BRITISH MALAYALI CHARITY FOUNDATION

Registered Charity No. 1150804

Trustees' Annual Report

For the year ended 31 December 2025

9 Meyrick Road, Wellington, Telford, Shropshire, TF1 3EN
charity@britishmalayali.co.uk | www.bmcharity.org

1. Introduction from the Trustees

The Trustees are pleased to present their Annual Report for the year ended 31 December 2025. The report sets out the activities, achievements and financial performance of the British Malayali Charity Foundation (BMCF) during the year and reflects our continued commitment to our beneficiaries and to our charitable objects.

The charity has remained resilient and responsive to the changing needs of the communities it serves. Our work continues to be guided by the principles of transparency, accountability and compassion, and every decision taken by the Trustees has been made in line with our mission and values.

We extend our sincere thanks to our donors, advisory committee members, volunteers, partner organisations and supporters, whose generosity has made our work possible. We also acknowledge the commitment of our fellow Trustees, whose oversight and sound governance have been essential to the integrity and effectiveness of the charity.

2. Charitable Objects

The objects of the charity remain unchanged and are as follows:

1. To relieve those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage living in the South Indian state of Kerala.
2. To relieve those in need living in Britain who face financial hardship in meeting the cost of medical treatment or the repatriation of the deceased to their home country.
3. To advance, improve, develop and maintain health and the saving of lives.
4. For the general purposes of charitable bodies in the United Kingdom or India, or such other exclusively charitable purposes as the Trustees may from time to time decide.

3. Review of Activities

BMCF works to respond to humanitarian need, support disadvantaged communities and help individuals through healthcare, education and social welfare initiatives. Historically, the Foundation provided financial assistance to some of the most vulnerable people in India, including those facing critical illness or struggling to meet their basic daily needs.

The recent tightening of India's Foreign Contribution (Regulation) Act (FCRA) has made it increasingly difficult for overseas charities to provide direct aid within India. As a result, during 2025 the Foundation concentrated its efforts primarily on supporting individuals and families in need within the United Kingdom, while continuing to support registered institutions in India where permitted.

4. Summary of Financial Assistance Provided

The table below summarises the financial assistance provided by the Foundation during the year, grouped by type of support. Further detail on each appeal is given in Section 5.

Beneficiary		Amount
Medical treatment and living expenses		
Bijo Mathew		£14,400.00
Vinchukumar P. S.		£9,700.00
Fathima Shamli		£4,600.00
Baby Abigail Sanoj		£14,375.00
Divya Sinoj		£18,650.00
Sarojam Thadeyus		£2,000.00
	Subtotal	**£63,725.00**
Bereavement, funeral and repatriation costs		
Anand Narayanan Nair		£9,800.00
Libin Lijo		£10,700.00
Sojan Thomas		£10,900.00
Manish Namboothiri		£16,000.00
Jebin Sebastian		£29,300.00
Mohanan (Remya's family)		£4,600.00
Shinto Devasia		£13,300.00
Chandrika (Sumith's family)		£13,200.00
Blessy Samson		£11,500.00
Aneena Paul		£25,250.00
Bobin James		£1,750.00
Teenamol		£17,200.00
Jobin Mathews		£13,400.00
Rijo Paul		£46,420.00
	Subtotal	**£223,320.00**
Community and social development		
Different Art Centre, Kerala, India		£58,000.00
Open Hands Leicester (UK charity)		£1,000.00
	Subtotal	**£59,000.00**
Total financial assistance provided during the year		**£346,045.00**

5. Appeals and Grants in Detail

This section provides an overview of each appeal and grant made during 2025. Where an appeal was funded by public donations, the source of the funds distributed is shown beneath the narrative.

5.1 Medical Treatment and Living Expenses

Bijo Mathew Appeal

Mr Bijo Mathew suffered a stroke in December and remained in the Intensive Treatment Unit, requiring ongoing medical care. The family experienced significant emotional and financial difficulty: the couple have two young children, and Mrs Mathew took a month of unpaid leave to care for the family. Although relatives and friends offered help, the financial burden remained substantial.

At the family's request, the Foundation launched a public appeal on their behalf. The response was overwhelmingly generous and enabled the Foundation to distribute £14,400.00 to support the family during Mr Mathew's recovery.

