

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	04	2023	To	31	03	2024

Reference and administration details

Charity name  
Other names charity is known by  
Registered charity number  
Charity's principal address

JJM FOUNDATION
SC048986
Flat 5, 4 East Pilton Farm Place
Edinburgh
Postcode: EH5 2QN

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

## Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

## Structure, governance and management

Type of governing document

Trust Deed

Trustee recruitment and appointment

n/a

## Objectives and activities

Charitable purposes

The prevention or relief of poverty  
The advancement of education  
The advancement of health  
The saving of lives.

Summary of the main activities  
in relation to these objects

We are working in partnership with other voluntary and private sector organizations and with communities to conserve and enhance the life of poor community. We are contributing to one or more of the following activities

- Concern and support to the Aging who live in penury and desolation,
- Helping youth establish themselves in life,
- Assisting poor families to better their socio-economic condition,
- The well-being of the people who live in with challenging difficulties

## APPENDIX 1

### Achievements and performance

#### Summary of the main achievements of the charity during the financial period

We have continued to establish the charity operations and partnership set up during this year to enable us to raise funds and to achieve the charity's aim and goals.

We have collaborated with other organizations working for the benefit of the JJM Foundation's vision and created an effective network of such organizations.

We have provided the basic requirements like food, medical care and education to poor families and children in South India, directly and through our network of partnership organisations. We have a variety of programs and special activities for them that go a long way in shaping the character positively. Our fundraising plans and projects in the financial year has impacted by high inflation and living expenses. Therefore, we have not progressed any new activities other than continuing and maintaining the existing works.

### Financial review

#### Brief statement of the charity's policy on reserves

Incoming resources were £40,425. Total Resources Expended amounted to £41,546. This resulted in an overall deficit of £1121 for the year. However, the total Liabilities slightly reduced to £40,559 (last year £41,908)  
Net Assets at year-end stood at £4,950 was held in Un-Restricted Funds.

#### Details of any deficit

Overall deficit in this year is £1121. The trustees are working for a more positive outlook in the next financial year. They believe that the resources and time spent this year will yield results and improve the level of Unrestricted funds in future years. They continue working on fundraising strategy to ensure a sustainable future for JJM Foundation.

#### Donated facilities and services (if any)

N/A

APPENDIX 1

Other optional information

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)		
Position (e.g. Chair)	Trustee	
Date	20/12/2024	



**JJM Foundation**

**Trustees' Annual Report**

**01-04-2023 to 31-03-2024**

## Charity contact information



**JJM Foundation**

JJM Foundation

Scottish Charity Number: SC048986

4/5 East Pilton Farm Place

Edinburgh

EH5 2QN



## Charity Trustees



## Objectives and activities

Today, millions of poor people around the world are denied the simple joys of love and care. These people do not even have the basic necessities of life like food, clothing and education.

There are also innumerable old people who have been abandoned by their kith and kin either on account of economic considerations or simply because of the fast-pace of life of the new generation.

Poverty, illiteracy and the harsh realities of life reduce these helpless people to a miserable state. But they are also human beings, who need love and care as much as any of us do.

Committed to serve the underprivileged children and forsaken elders around the world, the JJM Foundation strives towards social welfare and development. It serves humanity irrespective of race, language, caste, creed and religion. The JJM Foundation will be an enabling body which aims to promote poverty alleviation by dedicating to eradicate rural poverty.

Supporting and Working with rural poor people, governments, donors, non-governmental organizations and many other partners, JJM Foundation focuses on specific solutions, which can involve increasing rural poor peoples' access to markets, technology, land and other natural resources.

JJM Foundation works to make a serious and sustainable impact on poverty and its causes, especially as they affect children and aging. We are committed to long-term change, which means connecting people. Whether it's enabling people in developing communities to support each other, or linking donors to those in need through child sponsorship, or creating networks to campaign for justice, we believe that getting people connected is the best way to make a difference.



## Vision

Inspired by love and service, our hearts and arms are open wide to the lowest, the least and the lost. Our vision is a better tomorrow that will offer equal opportunities to one and all, where there will be no disparities and no dearth for peace.

## Aim:

The JJM Foundation will work in partnership with other voluntary and private sector organizations and with communities to conserve and enhance the life of poor community.

