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REGISTERED CHARITY NUMBER: 1117526

CHARITY  
COMMISSION

REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022  
FOR  
THE BHOPAL MEDICAL APPEAL

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**THE BHOPAL MEDICAL APPEAL**

**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 13
<b>Independent Examiner's Report</b>	14
<b>Statement of Financial Activities</b>	15
<b>Balance Sheet</b>	16
<b>Cash Flow Statement</b>	17
<b>Notes to the Cash Flow Statement</b>	18
<b>Notes to the Financial Statements</b>	19 to 27

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of 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) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The BMA mission is: Caring for survivors of the world's worst industrial disaster and for people everywhere suffering from chemically caused illnesses.

The aim of the charity is to:

- Alleviate the suffering of people who were directly or indirectly affected by chemical disasters anywhere in the world and in particular, but not limited to, the city of Bhopal in India in the aftermath of the Union Carbide disaster of 3 December 1984 and other places in the world in such manner as the trustees think fit.

And in particular to:

- Support the Sambhavna clinic and other facilities in Bhopal which provide health, medical and nutritional approaches that alleviate the suffering of first and subsequent generations of gas-affected individuals and communities;
- Support research into major health and economic problems of affected communities, including the inter-generational health effects of the gas;
- Foster exchanges and relations with other individuals and communities who can benefit from, or input to, the work at Sambhavna Clinic;
- Raise awareness about the situation of communities in Bhopal and other communities suffering from the impacts of industrial pollution;
- Support efforts for adequate social, economic and environmental rehabilitation of affected communities in Bhopal, and also efforts to hold Union Carbide and owner Dow Chemical accountable for funding appropriate medical research, monitoring and long term care of victims, including those born after the 1984 disaster; and
- Build support for activities to alleviate suffering and prevent future disasters.

**Public benefit**

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in the planning of future activities.

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**ACHIEVEMENT AND PERFORMANCE**

**Activities, Specific Objectives and Achievements**

**Grantmaking**

The charity supports organisations in Bhopal which provide health and other support to those suffering as a result of the 1984 disaster. The charity does not consider or acknowledge unsolicited applications, but invites applications from relevant organisations in Bhopal, and others seeking to alleviate the suffering of communities exposed to chemical hazards. The procedure requires a short application indicating the work for which funding is requested along with the latest annual report and financial statements of the applicant. Once an application has been received, the grants panel will meet to review the request and make a decision, or request additional information, within four weeks. A short report of activities is requested at the end of the grant period, or at intervals during the grant period.

An estimated 120,000-150,000 survivors of the disaster are still chronically ill. Over 23,000 have died of exposure-related illnesses and more are dying still. Tens of thousands of children born after the disaster suffer from growth problems and far too many teenage women suffer from menstrual disorders. Tuberculosis is several times more prevalent in the gas-affected population and cancers of the lung, throat, mouth and abdomen are running at ten times national rates. The failure of the official system of health care contributes to the medical disaster in Bhopal. Government-sponsored research and monitoring of the long-term health effects of Union Carbide's gases was abandoned in 1994 and has been only partially and unsatisfactorily revived in recent years. Official research agencies have since reportedly lost nearly 80% of their original cohort, undermining long-term health monitoring. So far, no treatment protocols for symptom complexes associated with toxic exposure have been established and symptomatic treatment remains the mainstay of the medical response. The indiscriminate prescription of steroids, antibiotics and psychotropic drugs compounds the damage caused by gas exposure.

**Sambhavna Trust**

The BMA has a long-standing commitment to support the work of the Bhopal People's Health and Documentation Centre, run by the Sambhavna Trust in Bhopal. The Sambhavna Trust is a charity, whose trustees include eminent doctors, scientists, writers and social workers. Sambhavna has shown that it is possible to evolve simple, safe, effective, ethical and participatory ways of treatment monitoring and research for the survivors. Survivors are offered free medical care through modern medicine, ayurveda (an indigenous system of medicine based on herbs) and yoga. The staff numbers approximately 60 (among whom over 20 are survivors themselves) and includes: five physicians; an ophthalmologist; two yoga and two Panchakarma therapists; and a group of community health workers who carry out surveys, health education and community organisation for better health. Over 100 community volunteers also work with Sambhavna staff to improve public health measures within 20 communities and are thus effectively dealing with diagnostic, preventive and curative aspects of diseases and conditions such as TB, Malaria, Cervical and breast cancer, Anaemia, Menstrual irregularities and others. Sambhavna is small compared to the magnitude and complexity of the disaster, but its clinic provides efficacious treatment to many survivors, supporting them through health initiatives in communities close to the site of the old Union Carbide factory.

The BMA was unable to contribute to the running costs of the Sambhavna Trust in 2022 (2019 - £314,002) due to a temporary change in the Trust's ability to receive funds from abroad (under the Indian Government's Foreign Contribution Regulation Act scheme). The BMA will continue to build reserves sufficient to meet future grant requests by the Trust given the considered expectation that the Trust's FCRA certificate will be renewed in the near future.

**Chingari Trust**

This all-woman trust was begun by two award-winning women, themselves gas-affected. It works with women survivors of the disaster and with children suffering from health conditions such as congenital malformations and brain damage to hearing impairment. In 2008 it began a new initiative to provide a community-based rehabilitation centre for children born with disabilities to parents affected by gas and water-contamination in order to support the growth and development of these children. Chingari has found that the number of children with varied disabilities has been increasing exponentially in the gas and water-contaminated areas of Bhopal. In 2011 the work of the Rehabilitation Centre expanded significantly and Chingari is now providing a specialist centre with services targeted to meet the needs of children with different disabilities. The Centre is now able to treat approximately 190 children per day. In 2012, Chingari began a nutritional programme to ensure that all children attending the centre receive at least one square meal per day. It is creating awareness of the rights of disabled, training community based workers and promoting inclusive education for children who are currently unable or unlikely to access education.

