

BRITISH KASHMIRI MEDICAL ASSOCIATION

England & Wales · Charity number 1202724

Details

Status Registered

Legal form CIO

Registered 2023-04-14

Register [View on the Charity Commission register](#)

Contact

Address 2 Heather Hill
Chilworth Road
Chilworth
Southampton
SO16 7JZ

Phone 07470452995

Email thebkma@outlook.com

Website www.bkma.net

Activities

Objects: 3.1 THE OBJECTS OF THE CIO ARE:3.1.1 FOR THE PUBLIC BENEFIT, THE RELIEF OF SICKNESS AND PRESERVATION OF HEALTH, IN PARTICULAR BUT NOT EXCLUSIVELY IN KASHMIR BY:3.1.1.1 THE PROVISION OF MEDICAL EQUIPMENT AND SUPPLIES;3.1.1.2 ADVANCING THE EDUCATION OF DOCTORS, NURSES AND HEALTH PROFESSIONALS BY PROVIDING OR ASSISTING IN THE PROVISION OF INFORMATION, TRAINING, ADVICE AND OTHER SUPPORT WITH THE AIM OF IMPROVING HEALTH CARE FACILITIES;3.1.2 THE RELIEF AND ASSISTANCE OF PEOPLE IN ANY PART OF THE WORLD, INCLUDING KASHMIR, WHO ARE VICTIMS OF WAR OR NATURAL DISASTER, DISEASE, TROUBLE OR CATASTROPHE BY THE SUPPLY OF MEDICAL AID TO SUCH PERSONS

Activities: To build a network of UK Kashmiri healthcare professionals to promote and share good clinical practice in the UK and abroad, with a particular focus in Kashmir.To develop and support initiatives to improve standards of health care in Kashmir.To promote links with healthcare professionals and institutions in Kashmir for the benefit of patients in Kashmir.To raise funds to support health in Kashmir

Classification

- **How:** Makes Grants To Individuals, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- India
- Throughout England And Wales

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £125,465 | £99,543 | - | - |
| 2024-03-31 | £43,821 | £20,491 | - | - |

Trustees

| Name | Role | Appointed |
|------------------------|-------|------------|
| Dr Tafazul Hussain | Chair | 2022-11-01 |
| Arshad Hussain Bhat | | 2022-11-01 |
| Burhan-UI-Islam Malik | | 2025-04-26 |
| Dr Eram Durrani | | 2024-03-01 |
| Dr Nazir Ahmad Kuchhai | | 2022-11-01 |
| Dr Shaheen Shora | | 2025-04-26 |
| Dr Yasmin Naqushbandi | | 2024-12-14 |
| Ghulam Rasool Mufti | | 2022-11-01 |
| Nazir Bhat | | 2024-12-14 |
| Sadaf Butt | | 2023-09-30 |

BRITISH KASHMIRI MEDICAL ASSOCIATION

England & Wales - Charity number 1202724

Accounts

REGISTERED CHARITY NUMBER: 1202724

**BRITISH KASHMIRI MEDICAL ASSOCIATION
(CHARITABLE INCORPORATED ORGANISATION)**

**Report of the Trustees and Financial Statements
For the Year Ended
31 March 2025**

BRITISH KASHMIRI MEDICAL ASSOCIATION

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for the year ended 31 March 2025**

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BRITISH KASHMIRI MEDICAL ASSOCIATION

REFERENCES AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2025

Registered Charity Number: 1202724

Registered Principal Office: 2 Heather Hill, Chilworth Road,
Chilworth, Southampton,
SO16 7JZ

Trustees:

| Trustee | Appointed | Resigned |
|---------------------------------|--------------------|-----------------|
| Dr Tafazul Hussain | 1st November 2022 | |
| Dr Muhammad Mudasir Firdosi | 1st November 2022 | |
| Mr Arshad Hussain Bhat | 1st November 2022 | |
| Dr Nazir Ahmed Kuchhai | 1st November 2022 | |
| Mr Ghulam Rasool (Gulzar) Mufti | 1st November 2022 | |
| Dr Eram Durrani | 1st March 2024 | |
| Dr Yasmin Naqushbandi | 14th December 2024 | |
| Mr Nazir Bhat | 14th December 2024 | |

Independent Examiner: Severn Accounting
Shaws Mews
1 Shaws Street
Worcester
WR1 3QQ

Bankers: Barclays Bank

BRITISH KASHMIRI MEDICAL ASSOCIATION

REPORT OF THE TRUSTEES for the year ended 31 March 2025

The trustees present their report with the financial statements of British Kashmiri Medical Association (BKMA) for the year ended to 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) as issued in January 2022.