Projects are expected to contribute to one or more of the following aims:

- Ardent caring of children for their ultimate holistic human development,
- Concern and support to the Aging who live in penury and desolation,
- Helping youth establish themselves in life,
- Assisting poor families to better their socio-economic condition,
- Service to society in enabling its members to live with human dignity and grace

And

- The well-being of the people who live in with challenging difficulties either by mentally and physically.

## **Structure, governance and management**

### **Type of governing document**

JJM Foundation is a Charitable Trust. Its constitution is set out in its Trust Deed which regulate its activities.

Organisation: The Trustees makes all governance, finance, strategy and policy decisions. During the financial year under review, the Board met 4 times.

### **Trustee recruitment and appointment:**

None

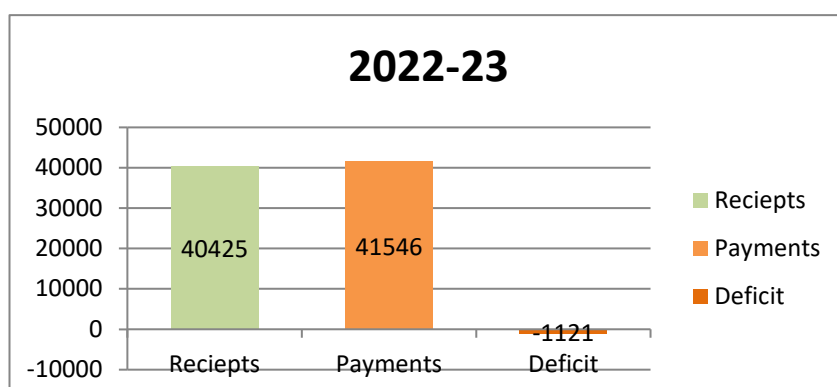
## **Achievements and performance**

We have continued to establish the charity operations and partnership set up during this year to enable us to raise funds and to achieve the charity's aim and goals.

We have collaborated with other organizations working for the benefit of the JJM Foundation's vision and created an effective network of such organizations.

We have provided the basic requirements like food, medical care and education to poor families and children in South India, directly and through our network of partnership organisations. We have a variety of programs and special activities for them that go a long way in shaping the character positively. Our fundraising plans and projects in the financial year has impacted by high inflation and living expenses. Therefore, we have not progressed any new activities other than continuing and maintaining the existing works.

## Financial review



### Statement of the charity's policy on reserves

Incoming resources were £40,425. Total Resources Expended amounted to £41,546. This resulted in an overall deficit of £1,121 for the year. However, the total Liabilities slightly reduced to £40,559 (last year £41,908)

Net Assets at year-end stood at £4,950 was held in Un-Restricted Funds.

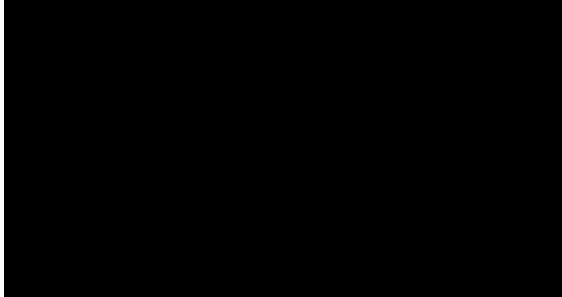
### Future plans

The trustees are working for a more positive outlook in the next financial year. They believe that the resources and time spent during a challenging after pandemic period will yield results and improve the level of Unrestricted funds in future years.

They continue working on fundraising strategy to ensure a sustainable future for JJM Foundation

## Declaration

Signed on behalf of the charity trustees:



Designation: Principal Trustee

Date:20-12-2024

Receipts and Payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	Apr	2023		31	Mar	2024

## Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	40,425				40,425	70,563
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Bank Loan	-				-	
<b>A1 Sub total</b>	<b>40,425</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>40,425</b>	<b>70,563</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>40,425</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>40,425</b>	<b>70,563</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	17,513				17,513	18,444
Management / Overheads	1,568				1,568	11,204
Loan Repayments	6,225				6,225	6,225
Payments relating directly to charitable activities	16,240				16,240	34,850
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
<b>A3 Sub total</b>	<b>41,546</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>41,546</b>	<b>70,723</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets	-				-	
Purchase of investments					-	
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>41,546</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>41,546</b>	<b>70,723</b>
<b>Net receipts / (payments)</b>	<b>(1,121)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,121)</b>	<b>(160)</b>
<b>A5 Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>(1,121)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,121)</b>	<b>(160)</b>

## Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	(39,438)				(39,438)	(39,278)
	Surplus / (deficit) shown on receipts and payments account	(1,121)				(1,121)	(160)
						-	
						-	
	Cash and bank balances at end of year	(40,559)	-	-	-	(40,559)	(39,438)
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Motor Vehicles	Unrestricted	-	3,500	5,000
	ICT Equipments	Unrestricted	-	450	500
	Office Furnitures	Unrestricted	-	1,000	1,000
		Total	-	4,950	6,500

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	IT Supplier accounts not paid		-	
	Bank Loan		35,825	41,098
		Total	35,825	41,098

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

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

Signature

Print Name

Date of approval



15 December 2024

## Section C Notes to the Accounts

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

Unrestricted funds to support trust's aim and objectives

### C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

### C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	x
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Authority under which paid

£

### C3b Trustee remuneration - details


### C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	x
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Number of trustees

£

### C4b Trustee expenses - details


### C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

### C6 Other information

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## JJM Foundation

SC048986

**Additional analysis (1)****Analysis of receipts and payments****1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Donations received	40,425				40,425	70,563
					-	
					-	
					-	
<b>Total</b>	<b>40,425</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>40,425</b>	<b>70,563</b>

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**2 Grants**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

- - - - -

**3 Gross receipts from other charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Bank Reward Payments	-				-	
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

- - - - -

**4 Payments relating directly to charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Food and medical care for poor families	2,500				2,500	9,000
Financial support for the purchase of books and stationery	8,490				8,490	10,850
Course Fees	5,250				5,250	15,000
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>16,240</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16,240</b>	<b>34,850</b>

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SC048986

## Additional analysis (2)

### 5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	40,425				40,425	70,563
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	-				-	-
Bank Loan	-				-	-
<i>Sub total</i>	40,425	-	-	-	40,425	70,563
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
<i>Sub total</i>	-	-	-	-	-	-
<i>Total receipts</i>	40,425	-	-	-	40,425	70,563
<b>Payments</b>						
Expenses for fundraising activities	17,513				17,513	18,444
Management / Overheads	1,568				1,568	11,204
Loan Repayments	6,225				6,225	6,225
Payments relating directly to charitable activities	16,240				16,240	34,850
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
					-	-
<i>Sub total</i>	41,546	-	-	-	41,546	70,723
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets	-				-	-
Purchase of investments					-	-
<i>Sub total</i>	-	-	-	-	-	-
<i>Total payments</i>	41,546	-	-	-	41,546	70,723
<i>Net receipts / (payments)</i>	(1,121)	-	-	-	(1,121)	(160)
Transfers to / (from) funds					-	-
<i>Surplus / (deficit) for year</i>	(1,121)	-	-	-	(1,121)	(160)

### Nature and purpose of funds

## JJM Foundation


SC048986

## Additional analysis (3)

## 6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<i>Sub total</i>	-	-	-	-	-	-
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<i>Sub total</i>	-	-	-	-	-	-
<i>Total receipts</i>	-	-	-	-	-	-
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
<i>Sub total</i>	-	-	-	-	-	-
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<i>Sub total</i>	-	-	-	-	-	-
<i>Total payments</i>	-	-	-	-	-	-
<i>Net receipts / (payments)</i>	-	-	-	-	-	-
Transfers to / (from) funds					-	
<i>Surplus / (deficit) for year</i>	-	-	-	-	-	-

## Nature and purpose of funds

	<b>Independent examiner's report on the accounts</b> v2						
Report to the trustees/members of	JJM Foundation						
Registered charity number	SC048986						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	04	2023	to	31	03	2024
Set out on pages						(remember to include the page numbers of additional sheets)	
Respective responsibilities of trustees and examiner	The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.						
Basis of independent examiner's statement	My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.						
Independent examiner's statement	In the course of my examination, no matter has come to my attention						
	1. which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"><li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li><li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li></ul>						
Signed:					Date:	23-12-2024	
Name:							
Relevant professional qualification(s) or body (if any):							
Address:							