The BMA contributed £171,192 to the running costs of Chingari Trust in 2022 (2021 - £170,171).

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

The charity undertakes a programme of raising awareness and building up funds to achieve its objectives of supporting organisations in Bhopal. These activities focus particularly on publicising needs in Bhopal and building up a large and loyal group of supporters.

Because work supported by the charity addresses a historical disaster, raising awareness of ongoing and contemporary issues in Bhopal communities is especially critical to the charity's aims and objectives. To this end, a significant part of the charity's overall investment in fundraising is utilised in public communications. Performance is measured according to both immediate and medium-term return on investment, recruitment of new supporters and impact upon general public awareness of the issues presented.

Many of the charity's other activities derive direct benefit from this general public awareness. The charity works to increase direct communication with members of the public in the form of exhibitions, public talks, engagement with supportive organisations and local events work. This activity aims to build on existing awareness, fundraise and recruit new supporters at minimal cost to the charity.

Ahead of the financial year, trustees evaluate the charity's overall financial performance, assess risks, review audited accounts and budget requests from supported organisations, set targets for the next 12 months and agree forecasts. Management accounts are assessed on a monthly basis and quarterly performance reviewed at trustee meetings. Trustees also decide upon medium and longer-term goals that inform strategic development of the charity's activities. For much of this year the Covid-19 pandemic had a pronounced impact upon the charity's ability to engage with the public. Nevertheless, the charity's activities included:

**Advertising activities**

Advertisements placed in the national and specialist press are written in a carefully informative manner by a knowledgeable and experienced consultant. The approach aims to convey detailed information about the history and current situation and needs in Bhopal, and the work being undertaken by the organisations supported by the BMA. This ensures that our role in raising awareness and concern goes hand-in-hand with fundraising activities.

Historically, income generated by national print press advertisements was sufficient to provide a large proportion of the charity's income and meet its expenditure in supporting organisations in Bhopal. The large decline in circulation figures over the last decade, as well as the large increase in expenditure in Bhopal, has reduced the direct fundraising importance of advertising but not its strategic importance to the charity's aims and objectives. The vast majority of the charity's exceedingly loyal group of existing supporters were drawn to the charity through print advertising.

In 2022 fundraising and awareness raising inserts were carried in a wide range of targeted publications including: Resurgence, Tablet, The Friend, Ethical Consumer, 3rd Age, and Earth Matters.

Responses are assessed and adjustments in advertising and outreach made on the basis of both the level of donations and numbers of new donors reached. In 2022, advertising generated an off-the-page return of £2,411 from 35 respondents, of which 5 were new to the charity. Post-campaign monitoring analyses data to reveal the revenue raised in donations and the breakdown between new and existing donors. True return on investment is measured over a number of years, though the charity typically expects off-the-page returns to be greater than the initial investment. The results demonstrate the continuing value of print advertising, even within a general context of decreasing print readership.

**Supporter development**

The charity works to maintain a personal link with its supporters, particularly those who wish to raise funds to contribute and heighten awareness of the problems. Many supporters raise funds on a regular basis, and others undertake great trials and testing activities to contribute to the work of the charity. The BMA always endeavours to stay in touch with supporters to thank them for their effort and commitment to the charity and to encourage further fundraising activities in the future.

**Supporter mailings**

The BMA did not send a physical mailing to supporters in 2022. The BMA produces an e-newsletter containing updates on the charity's work and general developments concerning Bhopal which is emailed to around 5,800 supporters.

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**Database development**

The BMA finance officer liaises closely with the donor relations manager in order to continually improve the accuracy, flexibility and reporting capability of the database. In 2013, the BMA recruited a database fundraiser in order to develop strategic approaches to utilising the database. Responses to the summer 2015 mailing, which strategically targeted 'lapsed' supporters, enabled the charity to streamline the database, thereby saving on postage and printing costs in future direct mailings.

At the end of 2022, the database recorded that the BMA has registered approximately 23,166 supporters, with approximately 24 contacting the BMA for the first time in 2022.

**Website**

The charity's website has an in-house editor and is regularly updated with news stories, blogs and current information. The site generally receives an upsurge in visitors during times of public appeals or when news concerning Bhopal breaks in print or digital media. The BMA uses blogs, social media and networking sites such as Twitter, Facebook, YouTube, Instagram and Flickr to reach a wider audience and encourage new supporters. Several of these social media platforms receive a substantial increase in interest and activity during the Bhopal anniversary period. In 2020, the BMA undertook to redesign the existing website. The new website will offer a simpler, clearer and more visual interface, with better overall accessibility to new and existing content. Content was substantially added to throughout 2020, and the charity finalised the redesign of the website in 2021.

**Legacies**

In Spring of 2011, the BMA wrote to supporters, introducing the idea of making a legacy commitment in the future. A number of supporters received follow up calls. The overall response was very positive, and led to a number of immediate donations, though it was anticipated that the true benefits of the legacy mailing would only be seen over time. The BMA received legacies totalling £99,949 in 2022.