AIMS AND OBJECTIVES

The charity was incorporated as a Charitable Incorporated Organisation (CIO) and registered with the Charity Commission on the 14/04/2023.

The objects of the CIO are public benefit relief of sickness and preservation of health, particularly but not exclusively in Kashmir by:

- Provision of medical equipment and supplies
- Advancing the education of doctors, nurses and health professionals by providing or assisting in the provision of information, training, advice and other support with the aim of improving health care facilities.
- Providing relief and assistance to people in any part of the world, including Kashmir, who are victims of war or natural disasters, disease, trouble or catastrophe by the supply of medical aid to such persons.

PUBLIC BENEFIT

"The trustees have had due regard to the Charity Commission's guidance on public benefit in determining that these activities are for the public good."

STRUCTURE, GOVERNANCE, AND MANAGEMENT

Our organisational structure adheres to the principles outlined in our constitution. The Board of Trustees (BOT) oversees the governance of BKMA, ensuring alignment with our mission and values. Regular BOT meetings are held to discuss strategic decisions, assess project outcomes, and plans for future initiatives. The operations and day-to-day management of the charity is undertaken by the Executive Committee as per the Rules and Byelaws of the charity. The Committee is headed by the President and consists of the Vice President, General Secretary, Treasurer, Social Secretary and other co-opted members of the Charity who are appointed pursuant to the TOR of the Committee.

BRITISH KASHMIRI MEDICAL ASSOCIATION

REPORT OF THE TRUSTEES for the year ended 31 March 2025 (continued)

RISK MANAGEMENT

Trustees need to be aware of all risks facing charities. To overcome any potential risks, here at BKMA, we are always proactively finding ways of improving risk management through better education, improving and adopting new processes.

Regular risk management appraisals are done for data management, cash handling, banking, filing systems.

To better improve our systems and processes, BKMA are always looking to work with professional organizations, to keep ahead of any regulations relating to our organization.

ACHIEVEMENT AND PERFORMANCE

Introduction

Over the past year, BKMA continued to expand its impact through a combination of fundraising, healthcare education, professional development initiatives, and international collaboration. Activities have been designed to improve health outcomes in Kashmir, strengthen healthcare systems, and support doctors both in the UK and abroad.

Fundraising Success

In April 2024, a fundraising event generated £117,000 in support of healthcare initiatives in Kashmir. These funds were directed towards the development of the Children's Cardiac Hospital in Srinagar (Kashmir) and palliative care services in Kashmir. Under the leadership of the Treasurer **Mr Arshad Bhat**, all transfers were made transparently, with full records maintained. Work is also underway with HMRC to process Gift Aid, which will further enhance the value of this contribution.

Healthcare Education and Training in Kashmir

BKMA undertook a number of academic initiatives to strengthen professional collaboration with various healthcare providers in Kashmir, which included the following.

In August 2024 BKMA organised and delivered training workshops at Government Medical College (GMC) Anantnag (Kashmir), covering *Advanced Paediatric Life Support* and *Trauma Management*. These sessions were delivered in collaboration with the Department of Paediatrics and attracted consultants, postgraduate trainees, and medical students. The programme was led by **Dr Mehdi Hassan** and **Dr Yasir Rashid** alongside **Dr Mudassir Wani** and **Dr Masood**. Colleagues from GMC Anantnag hosted and supported the initiative, which was well received and generated requests for further training of this type.

BKMA also participated in academic exchange activities with Sher-i-Kashmir Institute of Medical Sciences (SKIMS) Srinagar, that included an interactive **Grand Round** entitled '*Clinician Involvement in Improving Quality and Safety in Healthcare*' — delivered by **Mr Gulzar Mufti** to the faculty and staff at SKIMS in September 2024.

BRITISH KASHMIRI MEDICAL ASSOCIATION

BRITISH KASHMIRI MEDICAL ASSOCIATION

REPORT OF THE TRUSTEES for the year ended 31 March 2025 (continued)

Dr Shaheen Shora and **Dr Aadil Shah** continued to develop BKMA's collaboration with the USA based organization **Kashmer**, with focus on tackling *drug addiction in Kashmir*, which is an area of major public health concern.

