WhatsApp group for that purpose.

The charity only works for people of Union territory of Jammu and Kashmir, India only.

The charity continues to support orphans in Jammu and Kashmir India in collaboration with the local charity CHINAR Kashmir.

The Charity continued to provide essential medical equipment's/kits and financial assistance for life saving medicines for a number of poor deserving patients in Jammu and Kashmir

In addition Charity continued to provide scholarships and financial assistance to poor students in the form of school fees, laptops and any other assistance to continue pursue their education.

The Charity also liaised with its local volunteers in Kashmiri and continued to support foodbanks, and distributed food packs to a number of families in different districts of Kashmir at least twice a year. In addition it also helps destitute and families with poor income by providing regular three monthly donations for their basic living.

The charity also responds to any emergency medical treatments/ equipments at short notice.

The charity has already established a free /subsidised dialysis centre in district Baramulla (Kudsiya Medical Canter) where hundreds of dialysis sessions have taken place free for deserving patients.

Due to the ongoing pandemic during 2021/22, all our donations are raised by online appeal via our website and on social media, from local donors in UK. The charity does not get funds from any other association or charity.

We declare no financial or any other risks during this period. The charity mainly works through liaison with voluntary associations /charities in Kashmir, liaison with hospitals, institutions, clinicians and individuals who send us requests for help. The advisory body makes the final decision about providing support and transfer of funds. Each individual is asked to fill in a donation appeal form which is reviewed by the advisory committee. The funds are mostly transferred to institutions/ traders directly however on occasions when there is urgent need funds may be given directly to the individual or through our volunteers in Kashmir. Due receipts /invoices are received for records.

The Charity does not have major admin support, all the trustees and advisory committee woks on good will. Hence there is a delay in formulating this report. The charity does not spend its donations on any admin work except for small amount of bank transfer charges or maintenance of website or any printing material

The charities website www.bkcf.org.uk is now up and running and provides information about its activities and contacts.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The charity has broad aims which comprise to relieve poverty, support care of orphans and disabled people, contribute to improving health care by providing health education, financial aid and buy equipment and improve education for deprived students in the state of Jammu and Kashmir, India

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission

Orphan care: We continue to provide support for orphans in through our remote sponsoring scheme and by supporting orphan care in Jammu and Kashmir by providing aid to CHINAR Kashmir a charity in Kashmir. We obtain a yearly report on the progress of these orphans, and a number of these orphans are now adults who are in postgraduate education. The trustees monitor the progress of orphans every year by obtaining written report from the charity. Each orphan is provided £3-500 per year which caters for the education, and basic amenities'. Most of the orphans are registered at CHINAR Home although we sponsor some children directly. The CHINAR sends us a written report as well as video feedback which is shared with our donors at our annual fundraiser.
During 2021-22, the charity liaised with a local charity in Manchester UK and obtained free used ventilators which were transported to Kashmir to a local charity ESSAS International. This one done at a nominal cost for transportation. The ventilators were distributed to various COVID Centres and local hospitals. Once the pandemic was over, the ventilators will continue to be used for patients with lung diseases.
We also liaised a local voluntary group in UK "Shut Shah" and raised funds to buy oxygen concentrators which were later provided to local hospital centres in Kashmir

BKCF provided educational grants and vocational fees to a number of Kashmiri students from poor backgrounds. These were from single school in the suburb of district Baramulla. The request came from the head of the institution, the applications were verified including status of their income and upto 15 students was paid their annual fees. Besides a number of other students were helped with their post graduate education needing university fees, laptops and other maintenance worth about £2000.
BKCF continued to support food bank in Kashmir both via ESAS international as well as through our local volunteers and large number of complete family food packs was distributed in different parts of the valley throughout the years 20021 to 2023

The family food packs are distributed at least twice a year.

BKCF continued sponsoring the care of a number of patients who need dialysis. BKCF provided a free dialysis machine to Kudsiya Medical Centre in district Baramulla. The feedback from centre says hundreds of episodes of dialysis have taken place at the centre over last few years. Initially we provided funds for 4-6 patients per quarter, each costing about a £1000 per year. From 2021 onwards since Govt. is providing subsided dialysates BKCF does not transfer any more funds for it but has provided dialysis machine free of cost costing >£7000. Besides BKCF also supports the care of patients at another few dialysis centres in Srinagar on request.

itional details of objectives and activities (Optional information)

1. BKCF also supports a number of low income families in the district of Baramulla in Jammu and Kashmir (Increased to10 families in year 2021-23). We provided about £500 per quarter for all the families registered through our volunteers
2. A number of patients with cancer and life threatening illness were supported with finances for buying lifesaving anti-cancer medications, kidney, liver and bone marrow transplant in other parts of India (we provided maximum of £2-6000 aid to each) in last 2 years.
3. The charity continues with health awareness programmes and seminars. One of these was on palliative care and dementia care in Nov 2022.