Bijo Mathew Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£11042.00
Donations received directly into the charity's bank account	£1168.00
Gift Aid	£2117.00
Contribution from the General Fund	£73.00
Total amount distributed	**£14400.00**

Vinchukumar Appeal

The Foundation supported Mr Vinchukumar P. S., who was undergoing treatment for Acute Myeloid Leukaemia (AML) at the Regional Cancer Centre, Thiruvananthapuram. His treatment, ongoing for more than a month at the time of the appeal, resulted in significant medical expenses. Mr Vinchukumar was unemployed, had debts exceeding ₹20 lakh, and was supporting his wife, who was herself receiving treatment, and their 12-year-old son.

The Croydon Malayali Association supported the appeal by organising a Biriyani Challenge, with the funds raised transferred to the Foundation for the benefit of the family. The Foundation is grateful to the Association for its generosity and solidarity.

Vinchukumar Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£7742.00
Donations received directly into the charity's bank account	£446.00
Gift Aid	£1,438.00
Contribution from the General Fund	£74.00
Total amount distributed	**£9,700.00**

Fathima Shamli Appeal

The Foundation supported Ms Fathima Shamli, who was admitted to University Hospital of Wales, Cardiff, with serious liver and pancreatic complications requiring surgery and an expected hospital stay of three to four months. At the time assistance was sought, she had already been in hospital for two months.

Ms Shamli is a single mother of two and was unable to work because of her condition. She also supports her family in Kerala, who carry debts of approximately ₹20 lakh, and her mother travelled from India to care for her. The Cardiff Malayali Association extended its support through the Foundation, and we thank the Association for its compassion in helping Ms Shamli and her family.

Fathima Shamli Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£3,610.00
Donations received directly into the charity's bank account	£549.00
Gift Aid	£418.00
Contribution from the General Fund	£23.00
Total amount distributed	**£4,600.00**

Baby Abigail Appeal

The Foundation was approached by the family of ten-month-old Abigail Sanoj, who has haemangiomas on her head and neck that developed within three months of birth and require continuous treatment and medication. When the affected area began to bleed and became infected, further treatment was needed and the family's planned return to India was delayed.

The family had no income and were unable to work in the UK, and were struggling to meet NHS medical bills, rent and essential living costs while preparing to return to India once Abigail was well enough to travel. The appeal helped meet her medical expenses and the family's essential living costs.

Baby Abigail Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£10,600.00
Donations received directly into the charity's bank account	£1,790.00
Gift Aid	£1,967.00
Contribution from the General Fund	£18.00
Total amount distributed	**£14,375.00**

Divya Sinoj Appeal

The Foundation supported Mrs Divya Sinoj, a 42-year-old nurse who suffered a severe stroke a year earlier, resulting in paralysis on one side of her body. Despite three operations her recovery has been slow, and she continues to need help with daily activities and rehabilitation. Her salary stopped in April and she faced the possible loss of her employment.

The appeal funded Mrs Sinoj's travel to Kerala, including the seating arrangements required by her medical condition, and contributed towards the continuation of her rehabilitation in India.

Divya Sinoj Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£13,332.00
Donations received directly into the charity's bank account	£2,754.00
Gift Aid	£2,562.00
Contribution from the General Fund	£2.00
Total amount distributed	**£18,650.00**

Sarojam Thadeyus — General Fund Grant

Mr Thadeyus and his wife, Mrs Sarojam (Saroj), came to the UK three years ago. In September Mrs Sarojam developed severe abdominal and back pain and, after attending several hospitals, was diagnosed with sarcoma, a rare and aggressive cancer for which treatment options were very limited. As her condition deteriorated, her husband remained at her side at Newham Hospital, hoping to take her to India for further treatment if her health permitted.

The couple, who were living in shared accommodation in East Ham, faced severe emotional and financial hardship, compounded by delays in diagnosis and communication difficulties. Having reviewed their circumstances, the Trustees approved a grant of £2,000.00 from the General Fund.

5.2 Bereavement, Funeral and Repatriation Costs

Anand Narayanan Nair Appeal

Mr Anand Narayanan Nair, aged 33, passed away on 4 January 2025 at King's College Hospital, London, following liver disease. He had come to the UK on a student visa with his wife, Haritha. The couple were already under emotional and financial strain following his mother's heart attack in India, and his sudden death left Haritha in need of hospital care.