**In Memoriam Gifts**

Generous gifts have also been sent to the charity 'in memoriam'. These are often given by a close relative of the deceased person in lieu of flowers at a funeral. **Mr D Margett** donated a total of £120 via a £10 monthly direct debit he setup in memory of his wife **Valerie**, who passed away in 2020. The charity wishes to thank everyone who has donated in memory of a loved one, and offers condolences to the family and friends of each. Your support for the survivors of Bhopal will never be forgotten.

**Glastonbury Festival**

In 2022 the charity resumed its engagement with Glastonbury Festival, which held its first festival since the 2019 pandemic. Organised by the redoubtable Fiona Case, a longstanding supporter, for the duration of the main festival volunteers form two litter picking teams, working in shifts across the four days. Beginning early every morning, in 2022 a total of 120 volunteer recyclers/litter-pickers exhaustively restored the site to a clean condition each day. Thanks to their back-breaking efforts the charity received a staggering £24,081.00 - the highest amount our partnership with Glastonbury has ever raised. This total also includes £515 worth of donations from individual litter pickers. The charity will continue its work with Glastonbury Festival in 2023.

**Running for Bhopal**

The charity's engagement with runners remains impacted by the pandemic, and with registered running supporters either suffering untimely injuries or having retired, the charity retained running spaces in just two marathons in 2022; The London Marathon and The Royal Parks Half Marathon. **Lee Soper**, a friend of the charity, competed in The London Marathon, raising £285.00, and **Abdul Samad** ran the Royal Parks Half Marathon, raising over £150.00. **Hugh Barnard** also ran the 'Sikhs in the City', 10K raising £140.00 for the charity. We are hugely grateful to Lee, Abdul, and Hugh for their dedicated efforts in running for Bhopal.

The BMA aims to ensure that fundraising runs remain regular events, consolidating or increasing the numbers of runners each year where possible. For example, the charity has recently obtained three places in the Brighton Marathon for future years.

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**Shareholder resolutions**

In the Autumn of 2013, the BMA worked in an advisory capacity with shareholders and investors of Dow Chemical and their advocates with the aim of raising concerns about the overall impact of Bhopal before the company's Annual General Meeting in 2014. The work revealed the impact of the Olympics campaign upon Dow Chemical, whose corporate brand rating has fallen 300% over the preceding five years. It was also revealed that Dow had lost, by its own reckoning, at least \$300 million through lost investment opportunities in India due to Bhopal campaigners. Arguing implausibly that Bhopal had had no "financial, operational or reputational impact" upon it, Dow successfully excluded the resolution from the proxy of its 2014 AGM, a move publicly criticised by co-filers Amnesty and Calvert Investments. The BMA continued to work in an advisory capacity with shareholders and investors of Dow Chemical to assist on a proposed shareholder resolution for the 2015 Dow Chemical AGM. However, once more Dow Chemical successfully argued for the resolution to be excluded from the proxy for its 2015 AGM. In response to a plan of merger announced by both companies in late 2015, in 2016 the BMA also supported efforts to inform shareholders and investors of both Dow Chemical and DuPont Nemours of pending liabilities deriving from the Bhopal disaster.

In 2017 the charity continued to advise shareholders and investors in DowDuPont in preparation of shareholder resolutions intended to be brought before the inaugural DowDuPont AGM. The work resulted in the presentation of three separate resolutions referencing Bhopal at the company's inaugural AGM, held in Chicago on Wednesday, April 25th, 2018. Voting demonstrated that DowDuPont shareowners holding almost \$50 billion worth of shares agreed that Company management is mishandling Bhopal. The basis of one proposal was that asset attachments orders and international injunctions - pending within civil and criminal cases on Bhopal - provided an imminent threat to DowDuPont. A full 38% of total shareholdings backed this proposal, which argued that that special meetings to address substantive issues could be called with a 10% vote share. The charity aims to continue with this advisory work in the future.

**BMA Events**

On Saturday the 10th of December 2022, the charity organised an online event to commemorate the 38th anniversary of the Bhopal gas tragedy. "Meet the Therapists: An Intimate Tour of The Chingari Children's Rehabilitation Centre, Bhopal" involved a virtual tour of The Chingari Children's Rehabilitation Centre led by the charity's information officer, **Tabish Ali**. The tour visited to each department at the Centre in turn, showcasing the colourful Sensory Room, designed to stimulate cognitive and fine motor skill development, the Physiotherapy Room, in which therapists work to relax knotted muscles and aid balance and coordination, the Educational department, where our children are taught to write, draw and sing, and other parts of the Centre essential to the rehabilitation programs attended by disabled children from gas and water-impacted families in Bhopal. The tour included informal interviews with many of Chingari's less heralded staff, ranging from the clinic's van drivers and kitchen workers, to administrators and therapists. The charity's executive trustee, **Tim Edwards** and his wife, **Farah Edwards** were the hosts for the event, which was premiered on the charity's YouTube channel.

**Yoga For Bhopal**

In spring 2016, supporter, yoga practitioner and author Meaghan Delahunt initiated an event in Edinburgh called Yoga for Bhopal in honour of the Sambhavna Clinic's yoga treatment program, which has proven the health benefits of yoga for people suffering chronic diseases as a result of exposure to toxic chemicals. The charity supports the initiative's evolution with administrative and online promotional work.

Following the restrictions brought about by the global pandemic, the Yoga for Bhopal program resumed again in 2021. The charity supplied yoga practitioners with a range of support materials including a pack of flyers, posters and promotion via the website, social media and monthly newsletter, engaging with over 20 different yoga studios across the UK, with both online and physical events taking place.

In 2022 the charity held its annual Yoga for Bhopal week in September. A huge thank you to **Kathryn Smith** of the Cheshire Toga Teacher's Association, whose participation raised £120 for the charity.