Support for New Doctors in the UK

A dedicated "New to UK" group is in place to support doctors newly arriving in the UK. This platform has grown significantly during the year and provides:

- Structured guidance on CVs, job applications, and interview preparation.
- Advice on visa applications and transition to UK medical practice.
- A peer-support network where doctors can share experiences and challenges.

Through this initiative, many doctors successfully secured clinical attachments and NHS employment on their own merit, benefitting from the skills, preparation, and mentorship provided.

Organisational Development

Elections were held for all office bearers, resulting in the formation of a new Executive Committee. **Dr Tafazul Hussain**, **Mr Arshad Bhat**, **Dr Shaheen Shora**, **Mr Burhan Malik** and **Dr Eram Durrani** were elected unopposed as **President**, **Vice President**, **General Secretary**, **Treasurer** and **Social Secretary** respectively.

The BKMA is grateful to **Dr Mudasir Firdosi** for his services as Vice-President. He did not seek re-election.

The BOT was expanded with the appointment of two new trustees, **Dr Yasmin Naqushbandi** and **Mr Nazir Bhat**, thereby broadening the organisation's expertise and strengthening its governance framework. The BOT now reflects a diverse and committed group that streamlines the strategic direction of the charity.

Annual Conference 2025

Preparations for the **BKMA Annual Conference on 25/04/2025** included securing the venue, coordinating speakers, and arranging the cultural programme, featuring a Kashmiri singer performing in the evening – a first for a BKMA conference. A major feature of the conference is **interactive Panel discussion on patient safety** with Heads of various healthcare institutions from Kashmir.

Membership

There has been both a strong retention of existing members and a steady increase in new members, reflecting the growing trust in BKMA's mission.

Strengthening Governance

To further strengthen governance, accountability, and transparency, BKMA has developed and implemented a set of key organisational policies. These include:

BRITISH KASHMIRI MEDICAL ASSOCIATION

REPORT OF THE TRUSTEES

for the year ended 31 March 2025 (continued)

- Financial Policy
- Anti-Bribery and Corruption Policy
- Conflict of Interest Policy
- Confidentiality Policy

These policies provide a clear framework for decision-making and ensure the highest standards of integrity in all aspects of our work.

Conclusion

From fundraising for vital health services to supporting doctors at the start of their careers, and from running high-quality training programmes in Kashmir to prepare hosting a landmark international conference, the organisation has built on its strengths and extended its reach in meaningful and sustainable ways.

FINANCIAL REVIEW

The trustees ensure financial accountability and transparency in alignment with Charity Commission standards. Our financial policy provides guidelines for financial transactions, authorizations, and record-keeping to support BKMA's charitable goals which is attached on our website (Our Policies – British Kashmiri Medical Association).

BKMA aims to maintain a reserve fund equivalent to 6 months of operational costs (approximately £3000). This reserve will provide a buffer to ensure continuity in case of income shortfalls or unforeseen expenses. The reserve target and level should be reviewed annually by the trustees. Any decision to use the reserve must be approved by board of trustees and documented with a plan for replenishment. There has been no deficit in funds over the last one year.

BKMA's primary source of income continues to be from the membership fees. However occasional donations online, fund raising events and ticket sales supplement the revenue. Such donations and fund-raising collection are target specific. Payments are processed through website using the stripe portal and/or direct debit/standing orders set up by members. During fund raising we also use sum-up card readers.

In April 2024, we organised a highly successful fundraising event in London, raising £117,000 (some of these monies were also raised through online portal during holy month of Ramazan in 2024) in support of healthcare initiatives in Kashmir. The funds were allocated to the development of the Hope and Health children's cardiac Hospital, Kashmir, as well as to palliative care services in Kashmir. All allocated monies (around £97000) have been transferred transparently to Hope and Health for the construction of the children's cardiac hospital in Kashmir, with clear records maintained. The second project which is Palliative Care Project is still going on and the selected nurses from Kashmir will start their training in UK by end of 2025 or beginning 2026. The necessary restricted funds of £20,000 for same is in BKMA Bank Account.

BRITISH KASHMIRI MEDICAL ASSOCIATION

REPORT OF THE TRUSTEES

for the year ended 31 March 2025 (continued)

BKMA managed to change the bank account into a charity account and is in a process of claiming gift aid for all eligible donors who are UK taxpayers and have signed for claiming gift aid on their donations. BKMA doesn't have any foreseeable uncertainties about the finances. The trustees review the amount of reserves that are required to ensure they are adequate to fulfil the charity's continuing obligations. The charity has raised total funds to the amount of £125,465 in the period under review of which £99,543 was spent in the activities of the charity.

TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements under applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the incoming resources and application of resources of the CIO for that period. In preparing these financial statements, the trustees are required to:

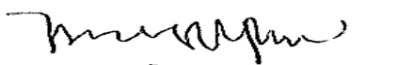
- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2015 (FRS 102).
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are satisfied that they have complied with the above responsibilities.

This report was approved by the trustees on 03/10/2025

Signed on behalf by-



Tafazul Hussain

BRITISH KASHMIRI MEDICAL ASSOCIATION

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF BRITISH KASHMIRI MEDICAL ASSOCIATION

for the year ended 31 March 2025

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31st March 2025, which are set out on pages 3-6 and 7-13.

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 Charity'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.



Severn Accounting
Shaws Mews
1 Shaws Street
Worcester
WR1 3QQ

Date: 03/10/2025

BRITISH KASHMIRI MEDICAL ASSOCIATION

**STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account)
for the year ended 31 March 2025**

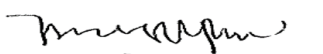
| | | Unrestricted Funds | Restricted Funds | 2025 Total Funds | 2024 Total Funds |
|--|--------------|-----------------------|---------------------|------------------------|------------------------|
| INCOME FROM: | Notes | | | | |
| Donations & legacies | 2 | - | 116,999 | 116,999 | 8,436 |
| Charitable activities | 2 | 8,466 | - | 8,466 | 35,385 |
| TOTAL INCOME | | 8,466 | 116,999 | 125,465 | 43,821 |
| EXPENDITURE ON: | | | | | |
| Charitable Activities | 3 | 19,542 | 80,001 | 99,543 | 20,491 |
| TOTAL EXPENDITURE | | 19,542 | 80,001 | 99,543 | 20,491 |
| NET INCOME/(EXPENDITURE) | | | | | |
| before transfers | | (11,076) | 36,998 | 25,922 | 23,330 |
| Transfers between funds | | | | | - |
| Net Incoming/(Outgoing) resources | | (11,076) | 36,998 | 25,922 | 23,330 |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds bought forward | | 14,894 | 8,436 | 23,330 | - |
| TOTAL FUNDS CARRIED FORWARD | | 3,818 | 45,434 | 49,252 | 23,330 |

The notes in pages 12 to 13 forms part of these financial statements

BRITISH KASHMIRI MEDICAL ASSOCIATION**STATEMENT OF FINANCIAL POSITION
As of 31 March 2025**

| | Notes | At 31st March 2025 | At 31st March 2024 |
|--|-------|--------------------------|--------------------------|
| CURRENT ASSETS | | | |
| Cash at bank and in hand | | 49,952 | 24,030 |
| | | <hr/> | <hr/> |
| | | 49,952 | 24,030 |
| CREDITORS | | | |
| Amounts falling due within one year | 5 | 700 | 700 |
| | | <hr/> | <hr/> |
| | | 49,252 | 23,330 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | |
| | | 49,252 | 23,330 |
| CREDITORS | | | |
| Amounts falling due after more than one year | | - | - |
| | | <hr/> | <hr/> |
| NET ASSETS | | | |
| | | 49,252 | 23,330 |
| | | <hr/> | <hr/> |
| FUNDS | | | |
| Restricted funds | 6 | 45,434 | 8,436 |
| Unrestricted funds | 6 | 3,818 | 14,894 |
| | | <hr/> | <hr/> |
| TOTAL FUNDS | | | |
| | | 49,252 | 23,330 |
| | | <hr/> | <hr/> |

These financial statements were approved by the Board of Trustees and signed on its behalf by:


Chairman:
Tafazul Hussain

Date: 03/10/25

BRITISH KASHMIRI MEDICAL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 March 2025

1. PRINCIPAL ACCOUNTING POLICIES

GENERAL INFORMATION

British Kashmiri Medical Association is a Charitable Incorporated Organisation (CIO) incorporated in England and is registered with The Charity Commission under the Charities Act 2011 and it constitutes a Public Benefit Entity as defined by FRS102. The address of the registered office is given in the reference and administrative details on page 2.

BASIS OF ACCOUNTING

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in sterling.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

GOING CONCERN

At the time of approving the accounts, the trustees have reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the CIO is legally entitled to the income and the amount can be quantified with reasonable accuracy.

RESOURCES EXPENDED

Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

TAXATION

The CIO is exempt from corporation tax on its charitable activities. It is not registered for VAT and so irrecoverable VAT is included under the related expenditure headings.