4. The charity did not have a face to face fund raiser during years 2021-2023 due to ongoing COVID issues. The donations to BKCF were raised by public campaign via our website, on social media and by direct debits by its members. The charity does not get any donations from any other charity or public or government body.

Section D — Achievements and performance

Summary of the main achievements of the charity during the year

During years 2021 to 2023 there were still COVID-19 relates issues hence we did not have a fundraiser. Our donors continued to support us and we have manged to continue raise more funds in last couple of years.

We continue to liaise with local charities and institutions and volunteers in Kashmir in delivering our work

In line with our constitution we continue to work for health care support, poor patients, and education, relive poverty and occasional disaster management.

Besides we continue volunteer health awareness, one of these was on palliative care in Kashmir and dementia care. This was a webinar arranged by BKCF in in Nov 2022 in collaboration with three medical institutes of Kashmir including SKIMS, Medical College Baramulla and SMHS hospital and Sandwell and West Birmingham Hospital. The Webinar was attended by healthcare professionals and medical students including the Principal Medical College Baramulla. It helped to create awareness about palliative care needs, training on pain control and end of life care and dementia awareness.

Section E Financial review

Brief statement of the charity's policy on reserves	We have had an independent review of our finances for both years 2021-22 and 2022-23 which we have uploaded on the charity commission website. Our assets by the end of financial year 2023 are less than 100,000 but we are able to continue raise £10-15000 every year and spend an equal amount on our projects.
Details of any funds materially in deficit	Nil

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity raises money by Annual fund raising events, online appeals and membership fees.
The charity relies for financial support entirely on its donors.
The donations have never been utilised to cover the cost of fund raising except for small administrative work like paying for web maintenance or printing leaflets.
The charity identifies a project in Jammu and Kashmir and transfers money directly for the cause with minimum admin costs.
The charity gets request for financial help from various associations, individuals and healthcare institutions, the applications are assessed by advisory committee who assess the application and respond appropriately keeping our finances and resources into view
The expenditure is exactly in line with our governing document. The charity has no political affiliation or agenda.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	FAROOQ A WANDROO	NAZIR SHAMEEM
Position (eg Secretary, Chair, etc)	CHAIR	Secretory

Date 25/04/2024

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name
British Kashmiri Charitable Foundation (BKCF)

On accounts for the year ended	31.3.2023	**Charity no (if any)**	1170703

Set out on pages See pages 1 to 14 (as attached)
(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 31/03/2023

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

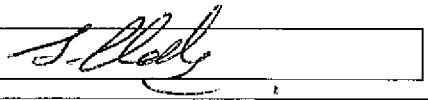
[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

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.

** Please delete the words in the brackets if they do not apply.*

Signed:  **Date:** 17.4.2023

Name: Sonia Clark

Relevant professional qualification(s) or body MA

(if any):	
Address:	4 Stanham Close
	Wombourne
	West Midlands WV5 9JL

Section B Disclosure

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.	Not applicable

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
British Kashmiri Charitable Foundation (BKCF)	1170703

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1.4.2022		31.3.2023

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					
	47,021	-	-	47,021	47,344
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	47,021	-	-	47,021	47,344
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	47,021	-	-	47,021	47,344
A3 Payments					
	56,075	-	-	56,075	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	56,075	-	-	56,075	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	56,075	-	-	56,075	-
Net of receipts/(payments)	- 9,055	-	-	- 9,055	47,344
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 9,055	-	-	- 9,055	47,344

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Year end 31.3.2023	-	-	-
		-	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	-	-	-
		Agreement Error	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

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)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Dr Farooq A Wandroo	**17/04/2023**
	Dr Nazir A Shameem	**17/04/2002**