Our thanks to all those who have organised and participated in these inspiring events for their passion and enthusiasm. The charity intends to support more yoga-based events in the future.

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**Faith Groups**

Since its founding the Bhopal Medical Appeal has been regularly sustained by the extraordinary contributions of communities and audiences of different faith traditions. With this in mind, in 2022 the charity created its first fundraising and awareness campaign to coincide with Ramadan, the Islamic holy month of fasting, which sees an enormous focus on charitable giving, with British Muslims donating over £100 million to local and international causes each year.

To facilitate engagement with Ramadan, in 2022 the charity developed an appeal to meet the cost of therapies for a registered child at Chingari. Every week of Ramadan the charity profiled a Chingari child alongside their families, detailing their experiences of living in the shadow of the Union Carbide's disaster, of their trials and their hopes for the future. A purely online campaign which featured on our website, Facebook, and Instagram, it generated a fantastic response, raising over £3,000 to continue Chingari's vital work with kids damaged by Union Carbide's poisons in Bhopal. In all, the campaign recruited 19 new supporters, also engaging over 80,000 people with interactions across our social media platforms including views, likes and website click throughs.

The charity will look to build on the success of Ramadan 2022 in the coming year, and will use the experience gained to broaden engagement with a variety faith groups in the future.

**Volunteers**

The charity wishes to thank the volunteers who helped in generous and imaginative ways to raise awareness and funds for the BMA during 2022. We are extremely proud and appreciative of all endeavours to help fund our work in Bhopal.

Notably **Fiona Case**, a supporter of the charity since its beginnings in 1994, and coordinator for Glastonbury Festival, raised over £1,000 across the year. The biggest contributor to this outstanding total was the Pilton Christmas Fayre in December, at which Fiona - with help from her son Jake and his mother-in-law - held a stall selling spices. They succeeded in raising £870, a fantastic result. We are eternally grateful for Fiona for her continued and tireless efforts on behalf of the charity, and we would also like to thank, her husband **Michael Case** and everyone else who has worked so hard to support the charity over the years.

Our heartfelt thanks go to all volunteers, in whatever role. It is by thousands of small gestures of support and contributions that first free medical care for Bhopal survivors has been established and sustained for over a quarter century



**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**FINANCIAL REVIEW**

**Financial review**

**Financial review**

Income from donations and legacies and other trading activities amounted to £447,546 in 2022 (2021 - £561,498), which represents a decrease of £113,952 on the previous year. The BMA received legacies of £99,949 during the year (2021 - £33,930). Investment income for the year increased to £826 from £10, resulting in total income of £448,372 (2021 - £573,157). This represents an overall decrease of 22% (2021 - increase of 0.8%). The BMA made no grant to Sambhavna Trust in 2022 (2021 - £nil), due to temporary changes in Sambhavna's FCRA status in India. A grant of £171,192 (2021 - £170,171) was made to Chingari Trust in 2022, an increase of £1,021, or 0.6% over 2021. The charity also made other grants of £81.

An important objective of the BMA is to ensure that accurate information is disseminated widely in the UK and elsewhere about the social, economic and health problems still encountered by survivors and future generations. Our awareness and educational work is critical to ensure ongoing support for work in Bhopal and approximately £45,029 (2021 - £56,855) was dedicated to this during 2022, which covers staff costs, advertising, publications and some campaign activities. This amounted to a decrease of 21% on 2021's expenditure.

**Financial position**

The balance sheet shows total funds of £247,131 (2021 - £226,952). Cash balances at the year end amounted to £319,119 (2021 - £319,558).

As mentioned below, the principal risk facing the charitable company is its ability to generate sufficient income to cover expenditure incurred in fulfilling its objectives. The impact upon the charity of less favourable foreign exchange rates following the referendum on European Union membership has been compounded by a growth in the size of grants tendered to supported organisations in India and, as a result, the charitable company's reserves diminished since the beginning of 2016.

Grant requirements of supported organisations, which have generally risen each year according to inflation, are being actively reviewed on an on-going basis. A more detailed monitoring and evaluation of efficiency and appropriateness in use of funds has been developed. In order to support growth in the size of grants tendered to supported organisations over the last seven years, the trustees have overseen a reduction of staffing levels and a reduction of operational overheads, both of which are subject to regular review.

Reductions in operational spending have not negatively impacted upon the charitable company's ability to generate income in prior years. Activities across 2011/12 significantly developed public awareness of its work and engagement with its own supporters. In 2012, the charitable company began a programme to consolidate this enhanced public profile, involving deeper public education and outreach, committed giving appeals, relationship fundraising and Trust and Foundation partnerships. Consequently, in 2013 and 2014 the charitable company generated increased levels of income sufficient to meet the generally increased expenditure upon grants. In both 2015 and 2016, the charity further reduced fundraising and awareness raising costs while again increasing expenditure upon grants. Consequently, the percentage of the charitable company's overall expenditure directed to medical relief continues to increase, year on year.

In 2017, a small increase in expenditure on awareness and educational work resulted in an increase in income from these activities. In 2018 an overall reduction in income led trustees to carefully reassess operational expenditure and income related activities. As a result trustees took the decision to restructure the charity's operations going forward, reducing UK staff and office costs while refocusing on core income generating activities. The implementation of this operational reconfiguration over the course of 2019 saw significantly reduced expenditure on the charity's UK office in 2020, as the costs of salaries reduced by 53% compared to 2019, while the charitable company's income was maintained and increased sufficiently to meet grant commitments. Trustees will at regular intervals continue to give careful consideration to further adjusting the levels of expenditure intended for the charity's activities.