BRITISH KASHMIRI MEDICAL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 March 2025 (continued)

ACCOUNTING POLICIES (continued)

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for restricted purposes within the objects of the CIO. Restrictions arise when specified by the donor or when funds raised for restricted purposes.

DEBTORS AND CREDITORS RECEIVABLE/PAYABLE WITHIN ONE YEAR

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities in other administrative expenses.

BRITISH KASHMIRI MEDICAL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 March 2025 (continued)

2. INCOME

| | 2025 £ | 2024 £ |
|--|----------------|---------------|
| Donations and legacies | | |
| Donations | - | 8,436 |
| Palliative care | 20,000 | - |
| Kids Heart Hospital | 97,000 | - |
| | <hr/> | <hr/> |
| | 117,000 | 8,436 |
| | <hr/> | <hr/> |
| Income from Charitable activities | | |
| Members fees | 1,402 | 15,254 |
| Conference income | 7,064 | 20,131 |
| | <hr/> | <hr/> |
| | 8,466 | 35,385 |
| | <hr/> | <hr/> |
| Total income | 125,465 | 43,821 |

3. EXPENDITURE

| | 2025 £ | 2024 £ |
|--------------------------------|---------------|---------------|
| Charitable activities | | |
| Legal and professional fees | 910 | 1,182 |
| Kids heart hospital | 80,001 | - |
| Conference income | 15,948 | 17,335 |
| Advertising | 83 | 71 |
| Office and general admin costs | 2,042 | 1,653 |
| Travel, meal and accommodation | 407 | 250 |
| Bank charges | 152 | - |
| | <hr/> | <hr/> |
| Total expenditure | 99,543 | 20,491 |

BRITISH KASHMIRI MEDICAL ASSOCIATION

**NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2025 (continued)**

4. STAFF COST

No trustee received remuneration, expenses or other benefits in their capacity as a trustee for the year ended 31st March 2025 (2024 – Nil).

There were no employees whose annual emoluments were £60,000 or more

| | | |
|--|-------------------|-------------------|
| 5. CREDITORS: AMOUNTS FALLING DUE IN ONE YEAR | 2025 | 2024 |
| | £ | £ |
| Accrued expenses | 700 | 700 |
| | <u>700</u> | <u>700</u> |
| | <u><u>700</u></u> | <u><u>700</u></u> |

6. ANALYSIS OF NET ASSETS BETWEEN FUNDS

| | Unrestricted | Restricted | 2025 | 2024 |
|--------------------|-----------------------------|-----------------------------|-----------------------------|----------------------|
| | Funds | Funds | Total | Total |
| | £ | £ | £ | £ |
| Net Current Assets | 12,254 | 36,998 | 49,252 | 23,330 |
| | <u>12,254</u> | <u>36,998</u> | <u>49,252</u> | <u>23,330</u> |
| | <u><u>12,254</u></u> | <u><u>36,998</u></u> | <u><u>49,252</u></u> | <u><u>23,330</u></u> |

7. RESTRICTED FUNDS

This is exclusively for the first Paediatric Cardiac Hospital in Kashmir – 80% of the funds raised will be directed towards establishing this essential facility, aimed at providing life-saving care for children with cardiac conditions in Kashmir. 20% of the funds will be directed towards palliative care initiatives, ensuring continued support for patients in need with terminal illness and end stage medical conditions.

8. RELATED PARTY TRANSACTIONS

There were no transactions with related parties during the year or previous year that require disclosure in these accounts.

BRITISH KASHMIRI MEDICAL ASSOCIATION

England & Wales - Charity number 1202724

Accounts

Registered Charity Number : 1202724

**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024
FOR
BRITISH KASHMIRI MEDICAL ASSOCIATION
(CHARITABLE INCORPORATED ORGANISATION)**

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BRITISH KASHMIRI MEDICAL ASSOCIATION

**CHARITY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2024**

| | Name | Appointment Date | Resignation Date |
|------------------|-----------------------------|-------------------------|-------------------------|
| TRUSTEES: | Dr Tafazul Hussain | 01-Nov-22 | |
| | Sadat Butt | 30-Sep-23 | |
| | Dr Nazir Ahmed Kuchhai | 01-Nov-22 | |
| | Ghulam Rasool Mufti | 01-Nov-22 | |
| | Dr Muhammad Mudasir Firdosi | 01-Nov-22 | |
| | Arshad Hussain Bhat | 01-Nov-22 | |

CHARITY'S PRINCIPAL ADDRESS: 85 Great Portland Street
First Floor
London
W1W 7LT

REGISTERED CHARITY NUMBER : 1202724

INDEPENDENT EXAMINER : Severn Accounting
Shaw Mews
1 Shaw Street
Worcester
WR1 3QQ

BANKERS: Barclays Bank

BRITISH KASHMIRI MEDICAL ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

The trustees, for the purposes of the Charity Act, present their annual report and independently reviewed Financial Statements for the year ended 31st March 2024.

