



Trustees' Annual Report for the period

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

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	Trustee	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
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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)

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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, 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 2023 to 31st March 2024. The charity continues to have same structure with three main trustees and one co-opted trustee. We have also have 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 Kashmir 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/ equipment at short notice.

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.

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.

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.

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

Orphan care: We continue to provide support for orphans in through our remote sponsoring scheme and 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 the 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 needing 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 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 support 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.

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 will be transferred in early 2025, where as funds for HL machine has been kept in reserve till invoice is received 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 evidence as well as invoice for the same.

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You may choose to include

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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

Summary of the main achievements of the charity during the year

1. Our donors continued to support us and we have managed to raise funds by an 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 managed 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

Secretary

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			



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:

Date:

16.4.2024

Name:

Sonia Clark

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

MA

Address:

4 Stanham Close

Wombourne

Wolverhampton WV5 9JL

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

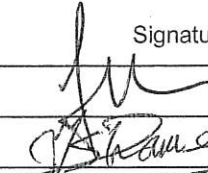

Section A Receipts and payments

	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
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	16/04/2024
	Dr Nazir A Shameem	16/04/2024