



Trustees' Annual Report for the period

Period start date		Period end date		
From	1st Jan 2024	To	31st Dec	2024

Section A Reference and administration details

Charity name	Friends of Maher (UK)
Other names charity is known by	FOM (UK), FOMUK (working names)
Registered charity number (if any)	1183443
Charity's principal address	8 Hudson View Tadcaster North Yorkshire Postcode LS24 8JE

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	Paul Shagouri	Chairman		Members of the Charity
2	Rosemarie Temple	Secretary		Members of the Charity
3	John Armstrong	Treasurer		Members of the Charity
4	Robert Dickenson	Membership Sec'y		Members of the Charity
5	Wendy Dickenson			Members of the Charity
6	Bernadette Hill			Members of the Charity
7	Lynne Baum			Members of the Charity
8	Kate Broderick			Members of the Charity
9				
10				

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 advisors (Optional information)

Type of adviser	Name	Address
Banking	Lloyds Bank plc	8-11 Cambridge Crescent, Harrogate, N. Yorks HG1 1PQ
Insurance	Direct Line	The Wharf. Neville Street, Leeds LS1 4AZ (to 5th Sept 2024)
	Zurich Insurance	Drayton House, Drayton Lane, Chichester, West Sussex PO20 2EW (from 6th Sept 2024)

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	The Association was formed and the Constitution adopted on 12 th September 2009. The Constitution was subsequently revised and adopted on 21 st May 2022.
How the charity is constituted	The Charity is constituted as an Association.
Trustee selection methods	In accordance with the governing document the Trustees are elected or re-elected by the members of the Charity at the Annual General Meeting or appointed by the existing 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.

The Board of Trustees, consisting of the elected and appointed Trustees, reviews the Charity's activities, monitors performance and agrees donations. Procedures are continually being developed and/or reviewed in regard to these matters, which are particularly useful both for existing Trustees and for new Trustee inductions.

The main risks faced by the Charity are the security of donations received and being made, and security of stock for resale. Procedures are being developed and/or reviewed in regard to these.

Section C Objectives and activities

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

The relief of poverty, sickness and distress amongst people living in Maharashtra State in India, in particular but not exclusively, by the provision of funds to alleviate the need.

The advancement of the education of women and children, in particular but not exclusively, by providing and assisting in the provision of facilities for education at Maher Women's Refuge Centre in Maharashtra State in 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)

Donations have been received from members and supporters and through fundraising activities enabling the Charity to make grants to Maher in Pune, Maharashtra, India to support its work in the following areas, in pursuance of our charitable objects.

The Charity has once again been able to encourage public interest in Maher's work through active promotion and the dissemination of information at 16 Craft Fairs and one Talk. Sales of goods at such events generated additional income and donations for the Charity. In this way we have been able to further both our charitable objects.

During 2024 the Charity has been able to send 4 quarterly donations to Maher totalling £17,750. This included the final 2023 quarterly donation of £1,750, but not the final 2024 donation of £8,000 which was sent in January 2025.

During the year we have continued to support financially the second group of ladies training as nurses, to the tune of £5,400 over the year for this group of five. £5,124 in support was given to Maher for various maintenance projects, both large and small, and this included much-needed repairs to Maher's ambulance.

We were advised that Maher's COVID-19 Relief Work still continues for certain vulnerable groups of people. While this is now mainly supported by another major sponsor, it was agreed to continue our support, and FOM (UK) was able to send a further £695 during 2024.

The Trustees confirm that, at all times, they have had regard to the guidance on public benefit issued by the Charity Commission. To ensure continued compliance each trustee is required to read the current Charity Commission guidance on public benefit.

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.

The Trustees now generally make grants to smaller projects run by Maher, where a relatively small amount of money 'goes a long way' with immediately visible results, rather than have the donations swallowed up by a large on-going project.

All Trustees give their time voluntarily and receive no remuneration or other benefits. The Trustees may claim reimbursement of expenses incurred in undertaking their duties, eg travel costs in attending Trustees Board meetings.

Summary of the main achievements of the charity during the year

Activities in pursuance of our charitable objects are achieved by:

1. Promoting awareness of the work of Maher by means of printed material, talks and displays, and presence at events.
2. Generation of funds to support the work at Maher through appeals, organised events and other individual fundraising efforts.