With no source of income and debts of approximately ₹35 lakh in India, the family faced severe hardship. The Foundation launched an appeal to meet the cost of repatriating Mr Nair's body to India and to ease the family's financial burden.

Anand Narayanan Nair Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£8,166.00
Donations received directly into the charity's bank account	£926.00
Gift Aid	£965.00
Contribution from the General Fund	£28.00
Total amount distributed	**£9,800.00**

Libin Lijo Appeal

Mr Libin Lijo passed away on 27 January 2025 following a severe brain infection, suspected to be associated with an autoimmune condition. He was admitted to Pilgrim Hospital, Boston, on 7 January with severe

headaches and was transferred three days later to Queen's Medical Centre, Nottingham, where he remained on a ventilator as his seizures could not be controlled.

Libin came to the UK in June 2022, completed an MSc in Business and Marketing at Northumbria University (London Campus) in 2024, and then worked at a care home in Boston for eight months. His family had borrowed approximately ₹17 lakh to fund his education, of which around ₹12 lakh remains outstanding. The Foundation's support helped repatriate his remains to his hometown and eased the financial burden on a family who had lost the son who was their hope for the future.

Libin Lijo Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£8,743.00
Donations received directly into the charity's bank account	£365.00
Gift Aid	£1,840.00
Contribution from the General Fund	£58.00
Total amount distributed	**£10,700.00**

Sojan Thomas Appeal

Mr Sojan Thomas of Spalding, Lincolnshire, died following a fall down the stairs at his home; the medical team suspected that a cardiac event may have caused the fall. He had lived in the UK for ten months and worked in meat processing at Morrisons to support his family.

Mr Thomas leaves his wife and two children, aged 18 and 15. Recognising the family's vulnerability following this sudden loss, the Foundation provided support to help them through this period and as they begin to rebuild their lives.

Sojan Thomas Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£8,636.00
Donations received directly into the charity's bank account	£797.00
Gift Aid	£1,715.00
Contribution from the General Fund	£54.00
Total amount distributed	**£10,900.00**

Manish Namboothiri Appeal

The Foundation supported the family of the late Mr Manish Muraleedharan Namboothiri following his sudden death. Mr Namboothiri was the family's main earner, and his wife works part-time on a limited income. The family faced estimated costs of approximately £20,000, including the repatriation of his remains to India.

The Foundation's support helped meet these costs and offered practical and compassionate help to the family as they adjust to life without their primary breadwinner.

Manish Namboothiri Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£13,063.00
Donations received directly into the charity's bank account	£311.00
Gift Aid	£2,412.00
Contribution from the General Fund	£14.00
Total amount distributed	**£15,800.00**

Jebin Sebastian Appeal

The Foundation supported the family of the late Mr Jebin Sebastian, who had been receiving treatment at Manchester University NHS Foundation Trust, with the repatriation of his remains to his native village in Kerala. His wife, a care assistant, is now caring for their three children alone.

The Foundation's assistance eased the family's burden at a time of profound grief and helped them fulfil their wish to lay Jebin to rest in his homeland.

Jebin Sebastian Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£23,200.00
Donations received directly into the charity's bank account	£1,571.00
Gift Aid	£4,494.00
Contribution from the General Fund	£35.00
Total amount distributed	**£29,300.00**

Shinto Devasia Appeal

The Foundation supported the family of the late Mr Shinto Devasia following his sudden and unexpected death, the cause of which was under investigation at the time of the appeal. He leaves his wife and two young children.

With no immediate income and uncertainty over their future in the UK, the family faced funeral and memorial costs, rent and household bills, the children's needs and the cost of legal advice. The appeal helped meet funeral expenses, provided short-term housing and living support, and contributed towards legal advice.

Shinto Devasia Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£10,446.00
Donations received directly into the charity's bank account	£840.00
Gift Aid	£2,004.00
Contribution from the General Fund	£10.00
Total amount distributed	**£13,300.00**

Teenamol Appeal

Mrs Teenamol (Teena) passed away on 21 May 2025 after a prolonged illness. She was diagnosed with stage 2 breast cancer in April 2024 and was treated at Caritas Hospital, Kerala, at a cost exceeding ₹10 lakh. After returning to the UK in January 2025, she was diagnosed with a brain tumour and treated at Royal Stoke University Hospital, and later received hospice care.