The trustees have therefore reviewed the cash position of the charitable company and cash forecasts at the date of signing the accounts and are satisfied that the charitable company will be able to meet all of its financial commitments. As a consequence the trustees believe that the charitable company is well placed to manage its financial risks successfully and that the charitable company has adequate reserves to continue in operational existence for the foreseeable future. Accordingly the trustees continue to adopt the going concern basis in preparing the accounts.

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**FINANCIAL REVIEW**

**Investment policy and objectives**

As it is currently the trustees' intention to apply all funds within a relatively short time scale, the charity does not at present make investments which would expose the capital sums to risk. Funds held for the purpose of making grants are placed in deposit accounts which yield interest at rates commensurate with current market rates.

**Reserves policy**

As explained above the charity carries out a diverse range of activities, some of which comprise short-term and externally funded projects whilst others comprise long-term projects requiring significant ongoing financial commitment and investment.

The trustees have examined the requirement for free reserves, i.e. those unrestricted funds not invested in tangible fixed assets, designated for specific purposes or otherwise committed. The trustees consider that, given the nature of the charity's work, the charity should aim to hold free reserves equivalent to the cost of running the Sambhavna Clinic and Chingari Trust for up to 9 months and for up to 6 months of expenditure for salaries and organisational costs of the UK office.

This would enable both the Clinic and the Trust to continue to provide free services and treatments to their registered users for another 9 months if for any reason the charity closed down. Additionally, it would allow them the time and resources to explore other sources of funding without immediately affecting ongoing patient care. Currently those combined costs are £203,686 (2021 - £188,996). The trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources due to the timing differences in income flows, adequate working capital to cover core costs, and will allow the charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. Though aspirational, the free reserves requirement is regularly monitored and reviewed.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is constituted as a company limited by guarantee, and was set up by a Memorandum of Association on 24 May 2006. It was granted charitable registration in the UK on 9 January 2007. Legal responsibility for the management and stewardship is vested in the board of trustees.

On 2 April 2013, Bhopal Medical Appeal also registered itself with the Office of the Scottish Charity Regulator (OSCR) and was given the Scottish Charity Registration Number SCO43904.

In 2020 the charity requested to be removed from the Scottish Charity Register. This was confirmed on 15 October 2020.

**Governance**

The board of trustees guides the implementation of the BMA's activities in raising awareness, fundraising and providing grants to organisations to fulfil its mission. It is guided by its constitution and decisions made at regular trustee meetings. An Organisational Guide sets the framework for the ways of achieving objectives, administrative and employment procedures, expected ethics and values, and the standards of outputs. Board sub-committees provide guidance between meetings, and trustees communicate regularly between meetings.

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

The board of trustees, which currently has 5 members, met three times in 2021. Decision making and oversight was also maintained via supportive sub-committees. The board convenes trustee sub-committees under three groupings: (a) Organisational; (b) Communications; and (c) Finance. Ad hoc support for staff and activities is established when required.

The Senior Management Team prepares a brief of the issues and decisions to be discussed at trustee meetings. In cases where a decision is required between meetings, information is circulated to all members of the board with a time frame for feedback. Issues may be first discussed within the Management sub-committee or other appropriate sub-committee before circulation to the full board. Trustees are committed to making decisions by consensus; if different views remain after open discussions have taken place, a majority decision may be taken.

The charity's Senior Management Team comprises the Operations Manager and Managing Trustee. The Senior Management Team report regularly to the Chair on the financial and operational performance of the charity. The activities carried out by consultants are agreed by the board and regular reports on progress are required. Reports are submitted to the Senior Management Team and/or trustees as appropriate.

In addition to the Senior Management Team, the charity employs a Finance Officer, a Charity Officer and a Fundraising Support Officer. It contracts one other for work on communications & fundraising.

In line with the charity's Memorandum and Articles of Association Tim Edwards (Trustee) is contracted as Managing Trustee.

**Induction and training of new trustees**

**Recruitment and appointment of trustees**

The Bhopal Medical Appeal aims to recruit trustees who have a connection to the welfare of the Bhopal survivors or other victims of industrial disasters, or a detailed knowledge of the situation in Bhopal, as well as members who will bring specific expertise (media, financial, legal, management, health). Board members may be re-elected and the Bhopal Medical Appeal aims to retain expertise beyond one three-year term of office. When recruiting, the Chair will provide a short biography of potential members for discussion by the board, and with their agreement will then approach these individuals and discuss the organisational needs, followed by a written invitation and details about board obligations.

The following trustees were in office throughout the period and up to the date of approval of the annual report and financial statements:

**Induction and training of trustees**

Trustees are provided with information and guidance on their role and responsibilities under Charity Commission regulations. The Bhopal Medical Appeal has developed an Organisational Guide which sets out in detail the responsibilities of trustees and employees. This document has been approved by the board of trustees and assists them in their role.

**Key management personnel**

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis.

Ordinarily none of the trustees are remunerated in respect of their services as trustees of the charity. Only out of pocket expenditure incurred by the trustees in relation to their role as trustees of the charity are reimbursed where claimed.

One trustee also acts as the Managing Trustee of the charity and is remunerated for this role. This is permissible under the Memorandum and Articles of Association of the charity. The role and level of remuneration are proposed by the Trustee Management Committee, and subsequently discussed and approved by the board of trustees in the absence of the Managing Trustee. The level of remuneration is reflective of the knowledge, experience and particular skill set required for the role and is based upon fee rates set for prior expert consultants, rather than identified market rates, which range considerably higher. Performance is subject to regular review by the Trustee Management Committee.