OBJECTIVES AND ACTIVITIES

The charity was incorporated as a Charitable Incorporated Organisation (CIO) and registered with the Charity Commission on the 14/04/2023.

The objects of the CIO are:

For the public benefit, the relief of sickness and preservation of health, in particular but not exclusive in Kashmir by:

The provision of medical equipment and supplies

Advancing the education of doctors, nurses and health professionals by providing or assisting in the provision of information, training, advice and other support with the aim of improving health care facilities

The relief and assistance of people in any part of the world, including Kashmir, who are victims of war or natural disasters, disease, trouble or catastrophe by the supply of medical aid to such persons.

ACHIEVEMENTS AND PERFORMANCE

Summary of the main achievements of the charity, highlighting the impact on beneficiaries and the wider benefits to society:

Charity Registration: BKMA achieved a significant milestone by officially registering as a charitable organization on 14th April 2023. This recognition underscores our commitment to our mission and enables us to access resources and opportunities that enhance our ability to serve.

Membership Growth: This year, we successfully introduced a paid membership program, expanding our community. This growth reflects increasing support for BKMA's goals and a collective commitment to our vision

Annual Conference Success: BKMA hosted its second annual conference, creating a platform for meaningful knowledge exchange and the sharing of best practices aimed at ensuring safe and effective patient care, both within the NHS and in Kashmir. This hybrid event connected healthcare professionals from across the UK and virtually from Kashmir, fostering a truly collaborative environment. Building on this success, plans for the third annual conference are already underway, promising even greater engagement and impact in the coming year.

Supporting New Doctors in the UK: To aid doctors transitioning to the NHS, BKMA organized webinars, interview preparation sessions, and mentoring programs. These initiatives have equipped new doctors with the tools and confidence needed to integrate into the UK healthcare system.

Free Interview Practice for Aspiring Medical Students: BKMA organized free interview practice sessions for aspiring medical students in the UK, equipping young talent with the skills needed to excel in university applications. These initiatives contributed to addressing the NHS workforce challenges by fostering a future-ready healthcare workforce.

Educational Program at Queen Mary's Medical school: Demonstrating our dedication to nurturing future healthcare professionals, BKMA conducted a teaching program for medical students at Queen Mary's Medical School, UK, enhancing their learning experience and professional development.

Strengthening Healthcare in Kashmir: BKMA established robust working relationships with healthcare organizations in Kashmir, offering both in-person and virtual training days. These efforts aim to elevate healthcare standards in the region by sharing expertise and best practices

Drug De-Addiction Initiatives: BKMA Collaborated with KASHMER, a US-based organization, to address issue of drug addiction in Kashmir. These programs reflect our commitment to tackling critical social challenges.

Pioneering Multidisciplinary Team (MDT) Meetings: BKMA facilitated groundbreaking MDT meetings between an NHS trust and SKIMS in Kashmir. This first-of-its-kind initiative exemplifies our dedication to fostering international collaboration and improving patient care

Fundraising: In alignment with our charitable objectives, BKMA launched an online fundraising campaign in December 2023, set to culminate in a charity event in April 2024 in London. This year, our fundraising efforts have been focused on two critical streams:

1. **First Paediatric Cardiac Hospital in Kashmir** – 80% of the funds raised will be directed towards establishing this essential facility, aimed at providing life-saving care for children with cardiac conditions in Kashmir.
2. **Palliative Care Support** – 20% of the funds will be directed towards palliative care initiatives, ensuring continued support for patients in need.

These initiatives reflect BKMA's dedication to addressing pressing healthcare needs in Kashmir and making a meaningful impact in the lives of vulnerable populations.

BRITISH KASHMIRI MEDICAL ASSOCIATION

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2023 (Continued)

FINANCIAL REVIEW

Before the start of this financial year, BKMA's primary source of income was membership fees, supplemented by revenue from ticket sales for a conference held in September 2022.