Teena worked as a carer but was able to work for only two weeks during the 13 months of her illness, while her husband cared for her and their two young daughters. The Foundation supported the repatriation of her remains to Kerala and assisted her husband as he rebuilds the family's life.

Teenamol Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£13,254.00
Donations received directly into the charity's bank account	£1,525.00
Gift Aid	£2,388.00
Contribution from the General Fund	£33.00
Total amount distributed	**£17,200.00**

Mohanan Appeal

The Foundation supported Mrs Remya and her family following the sudden death of her father, Mr Mohanan, who suffered a cardiac arrest while visiting the UK. As he had no travel insurance, the family faced unexpected costs in repatriating his remains to Kerala.

Mrs Remya, a nurse, is the family's sole earner; her husband is unable to work, and they have an eight-year-old son. The Foundation's support helped meet the cost of repatriation and eased the family's financial burden.

Mohanan Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£3,382.00
Donations received directly into the charity's bank account	£580.00
Gift Aid	£600.00
Contribution from the General Fund	£38.00
Total amount distributed	**£4,600.00**

Bobin James Appeal

The Foundation supported the family of the late Mr Bobin James, who had been unwell for three years and was under care in the Aberystwyth and Cardiff area before his death. His wife, Smitha, a nurse, is the family's sole

earner and supports their two sons, aged 19 and 17. The family live in rented accommodation. The Foundation's support helped ease the family's emotional and financial difficulties.

Bobin James Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£1,390.00
Donations received directly into the charity's bank account	£130.00
Gift Aid	£230.00
Contribution from the General Fund	£0.00
Total amount distributed	**£1,750.00**

Chandrika Appeal

The Foundation supported Mr Sumith and his family following the sudden death of his mother, Mrs Chandrika, who was admitted to Southampton General Hospital on 14 September and passed away the following day. The family faced hospital bills of £5,000, with further costs for post-mortem procedures, mortuary charges, funeral arrangements and repatriation to Kerala.

With no relatives or support network in the UK, the family needed urgent help. The appeal covered these unavoidable expenses and enabled the family to take their mother home for her final rites.

Chandrika Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£10,843.00
Donations received directly into the charity's bank account	£260.00
Gift Aid	£2,091.00
Contribution from the General Fund	£6.00
Total amount distributed	**£13,200.00**

Blessy Samson Appeal

Mrs Blessy Samson passed away on 21 September 2025 following prolonged kidney and liver complications. She was first admitted to hospital in July 2023, with further admissions in September 2024 and August 2025, including a stay of 39 days, and had been unable to work for almost two years.

Her husband, the family's sole earner, supports their two daughters. The family faced costs of approximately £8,000 for repatriation and related travel, and the Foundation's support eased this burden at a distressing time.

Blessy Samson Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£8,449.00
Donations received directly into the charity's bank account	£1,059.00
Gift Aid	£1,967.00
Contribution from the General Fund	£25.00
Total amount distributed	**£11,500.00**

Aneena Paul Appeal

Ms Aneena Paul, a student from Kerala living in Ilford, passed away unexpectedly after three days in hospital. A period of approximately 30 minutes of reduced blood flow to her brain caused complications from which, despite the efforts of the medical team, she did not recover.

Aneena worked as a kitchen assistant to cover her rent and living costs and had hoped to repay the loans of approximately ₹20 lakh taken to fund her studies. The UK Malayali community came together through the Foundation to meet the cost of repatriation and funeral expenses and to relieve the family's financial burden.

Aneena Paul Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£20,520.00
Donations received directly into the charity's bank account	£1,346.00
Gift Aid	£3,370.00
Contribution from the General Fund	£14.00
Total amount distributed	**£25,250.00**

Jobin Mathews Appeal

Mr Jobin Mathews moved to Croydon with his family four years ago. He had been unable to work for six months because of ill health and, on 25 November, was admitted to Croydon University Hospital with abdominal complications, where he suffered a heart attack. He passed away after 13 days in critical care, aged 44.

The Foundation provided £13,400.00 on compassionate grounds towards funeral costs and support for the family.

