

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, not-for-profit 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 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. i.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 Center) 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 works 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 updated

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)

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 wri 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. In 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 subsidized dialysates BKCF does not transfer any more funds for it but provided dialysis machine free of cost costing >£7000. Besic 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 to 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.

Additional 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 Kashmir (upto 10 families currently). 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, 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 year 2024-2025.
3. The charity continues with health awareness programme
4. The charity did not have a face to face fund raiser during year 2024-2025. 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. About £30,000 were raised during March 2025 only fund raiser.

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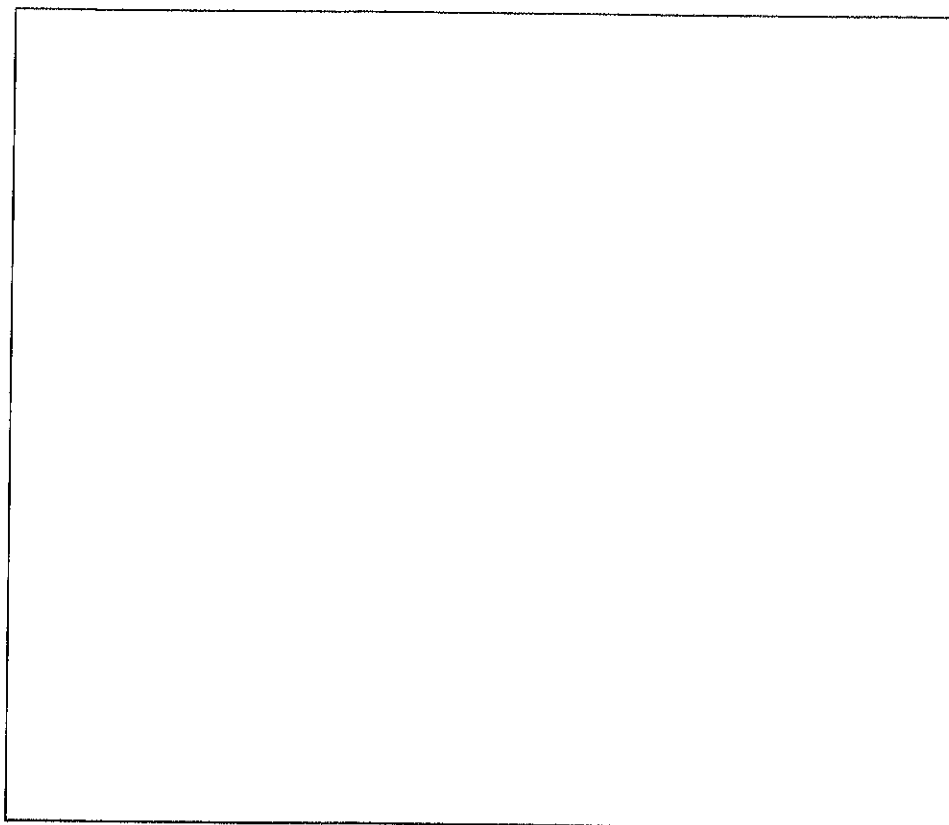
Section D

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 managed to 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 managed 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 spent 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

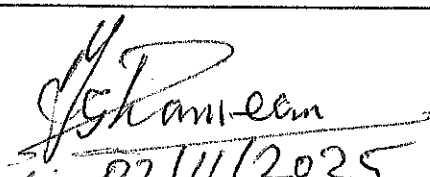
The expenditure is exactly in line with our governing document. The charity has no political affiliation or agenda.

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

Secretary

Date

02/11/2025

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						
Annual Income 1.4.2024-31.3.2025		£1,000,213.52				
Annual Expenditure 1.4.2024-31.3.2025		£30,260.00				
Bank Balance as at 31.3.2025		£11,638.28				
	Balance c/fwd	£1,018,835.24	Balanced to Bank Statements 31.3.2025			



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

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

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	To	Period end date
	1.4.2024		31.3.2025

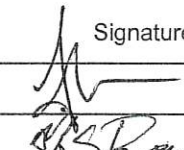

Section A Receipts and payments

	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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	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
From Day 01 Month 04 Year 2024 To Day 31 Month 03 Year 2025

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 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)