From 14th April, when BKMA was officially registered with the Charity Commission, membership fees continued to be the main source of income. Payments were processed through the website using the Stripe portal, which charges a 1.5% transaction fee. Additionally, some members contributed via monthly standing orders.

On 30th November 2023, BKMA hosted its Annual Conference and AGM at Hellidon Hotels, Northampton. Revenue for the event was generated from ticket sales and sponsorships, with sponsors purchasing exhibition stalls at the venue. However, the majority of this revenue was used to cover costs related to the venue, food, entertainment, and other conference arrangements.

In December 2023, BKMA launched an online donation campaign to support two key charitable projects in Kashmir:

1. The construction of a Kids Heart Hospital in partnership with the Hope and Health Foundation.
2. A Palliative Care Project.

The BKMA Executive Committee resolved to allocate 80% of the donations to the Kids Heart Hospital and 20% to the Palliative Care Project. These donations, classified as restricted funds, were not utilized during this financial year and will be carried forward for use in the next financial year. Fundraising efforts for these projects will continue, including a dedicated fundraising event scheduled for 27th April 2024 in London.

Currently, BKMA holds a Community Account with Barclays Bank UK. We have applied to convert this account into a Charity Account and have submitted all required documentation. We expect a response from the bank shortly. Once the Charity Account is approved, we plan to apply to HMRC for recognition as a charity. This will enable us to claim Gift Aid on eligible donations.

All donors currently have the option to select the Gift Aid declaration while donating through our website, ensuring compliance and readiness to claim Gift Aid once approved.

BKMA is working on a policy for holding reserves in future, we have over last one year held a minimum balance of £3,000.

There has been no deficit in the funds over last one year.

BKMA doesn't have any foreseeable uncertainties about the finances

The trustees review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their finance meeting.

The charity has raised total funds to the amount of £43,821 in the period under review of which £20,491 was spent in the activities of the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Our organisational structure adheres to the principles outlined in our constitution. The Board of Trustees oversees the governance of BKMA, ensuring alignment with our mission and values. Regular meetings are held to discuss strategic decisions, assess project outcomes, and plan for future initiatives. The commitment of our Executive Team and with help from some of the members played a crucial role in the day-to-day management of activities, fostering a collaborative environment that strengthens the impact of our charity within the community.

TRUSTEE'S RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements under applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the incoming resources and application of resources of the CIO for that period. In preparing these financial statements, the trustees are required to:

BRITISH KASHMIRI MEDICAL ASSOCIATION

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2023 (Continued)

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2015 (FRS 102).
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

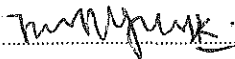
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are satisfied that they have complied with the above responsibilities

APPROVAL

This report was approved by the trustees on 24 November 2024

and signed on their behalf by:


TAFAZUL HUSSAIN.
Trustee & President.

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF
BRITISH KASHMIRI MEDICAL ASSOCIATION**

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31st March 2024, which are set out on pages 3-5 and 7-11

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 Charity'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.



Severn Accounting
Shaw Mews
1 Shaw Street
Worcester
WR1 3QQ

Date : 24/11/2024

BRITISH KASHMIRI MEDICAL ASSOCIATION

Statement of Financial Activities (incorporating an Income and Expenditure Account)
for the year ended 31st March 2024

| | | Unrestricted Funds | Restricted Funds | 2024 Total Funds | 2023 Total Funds |
|--|--------------|-----------------------|---------------------|------------------------|------------------------|
| INCOME FROM: | Notes | | | | |
| Donations & legacies | 2 | - | 8,436 | 8,436 | - |
| Charitable activities | 3 | 35,385 | - | 35,385 | - |
| TOTAL INCOME | | 35,385 | 8,436 | 43,821 | - |
| EXPENDITURE ON: | | | | | |
| Raising funds | | | | | |
| Charitable Activities | 4 | 20,491 | - | 20,491 | - |
| TOTAL EXPENDITURE | | 20,491 | - | 20,491 | - |
| NET INCOME/(EXPENDITURE) before transfers | | 14,894 | 8,436 | 23,330 | - |
| Transfers between funds | | | | | - |
| Net Incoming/(Outgoing) resources | | 14,894 | 8,436 | 23,330 | - |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | - | - | - | - |
| TOTAL FUNDS CARRIED FORWARD | | 14,894 | 8,436 | 23,330 | - |

There are no recognised gains or losses other than those passing through the income and expenditure account.