Promoting awareness of Maher's work is normally achieved by distributing information leaflets and engaging members of the public in conversation. We continue to make use of our online social media, such as Facebook, as an alternative avenue. Towards the end of the year work was begun on a new FOM (UK) website,

Once again we have held 3 of our 4 Trustees Meetings and our AGM as online sessions using Zoom. At the other face-to-face meeting we were fortunate to host our Patron, Sr Lucy Kurien, who was visiting the UK on a Speaking Tour. She gave some valuable input to our discussions, both at the meeting and the business lunch afterwards.

As a result of Sr Lucy's speaking tour we received a large number of donations, mostly from new supporters, and a few new memberships as an added bonus. £5,000 of this was used to support Maher's Loni home in Karnataka.

In addition the Trustees had a very successful Training Day in February. Additional training was given to maintain and improve our governance of the Charity, and to enhance further good practice.

Proceeds from the sale of Indian Goods at Craft Fairs and Talks add a tremendous boost to the donations we have been able to send. Many of the items we sell are made by ladies in Maher's Training Facility, under Maher's Project Parishram training programme. These ladies receive payment for the goods we buy, thus helping them individually, then the proceeds from our selling these items in the UK goes back to help Maher in other ways.

In early June we teamed up with Helen Hitchcock, long-time friend and supporter of Maher, who was planning a Car Rally in India in February 2025. The monies raised will be divided between two UK charities, including FOM (UK). An account was set up with GivenGain in order for us to accept donations. This raised £1,025 to the year end, with expectations of much more during 2025. An added bonus is that we have this account to run out own promotions and appeals.

The purchase of the land in Bihar, reported last year, was successful and work has started on this new home.

Section E Financial review

Brief statement of the charity's policy on reserves

The Charity aims to hold in reserve no more than is necessary to meet budgeted expenditure which relates mainly to insurance, postage, stationery and printing materials. The Trustees keep this under regular review.

Details of any funds materially in deficit

None

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 principal source of funds has been voluntary donations from supporters and members of the Charity. This is backed up by occasional appeals for funds, such as that in 2020 to support Maher's Covid-19 Relief Work and the land purchase for a new home in 2023.

Income from sales of Indian goods at events has continued throughout 2024, plus one talk to an outside group about the work carried out at Maher, and the role of FOM (UK) in supporting this. Income has been received from these in the form of sales of Indian goods and donations.

The Charity has no investments.

Section F Other optional information

1. The Director of Maher, Sister Lucy Kurien, was appointed as our Patron in May 2017
2. Registration by the Charity Commission of Friends of Maher (UK) as a Registered UK Charity took place in May 2019. This subsequently increased our standing as a bona fide charity, both here in the UK and also in India.

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)	Paul Shagouri	Rosemarie Temple
Position (eg Secretary, Chair, etc)	Chairman	Secretary
Date	20 th April 2025	



Friends of Maher (UK)

Receipts and Payments Accounts

For the period from	01 Jan 2024	to	31 Dec 2024
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Section A Receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	Last year to nearest £
A1 Receipts					
Members' Subscriptions	300		-	300	290
Donations	19,361	4,981	-	24,342	9,942
Fundraising Activities	3,554		-	3,554	3,392
Other Receipts	103	-	-	103	70
Sub total (Gross income for Annual Report)	23,317	4,981	-	28,298	13,695
A2 Asset & investment sales					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	23,317	4,981	-	28,298	13,695
A3 Payments					
Donations paid to Maher	11,035	6,715	-	17,750	8,987
Purchase of stock for resale	1,502		-	1,502	913
FOM (UK) Administration Expenses	352		-	352	374
Other Payments					
Craft Fair Fees & Rentals	1,188		-	1,188	1,098
Craft Fair Display & Consumables	125		-	125	67
Other Miscellaneous Payments	394		-	394	208
Non-Charitable Activities	40			40	
				-	-
Sub total	14,596	6,715	-	21,351	11,647
A4 Asset & investment purchases					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	14,596	6,715	-	21,351	11,647
Net of receipts/(payments)	8,721	- 1,735	-	6,947	2,048
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	3,424	-	-	3,424	1,376
Cash funds this year end	12,145	- 1,735	-	10,410	3,424