BKCF	1.4.2022 to 31.3.2023		Account No:	40282030
	FINAL INCOME - EXPENDITURE TOTALS FOR YEAR 1.4.2022 TO 31.3.2023			
Date	**Monthly Income Received**		**Date**	**Monthly Expenditure**
Apr-22	13,116.00		Apr-22	13,744.58
May-22	3,860.00		May-22	1,083.33
Jun-22	724.64		Jun-22	2,401.70
Jul-22	2,160.00		Jul-22	7,144.21
Aug-22	10,241.62		Aug-22	16,369.02
Sep-22	8,862.06		Sep-22	7,269.00
Oct-22	3,387.00		Oct-22	1,811.67
Nov-22	821.20		Nov-22	1,145.00
Dec-22	1,592.00		Dec-22	2,156.01
Jan-23	906.00		Jan-23	1,700.85
Feb-23	650.00		Feb-23	1,145.00
Mar-23	700.00		Mar-23	105.00
Annual Total	**47020.52**		**Annual Total**	**56,075.37**
Opening Bank balance 1.4.2022		**£85,274.86**		
Annual Income 1.4.2022-31.3.2023		**£47,020.52**		
Annual Expenditure 1.4.2021-31.3.2023		**£56,075.37**		
Bank Balance as at 31.3.2023	**Balance c/fwd**	**£76,220.01**	**Balanced to Bank Statements 31.3.2023**	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name
British Kashmiri Charitable Foundation (BKCF)

On accounts for the year ended	31.3.2023	**Charity no (if any)**	1170703

Set out on pages See pages 1 to 14 (as attached)
(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 31/03/2023

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

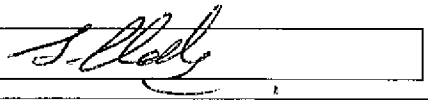
[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

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.

** Please delete the words in the brackets if they do not apply.*

Signed:  **Date:** 17.4.2023

Name: Sonia Clark

Relevant professional qualification(s) or body MA

(if any):	
Address:	4 Stanham Close
	Wombourne
	West Midlands WV5 9JL

Section B Disclosure

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.	Not applicable

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
British Kashmiri Charitable Foundation (BKCF)	1170703

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1.4.2022		31.3.2023

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					
	47,021	-	-	47,021	47,344
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	47,021	-	-	47,021	47,344
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	47,021	-	-	47,021	47,344
A3 Payments					
	56,075	-	-	56,075	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	56,075	-	-	56,075	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	56,075	-	-	56,075	-
Net of receipts/(payments)	- 9,055	-	-	- 9,055	47,344
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 9,055	-	-	- 9,055	47,344

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Year end 31.3.2023	-	-	-
		-	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	-	-	-
		Agreement Error	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

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)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Dr Farooq A Wandroo	**17/04/2023**
	Dr Nazir A Shameem	**17/04/2002**

BKCF	1.4.2022 to 31.3.2023		Account No:	40282030
	FINAL INCOME - EXPENDITURE TOTALS FOR YEAR 1.4.2022 TO 31.3.2023			
Date	**Monthly Income Received**		**Date**	**Monthly Expenditure**
Apr-22	13,116.00		Apr-22	13,744.58
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Sep-22	8,862.06		Sep-22	7,269.00
Oct-22	3,387.00		Oct-22	1,811.67
Nov-22	821.20		Nov-22	1,145.00
Dec-22	1,592.00		Dec-22	2,156.01
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Feb-23	650.00		Feb-23	1,145.00
Mar-23	700.00		Mar-23	105.00
Annual Total	**47020.52**		**Annual Total**	**56,075.37**
Opening Bank balance 1.4.2022		**£85,274.86**		
Annual Income 1.4.2022-31.3.2023		**£47,020.52**		
Annual Expenditure 1.4.2021-31.3.2023		**£56,075.37**		
Bank Balance as at 31.3.2023	**Balance c/fwd**	**£76,220.01**	**Balanced to Bank Statements 31.3.2023**	

BRITISH KASHMIRI CHARITABLE FOUNDATION (BKCF.)

England & Wales - Charity number 1170703

Accounts

Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	04	2021	To	31	03	2023

Section A Reference and administration details

Charity name	British Kashmiri Charitable Foundation (BKCF)
Other names charity is known by	
Registered charity number (if any)	1170703
Charity's principal address	14 Malcolmson close Edgbaston
	Birmingham
	UK
Postcode	**B153LS**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	FAROOQ A WANDROO	CHAIR		
2	NAZIR A SHAMEEM	Secretory		
3	ROSHAN ARA KHUROO		01/04/2022 onwards	Trustees
4	NEELOFAR SHAMEEM	Co-opted	01/04/2021 on wards	Trustees
5	NASIR AHMED	Co-opted	01/10/2023 for 1 year	Trustees
6	NAZIR A BHAT	Co-opted	01/10/2023 for 1 year	Trustees
7	Wahid Zaman	Co-opted	01/04/2024 for 1 year	Trustees
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Advisory group member	Dr Yakoob Wani	Russel's Road Birmingham
Adv group member	Dr Yasir Rashid	Redditch Birmingham
Adv group member	Mr Khalid Suhail	Solihull Birmingham
Adv group member	Dr Sheikh Abdul Rashid	London

