



# Trustees' Annual Report for the period

Period start date  
From Day 01 Month 04 Year 2021 To Day 31 Month 03 Year 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	Secretary		
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)

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## 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 works 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](http://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 with in this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission  
TAR

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 CHINART 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 CHINART Home although we sponsor some children directly. The CHINART 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 EHSAS 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 "Shul Shahr" 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 subsidised 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.

**Additional 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 to 10 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 managed 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, relieve 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.

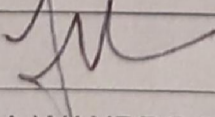
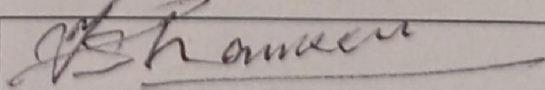
Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date

	
FAROOQ A WANDROO	NAZIR SHAMEEM
CHAIR	Secretary

25/04/2024



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  
British Kashmiri Charitable Foundation (BKCF)

No (if any)  
1170703

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
1.4.2022

To

Period end date  
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 £
<b>A1 Receipts</b>					
	47,021	-	-	47,021	47,344
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	47,021	-	-	47,021	47,344
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	47,021	-	-	47,021	47,344
<b>A3 Payments</b>					
	56,075	-	-	56,075	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	56,075	-	-	56,075	-
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	56,075	-	-	56,075	-
<b>Net of receipts/(payments)</b>	- 9,055	-	-	- 9,055	47,344
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<b>Cash funds this year end</b>	- 9,055	-	-	- 9,055	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 £
<b>B1 Cash funds</b>	Year end 31.3.2023	-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	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			
Annual Income 1.4.2022-31.3.2023	£85,274.86		
Annual Expenditure 1.4.2021-31.3.2023	£47,020.52		
Bank Balance as at 31.3.2023	£56,075.37		
	£76,220.01	Balanced to Bank Statements 31.3.2023	



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)

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basis of report

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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:

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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.

*\* 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  
British Kashmiri Charitable Foundation (BKCF)

No (if any)  
1170703

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
1.4.2022

To

Period end date  
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 £
<b>A1 Receipts</b>					
	47,021	-	-	47,021	47,344
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b> (Gross income for AR)	47,021	-	-	47,021	47,344
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	47,021	-	-	47,021	47,344
<b>A3 Payments</b>					
	56,075	-	-	56,075	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	56,075	-	-	56,075	-
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	56,075	-	-	56,075	-
<b>Net of receipts/(payments)</b>	- 9,055	-	-	- 9,055	47,344
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<b>Cash funds this year end</b>	- 9,055	-	-	- 9,055	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 £
<b>B1 Cash funds</b>	Year end 31.3.2023	-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	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	
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Sep-22	8,862.06		Sep-22	7,269.00	
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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					
Annual Income 1.4.2022-31.3.2023		£85,274.86			
Annual Expenditure 1.4.2021-31.3.2023		£47,020.52			
Bank Balance as at 31.3.2023		£56,075.37			
Balance c/fwd		£76,220.01	Balanced to Bank Statements 31.3.2023		