Jobin Mathews Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£9,973.00
Donations received directly into the charity's bank account	£1,731.00
Gift Aid	£1,661.00
Contribution from the General Fund	£35.00
Total amount distributed	**£13,400.00**

Rijo Paul Appeal

Mr Rijo Paul, aged 45, passed away unexpectedly after collapsing at a Christmas event organised by his employer for staff of the nursing home where he worked. He leaves his wife and four children, and the family has debts exceeding ₹20 lakh and no assets.

The Foundation launched an appeal during the year and distributed £46,420.00 in January 2026 on compassionate grounds to help with funeral and repatriation costs.

Rijo Paul Appeal — funding	Amount
Kindlink donations (net of Kindlink fees)	£36,899.00
Donations received directly into the charity's bank account	£2,755.00
Gift Aid	£6,766.00
Contribution from the General Fund	£0.00
Total amount distributed	**£46,420.00**

5.3 Community and Social Development

Walk with Muthukad — Different Art Centre, Kerala

Magician Gopinath Muthukad visited Leicester as part of his mission to raise awareness and support for children affected by Endosulfan exposure in Kasaragod and children with autism and other disabilities. He spoke of the project's ambition to raise ₹120 crore within 1,000 days to help these children overcome social exclusion and lead dignified lives.

The evening event at Prajapathi Hall featured performances by singers Shwetha Ashok and Athul Narukara and violinist Vishnu Ashok, all of whom gave their time free of charge. Two young people with disabilities, Josutty from Peterborough and Unni from Leicester, delighted the audience with their dancing, highlighting the importance of inclusion and equal opportunity. Marunadan Malayali Chief Editor Shajan Skaria also attended, and a charity art auction raised further funds for the International Institute for Differently Abled.

The following day, more than 100 supporters and British Malayali readers took part in the Walk with Muthukad at Beacon Park, Leicester, despite poor weather. The programme included a motivational address by Mr Muthukad, the presentation of financial assistance to a local Leicester charity and, in the afternoon, the M Cube show combining magic and music.

The event raised £59,324.30 in total. The Foundation contributed £58,000.00 to the Different Art Centre, an institution supporting the development of children with autism and other disabilities.

Walk with Muthukad — income and expenditure	Amount
Income	
Participants' collections (net of Kindlink fees)	£42,437.39
Gift Aid	£7,265.66
Scot Indian Medics bike ride	£1,916.00
Sum-up collections (net of fees)	£1,019.45
M Cube ticket sales via Fienta (net of fees)	£5,285.80
Sponsorship received	£1,400.00
Total income (A)	**£59,324.30**
Expenditure	
Hall hire — Prajapathi Hall	£2,650.00
Public liability insurance for M Cube show	£183.98
Flags, trophies and sundry expenses	£1,886.05
Total expenditure (B)	**£4,720.03**
Distribution	
Net income (A – B)	**£54,604.27**
Add: transfer from the General Fund	£3,395.73
Total transferred to the Different Art Centre	**£58,000.00**
Less: exchange loss arising from a rejected payment in India	(£1,170.00)
Amount received by the Different Art Centre	**£56,830.00**

Open Hands Leicester

As part of its commitment to supporting local charities, the Foundation donated £1,000.00 to Open Hands Leicester, a charity working to address homelessness and support people experiencing it.

6. Governance

Annual General Meeting

The Annual General Meeting of the charity was held online on 16 November 2025 at 2.30 p.m. The following officers and Trustees were elected at the meeting:

Name	Position held
Sabu Sebastian	Chairman
Prasanna Shine	Vice Chairman
Boney Chandy	Treasurer
Greeshma Francis	Secretary
Augustine M. V.	Trustee
George Mathew	Trustee
Francis Antony	Trustee
Manoj Mathew	Trustee
Shaji Lukose	Trustee
Simon Jacob	Trustee
Resmi Prakash	Trustee
Afsal Ali Avunhipurath	Trustee
Ansi Krishnan	Trustee

7. Financial Review

The Trustees present the accounts for the year ended 31 December 2025 together with this report. The key figures for the year are summarised below.

Key figures for 2025	Amount
Total funds raised during the year	£353,821.00
Expenditure on charitable activities	£351,904.00
Administrative expenses	£1,307.00
Bank balance on 31 December 2025	**£63,559.00**
Committed liabilities on 31 December 2025	£47,220.00

Administrative expenses represented less than 0.4% of funds raised, ensuring that almost every pound donated reached its intended beneficiaries. Gift Aid provided an uplift of approximately 17% on total donations, helping to maximise the funds available.