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution
How the charity is constituted	Association
Trustee selection methods	Self, nominated by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

This is a combined report for the years 2021/22 and years 2022/23 as we still had COVID related issues in 2021 and the turnover of funds was too small for one year. We therefore decided to combine two years report as previously. We also don't have any admin support as our finances are limited, all trustees work voluntarily, hence there may be a delay in uploading this report.
The charity continues to have same structure with three main trustees and one co-opted trustee. One of the previous trustees has now retired. We have also co-opted three more trustees from year 2023 onwards. In addition we have a full advisory group.
The trustees meet 3-4 times each year to discuss governance, finances, donations and respond to requests for donations. In addition there are adhoc informal meetings with advisory group to discuss requests for donations. The charity has established a WhatsApp group for that purpose.

The charity only works for people of Union territory of Jammu and Kashmir, India only.

The charity continues to support orphans in Jammu and Kashmir India in collaboration with the local charity CHINAR Kashmir.

The Charity continued to provide essential medical equipment's/kits and financial assistance for life saving medicines for a number of poor deserving patients in Jammu and Kashmir

In addition Charity continued to provide scholarships and financial assistance to poor students in the form of school fees, laptops and any other assistance to continue pursue their education.

The Charity also liaised with its local volunteers in Kashmiri and continued to support foodbanks, and distributed food packs to a number of families in different districts of Kashmir at least twice a year. In addition it also helps destitute and families with poor income by providing regular three monthly donations for their basic living.

The charity also responds to any emergency medical treatments/ equipments at short notice.

The charity has already established a free /subsidised dialysis centre in district Baramulla (Kudsiya Medical Canter) where hundreds of dialysis sessions have taken place free for deserving patients.

Due to the ongoing pandemic during 2021/22, all our donations are raised by online appeal via our website and on social media, from local donors in UK. The charity does not get funds from any other association or charity.

We declare no financial or any other risks during this period. The charity mainly works through liaison with voluntary associations /charities in Kashmir, liaison with hospitals, institutions, clinicians and individuals who send us requests for help. The advisory body makes the final decision about providing support and transfer of funds. Each individual is asked to fill in a donation appeal form which is reviewed by the advisory committee. The funds are mostly transferred to institutions/ traders directly however on occasions when there is urgent need funds may be given directly to the individual or through our volunteers in Kashmir. Due receipts /invoices are received for records.

The Charity does not have major admin support, all the trustees and advisory committee woks on good will. Hence there is a delay in formulating this report. The charity does not spend its donations on any admin work except for small amount of bank transfer charges or maintenance of website or any printing material

The charities website www.bkcf.org.uk is now up and running and provides information about its activities and contacts.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The charity has broad aims which comprise to relieve poverty, support care of orphans and disabled people, contribute to improving health care by providing health education, financial aid and buy equipment and improve education for deprived students in the state of Jammu and Kashmir, India

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission

Orphan care: We continue to provide support for orphans in through our remote sponsoring scheme and by supporting orphan care in Jammu and Kashmir by providing aid to CHINAR Kashmir a charity in Kashmir. We obtain a yearly report on the progress of these orphans, and a number of these orphans are now adults who are in postgraduate education. The trustees monitor the progress of orphans every year by obtaining written report from the charity. Each orphan is provided £3-500 per year which caters for the education, and basic amenities'. Most of the orphans are registered at CHINAR Home although we sponsor some children directly. The CHINAR sends us a written report as well as video feedback which is shared with our donors at our annual fundraiser.
During 2021-22, the charity liaised with a local charity in Manchester UK and obtained free used ventilators which were transported to Kashmir to a local charity ESSAS International. This one done at a nominal cost for transportation. The ventilators were distributed to various COVID Centres and local hospitals. Once the pandemic was over, the ventilators will continue to be used for patients with lung diseases.
We also liaised a local voluntary group in UK "Shut Shah" and raised funds to buy oxygen concentrators which were later provided to local hospital centres in Kashmir

BKCF provided educational grants and vocational fees to a number of Kashmiri students from poor backgrounds. These were from single school in the suburb of district Baramulla. The request came from the head of the institution, the applications were verified including status of their income and upto 15 students was paid their annual fees. Besides a number of other students were helped with their post graduate education needing university fees, laptops and other maintenance worth about £2000.
BKCF continued to support food bank in Kashmir both via ESAS international as well as through our local volunteers and large number of complete family food packs was distributed in different parts of the valley throughout the years 20021 to 2023

The family food packs are distributed at least twice a year.