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Working with other organisations**

**Working with other organisations**

The charity works with organisations that are campaigning for justice for survivors of the Bhopal gas disaster and in particular the International Campaign for Justice in Bhopal. To further its goals, and to raise awareness of the need for research, health and support activities in Bhopal, the charity works with other relevant international, national or local organisations that will promote awareness and action to meet its objectives. In 2019 it worked with two national chapters of Amnesty International on awareness raising of ongoing litigation and human rights issues pertaining to Bhopal.

**Patrons and advisers**

The BMA is grateful for the support of its patrons, whose support helps to significantly raise our profile and draw attention to on-going needs in Bhopal. Jon Snow, presenter of Channel 4 News, took on this role in 2009. Michael Eavis, founder of the Glastonbury Festival, agreed to become a patron in 2010 and Navin Shah, elected member of the London Assembly for Brent and Harrow, agreed to become a patron in 2013.

We are indebted to the writer Indra Sinha for his years of dedication to this charity, his guidance and wisdom and, of course, his creative excellence which continues to inspire the BMA's communications work.

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Risk management**

The trustees have considered the major risks to which the charity is exposed and established systems to mitigate these risks. Principal risks and the strategies to manage them are below:

**Financial**

The principal risk facing the charitable company is its ability to generate sufficient income to cover expenditure incurred in fulfilling its objectives. This is described in more detail under 'financial position' above.

As a charity which raises funds for activities in Bhopal and other areas affected by chemical hazards, the trustees have considered a number of risks and taken the following actions:

- Sound accounting practices have been established and the BMA employs an accountant of sound and appropriate accounting expertise. The independent examiner was appointed based on their experience of working with charities. Good practices are followed in managing donations received from supporters.
- As a fund-raising and grant-giving charity the BMA can hold significant funds for disbursement. Care has been taken to invest these funds without risk and with an ethical bank and regular attention is paid to receiving the best return within these limits.
- As a charity which undertakes activities and awareness to raise funds, every effort is being made to increase the proportion of funds raised for its grant-giving purposes from the awareness-raising and fund-raising activities. Budgets are reviewed regularly and activities undertaken are assessed for their return on investment.
- As a charity which raises awareness of the problems facing survivors in Bhopal and elsewhere, trustees regularly review the balance of expenditure between awareness raising and its grant-giving obligations.
- As a charity which channels significant amounts of funding through foreign exchange services, attention is given to sourcing the best possible value for the charity. Because of the marked impact of the Brexit vote upon the valuation of sterling, the charity carefully optimises the timing of currency transfers overseas is investigating currency hedging options.

**Governance and management**

The risks of oversight and poor management have been addressed by holding regular trustee meetings and establishing board sub-committees to provide time for more detailed consideration of responsibilities and matters that arise. In particular, in 2008 a management sub-committee was established consisting of the Chair and two other trustees. Other sub-committees ensure that trustees can play a role between meetings in oversight and support. Staff have regular meetings with the Managing Trustee, Co-Chairs and other trustees.

**Employment and consultants**

The risks of not fulfilling good employment practice, and of employees or consultants not meeting expectations, have been considered. The contract of employment which employees sign was drawn up with guidance from a Human Resources consultant. Detailed job descriptions are provided to establish responsibilities and expectations. Trustees will seek advice from an employment law firm where necessary. Consultants engaged by the charity must sign a contract which details their tasks and timelines. Progress on these are reviewed at regular intervals by the Staff Management Committee. The risks of loss of key personnel have also been considered, and a process of succession planning has been implemented.

**Operational**

The risks of establishing good operational practices in a charity have been considered. An Organisational Guide provides assistance and guidance on the running of the charity and was reviewed and updated in 2015. The trustee sub-committees on finance, management and communications, as well as regular email communication, provide a structure for more detailed consideration of the day-to-day business of the charity than would be possible in trustee meetings alone.

**Reputational**

The risks of attracting poor publicity have been considered, and the trustees closely guard the production of material, including through a communications sub-committee. Outreach material is developed by a highly experienced consultant, and we are fortunate in having additional expertise to guide on fund-raising material. We engaged advice from a specialist law company when appropriate. These consultations assure trustees that all of the BMA's activities conform with charitable law, that its publications comply with libel laws and that any possible libel action may be vigorously and successfully rejected as all comments by the BMA in published materials have been made in the public interest.

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Laws and regulations**

The trustees are mindful of the need to comply with all legislation and regulations regarding charity governance. We receive regular updates from a legal firm on changes in charity law and their guidance is brought to the attention of trustees at their meetings. In managing its database of supporters, the Data Protection Act is fully observed. To meet the requirements of General Data Protection Regulations (2017), in advance the charity sought professional advice, reviewed and adapted all relevant practises for full compliance, appointed a data protection officer and published its privacy policy online. The charity is registered with the UK Fundraising Regulator and actively applies its Code of Fundraising Practise to its work in order to ensure best practise is followed throughout all fundraising.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**  
05826888 (England and Wales)

**Registered Charity number**  
1117526

**Registered office**  
Community Base  
Queens Road  
Brighton  
East Sussex  
BN1 3XG

**Trustees**  
T P Edwards  
S Matilal  
A Mohammed  
Ms A Murray  
Professor S Sarkar

**Independent Examiner**  
Christopher Robert Tyler FCA DChA FCIE  
F1 CRT Limited  
Flat 24 Wellingtonia Court  
Laine Close  
Brighton  
East Sussex  
BN1 6TD

