



Ramluxmi Charitable Foundation

(UK Registered Charity Number 1142901)

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RAMLUXMI CHARITABLE FOUNDATION

Report of the Trustees for the year ended 31 July 2018

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 July 2018..

Legal and Administrative information:

Ramluxmi Charitable Foundation is a registered charity with the charity registration number 1142901. It operates throughout London, Essex, India and Sri Lanka

Principal Office: 3 The Orchard

Wickford

Essex

SS12 0HB

Bankers:

Barclays Bank plc

Wickford Branch

Market Road

Wickford

Essex

SS12 0BA

Independent Examiner: Mr Soorippillai Balasingham

Chartered Accountant

156 Kensington Avenue

Manor Park

London

E12 6NN

Directors and Trustees:

The Executive Committee members of the charity are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees.

The Trustees serving during the year and since the year end were as follows:

Mr Vyrarnuttu Rattinam Ramanathan	- President
Mrs Shalini Ramanathan	- Secretary
Mr Kugan Cassius Ramanathan	- Treasurer
Mrs Vijeyaladchumy Ramanathan	- Trustee
Mr Bhavan Ramanathan	- Trustee

Structure Governance and Management:

The Declaration of Trust made on 2nd July 2011 made by the first trustees is the governing document of the charity. The charity was established under the Trust Deed which established the objects and powers of the charity and is governed under the Trust deed.

Objectivities and activities:

Such charitable purposes for the public benefit as are exclusively charitable according to the laws of England and Wales as the trustees may from time to time determine but not exclusively by the provision of grants in Sri Lanka and India.

Activities:

Relief of sickness on poor young and elderly people by setting up medical camps, providing financial assistance for poor children for their education and living needs in Sri Lanka and India. Providing a voluntary service to visit and help old and venerable people living alone in Essex and London area.

Appointment of Trustees:

Under the term of the charity's Declaration of Trust, Management of the charity's affairs is vested in a board of trustees of not less than five or more than nine members. The board of trustees has the right to appoint members to the management committee either as additional members or to fill any casual vacancies.

Trustees Induction and Training:

The President of the trustees is responsible for the induction of any new trustees which involves awareness of trustees' responsibilities the governing document, administrative procedures and the history and philosophical approach of the charity.

A new trustee would receive copies of the previous year's annual report and accounts and a copy of the Charity Commission leaflet "The essential trustee: What you need to know".

Organisation:**Vision:**

Enriching the quality of life of the people, especially the poor, the under privileged and the disabled, by empowering them through active participation and sustaining communities.

Mission:

Striving to improve the living conditions of the people by supporting and creating opportunities for the elderly, poor and underprivileged and strengthening local

organisations and groups and institutions to improve the quality of life of such people and make them to have a normal life, while providing humanitarian assistance in time of need.

Strategy:

Our programmes will identify, make partners and work through accountable organisations in Sri Lanka and India.

Our Values:

- always place people at the heart of our activities
- be practical, flexible and adaptable
- be strategic and long-term in approach

Our Partners:

The Ramluxmi Charitable Foundation works with a wide range of partners to achieve its goals. Partners may be community organisations, temples, schools and non-governmental agencies.

The Procedure and policy for grant making

Grant making policy:

The RCF's grants programme aim to support the growth and development of village level groups to implement its village regeneration programmes in Sri Lanka and India. The organisation does this by providing core funding to partner organisations together with some livelihood support for poor and less privileged people.

The programmes are periodically reviewed to ensure that operational guidelines are being met and reports obtained from each projects.

Investment Policy:

The organisation had no investments.

Risk Management:

The trustees have a risk management strategy which comprises:

Periodical review of the risks the charity may face:

The establishment of systems and procedures to mitigate those risks identified by the plan. The implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

Achievements and performance:

Last Financial year our priority was to collect more funds for the renovation of Hindu temples in Sri Lanka and we have achieved in renovating the damaged temples. All our other ongoing projects are also had been funded and all projects completed.

Renovation of Hindu Temples affected by civil war in Sri Lanka

Since year 2010 we are providing funds to rebuild and renovate the village temples, and available them to the village people for them to go and pray and do cultural activities and use as a meeting point for them to socialise and live in harmony.

Annual Cataract eye operations for village poor people in India

Since year 2004 yearly we are providing funds to perform a minimum of 100 cataract eye operations for the poor needy people in the villages of Tirupati district in India, this is an annual programme and enrich the lives of the elders by providing new vision to them. We are very much thankful to our partner organisation Navajeevan Blind Relief Centre in Tiruchanoor, Tirupati – 517 503 A.P India who organise the eye camps properly and send us reports promptly for the last 15 years.

Children Orphanages in Sri Lanka and India

Since year 2000 we are providing funds to look after the expenses of food, education, health and welfare needs of 10 orphaned children living in the above home with other children.

Elders Centre – Pannalai Elders Centre, Pannalai , Tellippalai, Sri Lanka

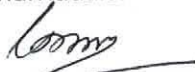
Since year 2014 we are providing funds to run the above elders centre in the village for poor elderly people, the activities provided at the centre are designed to improve physical, mental and intellectual well-being through health talks ,advice on health issues ,advice issues, advice on healthy eating and keep-fit exercises,

Financial Review:

The Charity's reserve at the end of the year is £10,821 the restricted reserves is £ 0.00 and the unrestricted reserves of £ 10,821.

Principal Funding Sources:

The principal funding source for the charity is currently by way of one off and regular monthly donations from well-wishers, and specific donations for specific projects from individuals.



Mr V. Raminathan Raminathan
President
27 May 2018



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

RAMLUXMI CHARITABLE FOUNDATION Name
RAMLUXMI CHARITABLE FOUNDATION

**On accounts for the year
ended**

31 JULY 2018

**Charity no
(if any)**

1142901

Set out on pages

ENCLOSED 1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and
basis of report**

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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**

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

27 May 2019

Name:

Mr Soorippillai Balasingham

**Relevant professional
qualification(s) or body
(if any):**

Chartered Accountant

Address:

156 Kensington Avenue

Manor Park

London

E12 6NN

Section B

Disclosure

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

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

None



Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01/08/2017		31/07/2018

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	7,310	-	-	7,310	4,930
Temples Renovation Project Donation	23,000	-	-	23,000	11,950
HMRC Gift Aid Payments	14,806	-	-	14,806	7,943
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	45,116	-	-	45,116	24,823
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	45,116	-	-	45,116	24,823
A3 Payments					
Navajeevan Blind Centre	2,000	-	-	2,000	2,000
Renovation Projects expenses	30,000	-	-	30,000	18,000
Orphanage	1,200	-	-	1,200	2,400
Elderly people projects	1,400	-	-	1,400	800
Educational and Living needs	2,462	-	-	2,462	977
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	37,062	-	-	37,062	24,177
A4 Asset and investment purchases,					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	37,062	-	-	37,062	24,177
Net of receipts/(payments)	8,054	-	-	8,054	646
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	2,767	-	-	2,767	-
Cash funds this year end	10,821	-	-	10,821	646

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
B1 Cash funds	Cash at Bank	10,821	-	-
		-	-	-
		-	-	-
	Total cash funds	10,821	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	