BKCF continued sponsoring the care of a number of patients who need dialysis. BKCF provided a free dialysis machine to Kudsiya Medical Centre in district Baramulla. The feedback from centre says hundreds of episodes of dialysis have taken place at the centre over last few years. Initially we provided funds for 4-6 patients per quarter, each costing about a £1000 per year. From 2021 onwards since Govt. is providing subsided dialysates BKCF does not transfer any more funds for it but has provided dialysis machine free of cost costing >£7000. Besides BKCF also supports the care of patients at another few dialysis centres in Srinagar on request.

itional details of objectives and activities (Optional information)

1. BKCF also supports a number of low income families in the district of Baramulla in Jammu and Kashmir (Increased to10 families in year 2021-23). We provided about £500 per quarter for all the families registered through our volunteers
2. A number of patients with cancer and life threatening illness were supported with finances for buying lifesaving anti-cancer medications, kidney, liver and bone marrow transplant in other parts of India (we provided maximum of £2-6000 aid to each) in last 2 years.
3. The charity continues with health awareness programmes and seminars. One of these was on palliative care and dementia care in Nov 2022.

4. The charity did not have a face to face fund raiser during years 2021-2023 due to ongoing COVID issues. The donations to BKCF were raised by public campaign via our website, on social media and by direct debits by its members. The charity does not get any donations from any other charity or public or government body.

Section D — Achievements and performance

Summary of the main achievements of the charity during the year

During years 2021 to 2023 there were still COVID-19 relates issues hence we did not have a fundraiser. Our donors continued to support us and we have manged to continue raise more funds in last couple of years.

We continue to liaise with local charities and institutions and volunteers in Kashmir in delivering our work

In line with our constitution we continue to work for health care support, poor patients, and education, relive poverty and occasional disaster management.

Besides we continue volunteer health awareness, one of these was on palliative care in Kashmir and dementia care. This was a webinar arranged by BKCF in in Nov 2022 in collaboration with three medical institutes of Kashmir including SKIMS, Medical College Baramulla and SMHS hospital and Sandwell and West Birmingham Hospital. The Webinar was attended by healthcare professionals and medical students including the Principal Medical College Baramulla. It helped to create awareness about palliative care needs, training on pain control and end of life care and dementia awareness.

Section E Financial review

Brief statement of the charity's policy on reserves	We have had an independent review of our finances for both years 2021-22 and 2022-23 which we have uploaded on the charity commission website. Our assets by the end of financial year 2023 are less than 100,000 but we are able to continue raise £10-15000 every year and spend an equal amount on our projects.
Details of any funds materially in deficit	Nil

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity raises money by Annual fund raising events, online appeals and membership fees.
The charity relies for financial support entirely on its donors.
The donations have never been utilised to cover the cost of fund raising except for small administrative work like paying for web maintenance or printing leaflets.
The charity identifies a project in Jammu and Kashmir and transfers money directly for the cause with minimum admin costs.
The charity gets request for financial help from various associations, individuals and healthcare institutions, the applications are assessed by advisory committee who assess the application and respond appropriately keeping our finances and resources into view
The expenditure is exactly in line with our governing document. The charity has no political affiliation or agenda.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	FAROOQ A WANDROO	NAZIR SHAMEEM
Position (eg Secretary, Chair, etc)	CHAIR	Secretory

Date 25/04/2024

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Charity Name British Kashmiri Charitable Foundation (BKCF)		
On accounts for the year ended	31.3.2022	**Charity no (If any)**	1170703
Set out on pages	See pages 1 to 14 (as attached) (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 31/03/2022

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

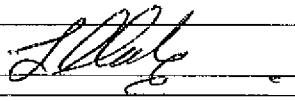
[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

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.

* *Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	17.4.2022
Name:	Sonia Clark		
Relevant professional qualification(s) or body	MA		

(if any):	
Address:	4 Stanham Close
	Wombourne
	West Midlands WV5 9JL

Section B Disclosure

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.

Not applicable

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
British Kashmiri Charitable Foundation (BKCF)	1170703

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1.4.2021		31.3.2022

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					
	47,344	-	-	47,344	65,226
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	47,344	-	-	47,344	65,226
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	47,344	-	-	47,344	65,226
A3 Payments					
	24,762	-	-	24,762	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	24,762	-	-	24,762	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	24,762	-	-	24,762	-
Net of receipts/(payments)	22,582	-	-	22,582	65,226
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	22,582	-	-	22,582	65,226

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	Year end 31.3.2022	-	-	-
		-	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	-	-	-
		Agreement Error	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Dr Farooq A Wandroo	**17/04/2022**
		Dr Nazir A Shameem	**17/04/2002**