8. Reference and Administrative Details

Charity name	British Malayali Charity Foundation
Registered charity number	1150804
Correspondence address	9 Meyrick Road, Wellington, Telford, Shropshire, TF1 3EN
Independent examiner	Mr Sibichen George, Seacom Services (Accountancy) Ltd, First Floor Office, 19 Hercules Way, Farnborough, GU14 6UU (info@sibygeorgeandco.co.uk)
Bankers	HSBC Bank plc — Sort code 40-47-08, Account number 72314320
Email	charity@britishmalayali.co.uk
Website	www.bmcharity.org
Event information	www.britishmalayali.co.uk
Online giving	Search "British Malayali Charity Foundation" on Kindlink

Approval of the Report

This report was approved by the Trustees on 29/10/2026 and signed on their behalf by:



Sabu Sebastian
Chairman



Boney Chandy
Treasurer

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	British Malayali Charity Foundation		
On accounts for the year ended	31/12/2025	**Charity no (if any)**	1150804
Set out on pages	2 Pages		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2025**

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 Trust'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 am qualified to undertake the examination by being a qualified member of the Institute of Financial Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

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Signed: 

Name: Sibichen George AFA **Date:** 29/10/2026

Relevant professional qualification(s) or body (if any): Institute of Financial Accountants (IFA)

Address:

Seacom Services (Accountancy) Ltd

First floor office,19 Hercules way, Farnborough, GU14 6UU

Section B	Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	NIL

CHARITY COMMISSION FOR ENGLAND AND WALES

British Malayali Charity Foundation

Annual accounts for the Year Ended 31/12/2025

Charity No **1150804**

Section A Statement of financial activities (including summary income and expenditure account)

Categories by activity	Notes	Unrestricted funds (£)	Restricted income funds (£)	Endowment funds (£)	Total funds (£)	Prior year funds (£)
Income	3					
Income and endowments from:						
Donations and legacies		353,814	-	-	353,814	300,870
Charitable activities		-	-	-	-	-
Other trading activities		-	-	-	-	-
Investments (Bank Interest)		7	-	-	7	-
Separate material item of income		-	-	-	-	-
Other		-	-	-	-	-
Total		353,821	-	-	353,821	300,870
Expenditures	4					
Expenditure on:						
Raising funds		5,859	-	-	5,859	6,744
Charitable activities		346,045	-	-	346,045	296,753
Administrative Expenses		1,307	-	-	1,307	920
Total		353,211	-	-	353,211	304,417
Net income/(expenditure) before tax for		610	-	-	610	- 3,547
Tax payable		-	-	-	-	-
Net income/(expenditure) after tax before		610	-	-	610	- 3,547
Net gains/(losses) on investments		-	-	-	-	-
Net income/(expenditure)		610	-	-	610	- 3,547
Extraordinary items		-	-	-	-	
Transfers between funds		-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed		-	-	-	-	-
Other gains/(losses)		-	-	-	-	-
Net movement in funds		610	-	-	610	- 3,547
Reconciliation of funds:						
Total funds brought forward		15,729	-	-	15,729	19,276
Total funds carried forward		16,339	-	-	16,339	15,729

CHARITY COMMISSION FOR ENGLAND AND WALES

British Malayali Charity Foundation

Annual accounts for the Year Ended 31/12/2025

Charity No **1150804**

Section A Statement of financial activities (including summary income and expenditure account)

Categories by activity	Notes	Unrestricted funds (£)	Restricted income funds (£)	Endowment funds (£)	Total funds (£)	Prior year funds (£)
Income	3					
Income and endowments from:						
Donations and legacies		353,814	-	-	353,814	300,870
Charitable activities		-	-	-	-	-
Other trading activities		-	-	-	-	-
Investments (Bank Interest)		7	-	-	7	-
Separate material item of income		-	-	-	-	-
Other		-	-	-	-	-
Total		353,821	-	-	353,821	300,870
Expenditures	4					
Expenditure on:						
Raising funds		5,859	-	-	5,859	6,744
Charitable activities		346,045	-	-	346,045	296,753
Administrative Expenses		1,307	-	-	1,307	920
Total		353,211	-	-	353,211	304,417
Net income/(expenditure) before tax for		610	-	-	610	- 3,547
Tax payable		-	-	-	-	-
Net income/(expenditure) after tax before		610	-	-	610	- 3,547
Net gains/(losses) on investments		-	-	-	-	-
Net income/(expenditure)		610	-	-	610	- 3,547
Extraordinary items		-	-	-	-	
Transfers between funds		-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed		-	-	-	-	-
Other gains/(losses)		-	-	-	-	-
Net movement in funds		610	-	-	610	- 3,547
Reconciliation of funds:						
Total funds brought forward		15,729	-	-	15,729	19,276
Total funds carried forward		16,339	-	-	16,339	15,729