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	Lloyds Bank plc	9,200		-
	Cash in Hand	1,210	-	-
	Other		-	-
	Total cash funds	10,410	-	-



	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	Stock held for resale	Unrestricted	2,282	-
	Craft stall accessories	Unrestricted	150	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Maher - Goods purchased	Unrestricted		
	Ashraf Dunoo - Goods purchased	Unrestricted		
			-	

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

Signature	Print Name	Date of approval
	John Armstrong	19 April 2025
	Paul Shagouri	19 April 2025

Notes on the Accounts for the period

1 Receipts & Payments Accounts:

Receipts and Payments Accounts are statements that summarise the movement of cash into and out of the charity during the financial year. In this context "cash" includes cash equivalents, for example, our bank account where cash can readily be withdrawn to pay for debts as they become due.

2 Restricted Funds:

Restricted Funds reflect money donated to Friends of Maher (UK) for a specific purpose - the Trustees must respect this intention.

3 Unrestricted Funds:

Unrestricted Funds reflect money donated to Friends of Maher (UK) with no specified purpose - the Trustees are able to use such funds to make such donations as deemed appropriate by the Trustees, for public benefit and to achieve the Charity's Objects.

4 Receipts:

Unrestricted Donations - £19,361

£3,600 - Donations by regular monthly standing order from two of our members.

£12,500 - Large Donations from 4 UK supporters of Maher, all between £1,000 and £5,000 - from Sr Lucy's Speaking Tour

£3,261 - Other miscellaneous donations, all between £5 and £200, many from Sr Lucy's Speaking Tour

Restricted Donations - £4,981

£3,751 - Donations received from a Car Rally organised by Maher Supporter, to support a new home in Andhra Pradesh

£240 - Donations received following our appeal to members for funding for Maher's ongoing Covid-Relief Work.

£600 - Donations received following our appeal to members for funding for Maher's Nursing Training Programme.

£390 - Other miscellaneous donations for Child Sponsorship and Maher's Christmas Expenses

Fundraising Activities - £3,554

£3,482 - from sales of goods at Craft Fairs and similar events held in 2024.

£71 - from talks given to outside groups by members of FOM (UK) during 2024.

5 Payments:

Donations to Maher - £17,750

£5,400 - sent to Maher during 2024 to support Maher's Nursing Training Programme.

£5,135 - for maintenance projects, including vehicle repairs for Maher's ambulance

£5,000 - to support the Maher home Loni in Karnataka

£1,144 - to support a Maher home Mulakilapori in Andhra Pradesh

£695 - raised by fundraising appeal to support Maher's continuing Covid-Relief Work.

£365 - to provide Sponsorship for one child for one year.

Purchase of stock for resale - £1,502

Goods bought in India and shipped to the UK for resale at our Craft Fairs.

Charity Administration Expenses - £357

£221 - for Insurance Premiums with Zurich, our new insurers.

£120 - for bank charges for international bank transfers of donations sent to India.

£11 - for other miscellaneous administrative overheads.

Other Payments - £1,707

£1,188 - Craft Fair booking fees and stall rentals for 2024/25

£213 - training and other expenses for Trustees Away Day.

£153 - for lunchtime Trustees Meeting with Sr. Lucy Kurien

£125 - purchase of Craft Fair display and consumable items.

£28 - Other miscellaneous purchases.

Non-charitable Activities - £40

Transfer of money taken at a Brownie Cake Sale

6 Assets retained:

£2,282 - Stock held for sale in 2024 (includes stock purchased in 2023 and previous years)

£120 - Consumables, etc - not used in 2024, so held over for use in 2025.

7 Liabilities:

There were outstanding invoices for two suppliers at the end of 2024 (cleared in 2025)

8 Reserves Policy:

The Trustees have decided that reserves are required only to cover expenses, the amount of which will be reviewed by the Trustees. At all times during 2024 reserves were adequate.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Friends of Maher (UK)

On accounts for the year
ended

31st December 2024

Charity no
(if any)

1183443

Set out on pages

6 to 8

Remember to include the page numbers of additional pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2024.

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:

19/4/2025

Name:

Darren Calvert

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

Address:

7 SUNNINGDALE WALK
ALWOODLEY
LEEDS LS17 7SQ

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.