BCKF	1.4.2021 to 31.3.2022		Account No:	40282030
	FINAL INCOME - EXPENDITURE TOTALS FOR YEAR 1.4.2021 TO 31.3.2022			
Date	**Monthly Income Received**		**Date**	**Monthly Expenditure**
Apr-21	5,071.00		Apr-21	1,295.00
May-21	14,232.40		May-21	12,664.43
Jun-21	780.00		Jun-21	145.00
Jul-21	18,041.01		Jul-21	7,289.12
Aug-21	1,675.00		Aug-21	145.00
Sep-21	575.00		Sep-21	336.00
Oct-21	495.00		Oct-21	145.00
Nov-21	625.00		Nov-21	145.00
Dec-21	475.00		Dec-21	145.00
Jan-22	1,009.47		Jan-22	145.00
Feb-22	3,460.00		Feb-22	2,162.00
Mar-22	905.00		Mar-22	145.00
Annual Total	**47343.88**		**Annual Total**	**24,761.55**
Opening Bank balance 1.4.2021		**£62,692.53**		
Annual Income 1.4.2021-31.3.2022		**£47,343.88**		
Annual Expenditure 1.4.2021-31.3.2022		**£24,761.55**		
Bank Balance as at 31.3.2022	**Balance c/fwd**	**£85,274.86**	**Balanced to Bank Statements 31.3.2022**	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Charity Name British Kashmiri Charitable Foundation (BKCF)		
On accounts for the year ended	31.3.2022	**Charity no (If any)**	1170703
Set out on pages	See pages 1 to 14 (as attached) (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 31/03/2022

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

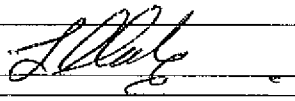
[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

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.

* *Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	17.4.2022
Name:	Sonia Clark		
Relevant professional qualification(s) or body	MA		

(if any):	
Address:	4 Stanham Close
	Wombourne
	West Midlands WV5 9JL

Section B Disclosure

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.

Not applicable

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
British Kashmiri Charitable Foundation (BKCF)	1170703

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1.4.2021		31.3.2022

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					
	47,344	-	-	47,344	65,226
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	47,344	-	-	47,344	65,226
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	47,344	-	-	47,344	65,226
A3 Payments					
	24,762	-	-	24,762	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	24,762	-	-	24,762	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	24,762	-	-	24,762	-
Net of receipts/(payments)	22,582	-	-	22,582	65,226
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	22,582	-	-	22,582	65,226

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	Year end 31.3.2022	-	-	-
		-	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	-	-	-
		Agreement Error	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Dr Farooq A Wandroo	**17/04/2022**
		Dr Nazir A Shameem	**17/04/2002**

BCKF	1.4.2021 to 31.3.2022		Account No:	40282030
	FINAL INCOME - EXPENDITURE TOTALS FOR YEAR 1.4.2021 TO 31.3.2022			
Date	**Monthly Income Received**		**Date**	**Monthly Expenditure**
Apr-21	5,071.00		Apr-21	1,295.00
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Oct-21	495.00		Oct-21	145.00
Nov-21	625.00		Nov-21	145.00
Dec-21	475.00		Dec-21	145.00
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Annual Total	**47343.88**		**Annual Total**	**24,761.55**
Opening Bank balance 1.4.2021		**£62,692.53**		
Annual Income 1.4.2021-31.3.2022		**£47,343.88**		
Annual Expenditure 1.4.2021-31.3.2022		**£24,761.55**		
Bank Balance as at 31.3.2022	**Balance c/fwd**	**£85,274.86**	**Balanced to Bank Statements 31.3.2022**	

BRITISH KASHMIRI CHARITABLE FOUNDATION (BKCF.)

England & Wales - Charity number 1170703

Accounts

Trustees' Annual Report for the period (Combined report for 2 years)

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	04	2019	To	31	03	2021

Section A Reference and administration details

Charity name	British Kashmiri Charitable Foundation (BKCF)
Other names charity is known by	
Registered charity number (if any)	1170703
Charity's principal address	14 Malcolmson close Edgbaston
	Birmingham
	UK
Postcode	**B15 3LS**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Farooq A Wandroo			
2	Nazir A Shameem			
3	Muzaffar Faroqui			
4	Roshan A Khuroo			Co-opted
5	Nelofar Shameem			Co-opted
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Association
Trustee selection methods (eg. appointed by, elected by)	Self, Founders of charity

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- Trustees' consideration of major risks and the system and procedures to manage them.