	Name	Date of approval
Signed by and on behalf of all the trustees	Sabu Sebastian	29/10/2026
	Boney Chandy	29/10/2026

Section C Notes to the accounts

Note 1 **Basis of preparation**

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Charities Statement of Recommended Practice (SORP) (FRS 102), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

1.2 Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.3 Change of accounting policy

No changes to accounting Policies have occurred in the reporting period (3.44 / 3.45 FRS102 SORP).

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS102 SORP).

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy	NA

Reconciliation of funds per previous GAAP to funds determined under FRS 102

	Start of period £	End of period £
Fund balances as previously stated		
Adjustments:		
Fund balance as restated		

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of period £
Net income/(expenditure) as previously stated	
Adjustments:	
Previous period net income/(expenditure) as restated	

Note 2 Accounting policies

2.2 INCOME

		Yes*	No*	N/a*
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: · the charity becomes entitled to the resources; · it is more likely than not that the trustees will receive the resources; · the monetary value can be measured with sufficient reliability.	✓		
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.			✓
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	✓		
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).			✓
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.			✓
Government grants	The charity has received government grants in the reporting period		✓	
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	✓		
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.			✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.			✓
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.			✓
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.			✓
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.			✓
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.			✓
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.			✓
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.			✓

		Yes*	No*	N/a*
Support costs	The charity has incurred expenditure on support costs.	✓		
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.			
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	✓		
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	✓		
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.			✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.			✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	✓		

2.3 EXPENDITURE AND LIABILITIES

		Yes*	No*	N/a*
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	✓		
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.			
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	✓		ü
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.			✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.			✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	✓		
Deferred income	No material item of deferred income has been included in the accounts.	✓		
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	✓		
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	✓		
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.			✓

2.4 ASSETS

		Yes*	No*	N/a*
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least			
	They are valued at cost.			✓
	The depreciation rates and methods used are disclosed in note 14.			
	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity	Yes*	No*	N/a*

Intangible fixed assets	have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 15.			✓
	They are valued at cost.	Yes*	No*	N/a* ✓
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 16.	Yes*	No*	N/a* ✓
	They are valued at cost.	Yes*	No*	N/a* ✓
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes*	No*	N/a* ✓
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes*	No*	N/a* ✓
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes*	No*	N/a* ✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes*	No*	N/a* ✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes*	No*	N/a* ✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes* ✓	No*	N/a*
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity of loss than one year held for investment purposes rather than to meet short-term cash commitments as they fall due	Yes* ✓	No*	N/a*
	They are valued at fair value except where they qualify as basic financial instruments.	Yes* ✓	No*	N/a*
Policies adopted different from those above				

Section C	Notes to the accounts	(cont)				

Note 3 Income

	Analysis of income	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	304,021.00	-	-	304,021.00	255,989.00
	Gift Aid received from HMRC	49,793.00	-	-	49,793.00	44,881.00
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	
	Donated goods, facilities and services	-	-	-	-	-
	Other		-	-	-	
	Total	353,814.00	-	-	353,814.00	300,870.00
Charitable activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	7.00	-	-	7.00	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	7.00	-	-	7.00	-
Separate material item of income		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		353,821.00	-	-	353,821.00	300,870.00

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)	
Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.	
Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.	
Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)	

This year: Where sums originally denominated in foreign currency have been included in income, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).	
Last year: Where sums originally denominated in foreign currency have been included in income, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).	

