

**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

## INDEX TO THE FINANCIAL STATEMENTS 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

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**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**

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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)

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#### 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)

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**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)**

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- 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)**

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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:

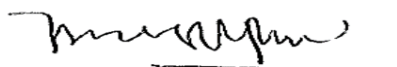
- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2015 (FRS 102).
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material 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**

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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

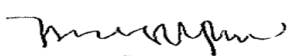
		Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
<b>INCOME FROM:</b>	<b>Notes</b>				
Donations & legacies	2	-	116,999	116,999	8,436
Charitable activities	2	8,466	-	8,466	35,385
<b>TOTAL INCOME</b>		<b>8,466</b>	<b>116,999</b>	<b>125,465</b>	<b>43,821</b>
<b>EXPENDITURE ON:</b>	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

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

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**

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### **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)**

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

### 3. EXPENDITURE

	2025 £	2024 £
<b>Charitable activities</b>		
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/>
<b>Total expenditure</b>	<hr/> 99,543	<hr/> 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>

#### 6. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
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>

#### 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.