**Bankers**  
CAF Bank Limited  
PO Box 289  
West Malling  
M19 4TA

**Telephone**  
01273 603278

**Website**  
[www.bhopal.org](http://www.bhopal.org)

**E-mail**  
[admin@bhopal.org](mailto:admin@bhopal.org)

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

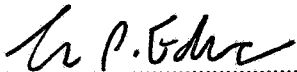
The trustees (who are also the directors of The Bhopal Medical Appeal for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 1/11/23 and signed on its behalf by:



.....  
T P Edwards - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE BHOPAL MEDICAL APPEAL**

**Independent examiner's report to the trustees of The Bhopal Medical Appeal ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



Christopher Robert Tyler FCA DChA FCIE

F1 CRT Limited  
Flat 24 Wellingtonia Court  
Laine Close  
Brighton  
East Sussex  
BN1 6TD

Date: 17 November 2022



**THE BHOPAL MEDICAL APPEAL**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	389,726	-	389,726	561,498
Other trading activities	3	55,505	-	55,505	3,232
Investment income	4	826	-	826	10
Other income		2,315	-	2,315	8,417
<b>Total</b>		<u>448,372</u>	<u>-</u>	<u>448,372</u>	<u>573,157</u>
<b>EXPENDITURE ON</b>					
Raising funds	5	90,272	-	90,272	94,302
<b>Charitable activities</b>					
Awareness	6	45,029	-	45,029	56,855
Health,medical,nutritional,community relations and research		228,629	-	228,629	(196,264)
Other		64,263	-	64,263	55,032
<b>Total</b>		<u>428,193</u>	<u>-</u>	<u>428,193</u>	<u>9,925</u>
<b>NET INCOME</b>		20,179	-	20,179	563,232
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		226,952	-	226,952	(336,280)
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>247,131</u>	<u>-</u>	<u>247,131</u>	<u>226,952</u>

The notes form part of these financial statements

**BALANCE SHEET**  
**31 DECEMBER 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>FIXED ASSETS</b>					
Investments	14	12,686	-	12,686	12,686
<b>CURRENT ASSETS</b>					
Debtors	15	98,041	-	98,041	74,487
Cash at bank and in hand		319,119	-	319,119	319,558
		<u>417,160</u>	<u>-</u>	<u>417,160</u>	<u>394,045</u>
<b>CREDITORS</b>					
Amounts falling due within one year	16	(182,715)	-	(182,715)	(179,779)
		<u>234,445</u>	<u>-</u>	<u>234,445</u>	<u>214,266</u>
<b>NET CURRENT ASSETS</b>					
		<u>247,131</u>	<u>-</u>	<u>247,131</u>	<u>226,952</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>247,131</u>	<u>-</u>	<u>247,131</u>	<u>226,952</u>
<b>NET ASSETS</b>					
		<u>247,131</u>	<u>-</u>	<u>247,131</u>	<u>226,952</u>
<b>FUNDS</b>					
Unrestricted funds	17			<u>247,131</u>	<u>226,952</u>
<b>TOTAL FUNDS</b>				<u>247,131</u>	<u>226,952</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 1/11/22 and were signed on its behalf by:

  
.....  
T P Edwards - Trustee

The notes form part of these financial statements

**THE BHOPAL MEDICAL APPEAL**

**CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	2022 £	2021 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	(1,265)	180,456
Net cash (used in)/provided by operating activities		<u>(1,265)</u>	<u>180,456</u>
<b>Cash flows from investing activities</b>			
Interest received		<u>826</u>	<u>10</u>
Net cash provided by investing activities		<u>826</u>	<u>10</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>(439)</u>	<u>180,466</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>319,558</u>	<u>139,092</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>319,119</u></u>	<u><u>319,558</u></u>

The notes form part of these financial statements

**THE BHOPAL MEDICAL APPEAL**

**NOTES TO THE CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2022	2021
	£	£
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	20,179	563,232
<b>Adjustments for:</b>		
Interest received	(826)	(10)
Increase in debtors	(23,554)	(3,008)
Increase/(decrease) in creditors	2,936	(379,758)
<b>Net cash (used in)/provided by operations</b>	<u>(1,265)</u>	<u>180,456</u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.1.22	Cash flow	At 31.12.22
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	319,558	(439)	319,119
	<u>319,558</u>	<u>(439)</u>	<u>319,119</u>
<b>Total</b>	<u>319,558</u>	<u>(439)</u>	<u>319,119</u>

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

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

**Income**

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

**Donations**

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

**Legacies**

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the charity.

**Gifts in kind**

Donated goods are recognised at fair value unless it is impractical to measure this reliably in which case a derived value, being the cost of the item to the donor, is used. An equivalent amount is included as expenditure except where the donated good is a fixed asset in which case the corresponding amount is included in the appropriate fixed asset category and depreciated over the useful economic life in accordance with the charity's accounting policies.

In accordance with the Charities SORP (FRS 102) volunteer time is not recognised.

**Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**1. ACCOUNTING POLICIES - continued**

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. Expenditure comprises direct costs and support costs.

All expenses, including support costs, are allocated or apportioned to the applicable expenditure headings.

The classification between activities is as follows:

-Expenditure on raising funds includes all expenditure associated with raising voluntary income for the charity. This includes the cost of advertisements, mailings, event costs and similar.

- Expenditure on charitable activities comprise expenditure on the charity's primary charitable purposes, principally in connection with raising awareness of the Bhopal disaster and providing grant support to alleviate the suffering of people who were directly or indirectly affected by the disaster.