Section C	Notes to the accounts	(cont)

Note 4 Expenditure

Analysis	This year Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Last year Unrestricted funds	Restricted income funds	Endowment funds	Total funds
Expenditure on raising funds:				£				£
Incurred seeking donations		-	-	-	24	-	-	24
Incurred seeking legacies	-	-	-	-	-	-	-	-
Incurred seeking grants	-	-	-	-	-	-	-	-
Operating membership schemes and social lotteries	-	-	-	-	-	-	-	-
Staging fundraising events	5,859	-	-	5,859	6,720	-	-	6,720
Fudraising agents	-	-	-	-	-	-	-	-
Operating charity shops	-	-	-	-	-	-	-	-
Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-	-	-	-
Advertising, marketing, direct mail and publicity	-	-	-	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-	-	-	-
Database development costs	-	-	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-	-	-
Investment management costs:	-	-	-	-	-	-	-	-
Portfolio management costs	-	-	-	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-	-	-	-
Investment administration costs	-	-	-	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	-	-	-
Other costs	-	-	-	-	-	-	-	-
Total expenditure on raising funds	5,859	-	-	5,859	6,744	-	-	6,744
Expenditure on charitable activities:								
Aid for medical treatment	63,725	-	-	63,725	106,750	-	-	106,750
Repatriation and Funeral Support	223,320	-	-	223,320	94,170	-	-	94,170
Donation to charities outside UK	58,000	-	-	58,000	94,583	-	-	94,583
Donation to charities in the UK	1,000			1,000	1,250			1,250
		-	-	-	-	-	-	-
Total expenditure on charitable activities	346,045	-	-	346,045	296,753	-	-	296,753
Separate material item of expense								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Other								
Accounting fee	800	-	-	800	720	-	-	720

Bank charges	415	-	-	415	200	-	-	200
Insurance	92	-	-	92	-	-	-	-
	-	-	-	-	-	-	-	-
Total other expenditure	1,307	-	-	1,307	920	-	-	920
TOTAL EXPENDITURE	353,211	-	-	353,211	304,417	-	-	304,417

Other information:

Analysis of expenditure on charitable activities

	This year				Last year			
Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
6 Cases (9 Cases in PY) of Medical Aid	63,725	-	-	63,725	106,750	-	-	106,750
14 Cases (8 cases in PY) of Repatriation and Funeral Support	223,320	-	-	223,320	94,170	-	-	94,170
One case (2 Case in PY) of Aid to Charities Outside UK	58,000	-	-	58,000	94,583	-	-	94,583
One case (One case in PY) of Aid to Charities in the UK	1,000	-	-	1,000	1,250			1,250
Total	346,045	-	-	346,045	296,753	-	-	296,753

This year: Where sums originally denominated in foreign currency have been included in expenditure, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Section C Notes to the accounts (cont)

Note 5 Cash at bank and in hand

	This year £	Last year £
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	63,559	27,949
Other	-	-
Total	63,559	27,949

Note 6 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

6.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	46,420	11,500	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income		-	-	-
Taxation and social security	-	-	-	-
Other creditors	800	720		-
Total	47,220	12,220	-	-

6.2 Deferred income

Please complete this note if the charity has deferred income.

	This year	Last year
Please explain the reasons why income is deferred.		

Movement in deferred income account

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts released to income from previous periods	-	-
Balance at the end of the reporting period	-	-

Section C	Notes to the accounts	(cont)

Note 7 Details of certain types of expenditure

Note 7.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

	This year £	Last year £
Independent examiner's fees	800	720
Assurance services other than independent examination	-	-
Tax advisory fees	-	-
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	-	-

Section C	Notes to the accounts	(cont)

Note 8 Grantmaking

This year:

8.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
6 Cases of Medical Aid		63,725	-	63,725.00
12 Cases Repatriation and Funeral Support		223,320	-	223,320
One case of Aid to Charities Outside UK	58,000	-	-	58,000
One case of Aid to Charities in the UK	1,000.00	-	-	1,000
Total	59,000	287,045	-	346,045

8.2 Grants made to institutions

Charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

Last year:

8.3 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs £	Total £
9 cases of medical aid	-	106,750.00	-	106,750.00
support	-	94,170.00	-	94,170.00
2 Case of Aid to Charities Outside UK	94583	-	-	94,583.00
One case of Aid to Charities in the UK	1250	-	-	1,250.00
Total	95,833	200,920	-	296,753

Please enter "Nil" if the charity does not identify and/or allocate support costs.

8.4 Grants made to institutions

Charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.