

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.

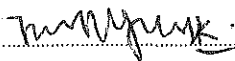
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and 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:


TAFAZZUL 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	<u>700</u>	<u>-</u>
		<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>23,330</u>	<u>-</u>
FUNDS			
Restricted funds	6	8,436	-
Unrestricted funds	6	14,894	-
TOTAL FUNDS		<u>23,330</u>	<u>-</u>

The accounts were approved by the Trustees on 24 November 2024

and signed on their behalf by: Tafazzul Hussain
TAFAZZUL HUSSAIN
 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	-
	8,436	-

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

4 EXPENDITURE	2024	2023
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	-
	20,491	-

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			2024	2023
	Unrestricted	Restricted	Total	Total
	Funds	Funds	Funds	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.