BRITISH KASHMIRI MEDICAL ASSOCIATION

Balance Sheet as at 31st March 2024

| | Notes | At 31st March 2024 | At 31st March 2023 |
|--|-------|-----------------------|--------------------------|
| CURRENT ASSETS | | | |
| Cash at bank and in hand | | 24,030 | - |
| | | <u>24,030</u> | <u>-</u> |
| CREDITORS | | | |
| Amounts falling due within one year | 5 | 700 | - |
| | | <u>23,330</u> | <u>-</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 23,330 | - |
| CREDITORS | | | |
| Amounts falling due after more than one year | | - | - |
| NET ASSETS | | <u><u>23,330</u></u> | <u><u>-</u></u> |
| FUNDS | | | |
| Restricted funds | 6 | 8,436 | - |
| Unrestricted funds | 6 | 14,894 | - |
| TOTAL FUNDS | | <u><u>23,330</u></u> | <u><u>-</u></u> |

The accounts were approved by the Trustees on 24 November 2024

and signed on their behalf by: *Tafazzul Hossain*

TAFAZZUL HOSSAIN
Trustee & President.

The notes form part of the financial statements

Notes to the Financial statements
for the year ended 31st March 2024

Note

1 ACCOUNTING POLICIES

Accounting Convention

The financial statements have been prepared under the historical cost convention and in accordance with the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS 102)

Cashflow Statement

Exemption has been taken from preparing a cashflow statement on the grounds that the charity qualifies as a small charity.

Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Voluntary donations and gifts are accounted for as received. The charity receives help and support in the form of volunteer assistance in carrying out its objects. No entries are required to be included in the accounts for the financial value of such help.

Resources Expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all the costs related to the category. Where costs cannot be directly attributable to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities

Fund Accounting

Unrestricted Funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular restricted purpose.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

BRITISH KASHMIRI MEDICAL ASSOCIATION

**Notes to the Financial statements
for the year ended 31st March 2024 (Continued)**

Note

| | 2024 | 2023 |
|---|--------------|----------|
| | £ | £ |
| 2 INCOME FROM DONATIONS & LEGACIES | | |
| Donations | 8,436 | - |
| | <u>8,436</u> | <u>-</u> |

| | 2024 | 2023 |
|--|----------------------|-----------------|
| | £ | £ |
| 3 INCOME FROM CHARITABLE ACTIVITIES | | |
| Members fees | 15,254 | - |
| Conference income | 20,131 | - |
| | <u>35,385</u> | <u>-</u> |
| Total income | <u><u>43,821</u></u> | <u><u>-</u></u> |

| | 2024 | 2023 |
|--------------------------------|---------------|----------|
| | £ | £ |
| 4 EXPENDITURE | | |
| Charitable Activities: | | |
| Legal and professional | 1,182 | - |
| Conference expenses | 17,335 | - |
| Advertising | 71 | - |
| Office and general admin costs | 1,653 | - |
| Travel, meal and accommodation | 250 | - |
| | <u>20,491</u> | <u>-</u> |

5 STAFF COSTS, TRUSTEES REMUNERATION AND EXPENSES

During the year no remuneration for services as a trustee were payable, directly or indirectly, out of funds of the charity.

There were no employees whose annual emoluments were £60,000 or more

BRITISH KASHMIRI MEDICAL ASSOCIATION

Notes to the Financial statements
for the year ended 31st March 2024 (Continued)

Note

| | | |
|--|-------------|-------------|
| 5 Creditors : amounts falling due within one year | 2024 | 2023 |
| Accrued expenses | 700 | - |
| | <u>700</u> | <u>-</u> |

6 Analysis of net assets between funds

| | Unrestricted Funds | Restricted Funds | 2024 Total Funds | 2023 Total Funds |
|--------------------|-------------------------------|-----------------------------|---------------------------------|---------------------------------|
| | £ | £ | £ | £ |
| Net Current Assets | 14,894 | 8,436 | 23,330 | - |
| | <u>14,894</u> | <u>8,436</u> | <u>23,330</u> | <u>-</u> |

7 Restricted funds

This is exclusively for the first Paediatric Cardiac Hospital in Kashmir – 80% of the funds raised will be directed towards establishing this essential facility, aimed at providing life-saving care for children with cardiac conditions in Kashmir. 20% of the funds will be directed towards palliative care initiatives, ensuring continued support for patients in need.

8 Commitments under operating leases

At 31 March 2024 the organisation had no annual commitments under non-cancellable operating leases.

9 Related party transactions

There were no transactions with related parties during the year or previous year that require disclosure in these accounts.