



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

Period start date

Period end date

From

Day
01Month
04Year
2019

To

Day
31Month
03Year
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 Farouqi			
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)

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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 liaises 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

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

Additional details of objectives and activities (Optional information)

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, Atharout 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 created 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.
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 £120 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 KASHMIR. BKCF donated about £8000 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.

- You may choose to include further statements, where relevant, about:
- policy on grantmaking;
 - policy programme related investment;
 - Contribution made by volunteers.

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 managed 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

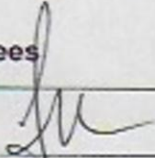
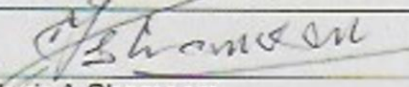
Other optional information

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	secretary

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					
Annual Income 1.4.2020-31.3.2021		£52,776.72			
Annual Expenditure 1.4.2020-31.3.2021		£65,226.75			
Bank Balance as at 31.3.2021		£55,310.94			
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.



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)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2020.

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 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
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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**

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

Not applicable.