This is a combined report for the years 2019/20 and years 2020/21 as we could not send the report previous year due to COVID-19 issues.
The charity continues to have same structure with three main trustees and two co-opted trustees. In last few years the charities donor base has increased mainly due our work related to COVID-19.The trustees met 2-3 times each year to discuss governance, finances, donations and respond to requests for donations during the pandemic.
The charity continues to support orphans in Jammu and Kashmir India in collaboration with the local charity CHINAR Kashmir.

In last two years charity has actively participated in social campaigns by raising awareness about prevention from COVID-19 and vaccine awareness. The charity was supported by the members of the British Kashmiri Medical association and participated in a number of such COVID awareness campaigns. The charity was able to raise funds to provide COVID-19 care kits, medicines and oxygen concentrators as well as ventilators for Kashmir. This was done through collaboration with local charities in Kashmiri like ATHAROTE, EHSAS and Voluntary medical association.

In addition Charity helped a number of students to continue pursue their education during COVID-19 by providing financial help as they had failed to receive finances from home during lockdown.

The Charity also liaised with its local volunteers in Kashmiri and established foodbanks, and distributed food packs to a number of families during COVID-19 lockdown in different districts of Kashmir.

The charity also laisses with two dialysis centres in Srinagar and Sopore

and (Kudsiya medical centre) sponsored a number of patients needing dialysis.

The Charity continued to provide medical equipment and financial assistance for medicines for a number of poor deserving patients in Jammu and Kashmir.

In last two years the charity has also helped another charity called KASHMIER in USA to raise funds for providing ambulances in Kashmir. This is unique project which is providing emergency help to acutely ill patients in Kashmir.

All our donations are raised by online appeal via our website and on social media, from local donors in UK.

The charities website www.bkcf.org.uk is now up and running and provides information about its activities and contacts.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The charity has broad aims which comprise to relieve poverty, support care of orphans and disabled people, contribute to improving health care by providing health education, financial aid and buy equipment and improve education for deprived students in the state of Jammu and Kashmir, India

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

1. We continue to support orphan care in Jammu and Kashmir by providing aid to CHINAR Kashmir a charity in Kashmir. The trustees monitor the progress of orphans every year by obtaining written report from the charity. Each orphan is provided £300 per year for their welfare.
2. During 2019 to 2021, the charity liaised with a number of local charities in Kashmir like EHSAS International, Athrarout and voluntary medical society and provided COVID equipment in the form of personnel protective equipment (PPE), Pulse oximeters, oxygen concentrators, ventilators and food packs. These were distributed to a number of hospitals at periodic intervals throughout the pandemic.
3. Besides our volunteers provided online health education, produced leaflets on COVID behaviour and on management of COVID and vaccine campaign. We participated in a number of webinars, with medical professionals in the valley.
4. BKCF volunteers also participated in telemedicine and provided remote monitoring of patients in the valley of Kashmir during lockdown.
5. BKCF provided educational grants and vocational fees to a number of Kashmiri students who were in financial difficulties during lock down.
6. BKCF crated a large food bank in Kashmir and large number of complete family food packs was distributed in different parts of the valley throughout the year 2019 to 2021.
7. BKCF is sponsoring the care of a number of patients who need dialysis. BKCF provided a free dialysis machine to Kudsiya Medical Centre in Sopore and provides funds for 4-6 patients per quarter, each costing about a £1000 per year. Besides BKCF also supports the care of patients at another dialysis centre in Srinagar

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- Contribution made by volunteers.

8. BKCF also provided funds to buy a number of oxygen concentrators for voluntary medical society costing around £17000 (raised with the help of few more UK based associations)
9. BKCF provided funds for poor patients who are being treated for life threatening illnesses in other parts of India.
10. BKCF also supports a number of low income families in the district of Baramulla in Jammu and Kashmir (6 families in year 2019-2021). We provided about £150 per month for all 6 families throughout which fulfils their basic needs.
11. During the year 2019-21, BKCF also supported an emergency ambulance project initiated by US based charity called KASHMIER. BKCF donated about £6000 for this project and will continue to support it
12. The donations to BKCF were raised by public campaign via our website, on social media and by direct debits by its members. The charity does not get any donations from any other charity or public or government body.
13. The Volunteers of the charity participated in an online vaccine awareness webinar for different faith groups in UK, for which we were hailed. This has helped to remove myths about vaccination among minority communities in UK.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

During year 2019-2021, we have been able to raise more funds by widening our donor base and appeals through our well established website and on social media. COVID-19 period obviously has been challenging for the charity as we could not manage major fund raising events, nevertheless our donors have been generous and we have manged to raise more funds in last couple of years.

During the COVID-19 period we have been able to assist a number of voluntary associations and charities in Kashmir and we provided thousands of PPE kits, oxygen concentrators and pulse oximeters etc. worth thousands of pounds which has been of immense benefit to people in Kashmir.

In addition we have continued provide financial help to patients, students and healthcare institutions

We have also taken part in a number of healthcare campaigns and webinars mainly related to COVID awareness and vaccine awareness in locally in UK as well as community in Kashmir. This has helped to improve vaccine uptake in ethnic minorities.

Section E Financial review

Brief statement of the charity's policy on reserves

We have had an independent review of our finances this year which we have uploaded on the charity commission website. There will be information also available on our website www.bkcf.net
We are pleased to have been able to utilise our funds much better due to demands of COVID-19.

Details of any funds materially in deficit

nil

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- Investment policy and objectives including any ethical investment policy adopted.

The charity raises money by open fund raising events, online appeals and membership fees.
The charity relies for financial support entirely on its donors.
The donations have never been utilised to cover the cost of fund raising except for small administrative work like paying for web maintenance or printing leaflets.
The charity identifies a project in Jammu and Kashmir and transfers money directly for the cause with minimum admin costs.
The charity gets request for financial help from various associations, individuals and healthcare institutions , the trustees assess the need and respond appropriately keeping our finances and resources into view
The expenditure is exactly in line with our governing document. The charity has no political affiliation or agenda.

The charity relies on volunteers to deliver its work in Kashmir, who are not paid for their work.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	FAROOQ A WANDROO	Nazir A Shameem
Position (eg Secretary, Chair, etc)	CHAIR	secretory

Date	25/01/2022

BCKF	1.4.2020 to 31.3.2021		Account No:	40282030
	FINAL INCOME - EXPENDITURE TOTALS FOR YEAR 1.4.2020 TO 31.3.2021			
Date	**Monthly Income Received**		**Date**	**Monthly Expenditure**
Apr-20	12,731.67		Apr-20	12,689.00
May-20	16,591.00		May-20	5,593.69
Jun-20	1,530.00		Jun-20	4,236.76
Jul-20	6,754.08		Jul-20	2,286.04
Aug-20	430.00		Aug-20	1,059.50
Sep-20	1,480.00		Sep-20	105.00
Oct-20	490.00		Oct-20	936.45
Nov-20	655.00		Nov-20	916.00
Dec-20	535.00		Dec-20	344.79
Jan-21	2,465.00		Jan-21	105.00
Feb-21	2,530.00		Feb-21	105.00
Mar-21	19,035.00		Mar-21	26,933.71
Annual Total	**65226.75**		**Annual Total**	**55,310.94**
Opening Bank balance 1.4.2020		**£52,776.72**		
Annual Income 1.4.2020-31.3.2021		**£65,226.75**		
Annual Expenditure 1.4.2020-31.3.2021		**£55,310.94**		
Bank Balance as at 31.3.2021	**Balance c/fwd**	**£62,692.53**	**Balanced to Bank Statements 31.3.2021**	

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	Year end 31.3.2021		-	-
		-	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))		-	-

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Dr Farooq A Wandroo	**31.3.2021**
		Dr Nazir A Shameem	**31.3.2021**

CHARITY COMMISSION FOR ENGLAND AND WALES

BKCF	No (if any)

Receipts and payments accounts

CC16a

For the period from	Period start date 1.4.2020	To	Period end date 31.3.2021

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					
(see attached 2020-21 accounts sheet)	65,226	-	-	65,226	43,174
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	65,226	-	-		43,174
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	65,226	-	-	-	43,174
A3 Payments					
(see attached 2019-20 accounts sheet)	55,310	-	-	55,310	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	55,310	-	-	55,310	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	55,310	-	-	55,310	-
Net of receipts/(payments)	9,916	-	-	9,916	43,174
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	9,916	-	-	9,916	43,174

Section B	Disclosure
	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.	Not applicable.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name British Kashmiri Charitable Foundation (BKCF)		
On accounts for the year ended	31.3.2021	**Charity no (if any)**	1170703
Set out on pages	See pages 1 to 11 (as attached) (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 31/03/2020.

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:**	27.1.2022
Name:	Sonia Clark		
Relevant professional qualification(s) or body (if any):	MA		
Address:	4 Stanham Close Wombourne West Midlands WV5 9JL		

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name British Kashmiri Charitable Foundation (BKCF)		
On accounts for the year ended	31.3.2021	**Charity no (if any)**	1170703
Set out on pages	See pages 1 to 11 (as attached) (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 31/03/2020.

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:**	27.1.2022
Name:	Sonia Clark		
Relevant professional qualification(s) or body (if any):	MA		
Address:	4 Stanham Close Wombourne West Midlands WV5 9JL		

Section B	Disclosure
	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.	Not applicable.