**Allocation of support costs**

The majority of costs are directly attributable to specific activities. Certain central support costs such as office rent and expenditure, website and IT support, and similar are included as support costs. Such support costs are allocated to the above expenditure headings in the same ratio as the direct costs.

Governance costs (which comprise the costs associated with the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice) are also included as part of the support costs and allocated to the above expenditure headings in the same manner.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

All assets costing more than £500 and with an expected useful life exceeding one year are capitalised.

Tangible fixed assets are capitalised and depreciated at the following annual rates in order to write them off over their estimated useful lives:

Computer and similar equipment: 25% per annum based on cost

Other tangible fixed assets which have been fully depreciated are written out of the financial statements as their market value is considered to be negligible.

**Taxation**

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**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 particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

**THE BHOPAL MEDICAL APPEAL**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**1. ACCOUNTING POLICIES - continued**

**Cash at bank and in hand**

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

**Debtors**

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

**Creditors**

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

**Foreign currencies**

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of the transaction. Exchange differences are taken into account in arriving at the net movement in funds.

**Leased assets**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged on a straight-line basis over the lease term

**Fixed asset investments and realised gains and losses**

Investments are a form of basic instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

The charity does not acquire put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sale proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

**2. DONATIONS AND LEGACIES**

	2022	2021
	£	£
Donations	246,142	375,821
Gift aid	40,635	62,547
Legacies	99,949	33,930
Trusts	3,000	89,200
	<hr/>	<hr/>
	389,726	561,498
	<hr/>	<hr/>

**THE BHOPAL MEDICAL APPEAL**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

<b>3. OTHER TRADING ACTIVITIES</b>		2022	2021	
		£	£	
Events		<u>55,505</u>	<u>3,232</u>	
<b>4. INVESTMENT INCOME</b>		2022	2021	
		£	£	
Deposit account interest		726	10	
Bank compensation		<u>100</u>	<u>-</u>	
		<u>826</u>	<u>10</u>	
<b>5. RAISING FUNDS</b>				
<b>Raising donations and legacies</b>		2022	2021	
		£	£	
Staff costs		26,678	18,822	
Direct costs		43,788	56,393	
Support costs		<u>19,806</u>	<u>19,087</u>	
		<u>90,272</u>	<u>94,302</u>	
<b>6. CHARITABLE ACTIVITIES COSTS</b>				
		Direct	Grant	
		Costs (see	funding of	
		note 7)	activities	
		£	(see note	Totals
			8)	£
Awareness		45,029	-	45,029
Health,medical,nutritional,community		-	228,629	228,629
relations and research		<u>-</u>	<u>228,629</u>	<u>228,629</u>
		<u>45,029</u>	<u>228,629</u>	<u>273,658</u>



**THE BHOPAL MEDICAL APPEAL**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**7. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	2022	2021
	£	£
Staff costs	7,283	6,979
Direct costs	27,866	38,368
Support costs	9,880	11,508
	<u>45,029</u>	<u>56,855</u>

**8. GRANTS PAYABLE**

	2022	2021
	£	£
Health,medical,nutritional,community relations and research	<u>228,629</u>	<u>(196,264)</u>

The total grants paid to institutions during the year was as follows:

	2022	2021
	£	£
The Sambhavna Trust	-	(412,816)
The Chingari Trust	171,192	170,171
Other grants	57,437	46,381
	<u>228,629</u>	<u>(196,264)</u>

The charity makes grants to institutions in accordance with its grant-making policy as set out in the trustees report.

**9. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Independent examination	2,000	1,920
Operating leases - rent	<u>6,750</u>	<u>3,797</u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

During the year, Tim Edwards, one of the trustees, was paid fees of £37,819 (2021: £37,819) in his capacity of managing trustee.

This is permissible under the Memorandum and Articles of Association of the charity.

**Trustees' expenses**

There were no reimbursed expenses to the trustees during the year (2021: none).

**THE BHOPAL MEDICAL APPEAL**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**11. STAFF COSTS**

Staff costs during the year were as follows:

	2022	2021
	£	£
Wages and salaries	91,466	71,332
Pension costs	1,451	1,787
Social security costs	<u>8,063</u>	<u>5,295</u>
	<u>100,980</u>	<u>78,414</u>

No employees earned £60,000 per annum (2021: none) or more (including taxable benefits but excluding employer contributions during the year.

The average number of employees during the year, calculated on a full-time equivalent basis, analysed by function, was as follows:

	2022	2021
	number	number
Finance officer	0.7	0.5
Administration	1.4	1.2
Campaign manager	0.2	0.2
Fundraiser and events	<u>0.9</u>	<u>0.4</u>
	<u>3.2</u>	<u>2.3</u>

In addition to the above, an amount of time, the value of which is impossible to quantify for the purposes of these financial statements, is donated by many volunteers throughout the year.

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. Details of remuneration paid to the trustees is detailed in note 10.

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2021)**

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	561,498	-	561,498
Other trading activities	3,232	-	3,232
Investment income	10	-	10
Other income	8,417	-	8,417
<b>Total</b>	<u>573,157</u>	<u>-</u>	<u>573,157</u>
<b>EXPENDITURE ON</b>			
Raising funds	94,302	-	94,302
<b>Charitable activities</b>			
Awareness	56,855	-	56,855
Health,medical,nutritional,community relations and research	(196,264)	-	(196,264)
Other	55,032	-	55,032

**THE BHOPAL MEDICAL APPEAL**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES (2021) - continued**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>Total</b>	9,925	-	9,925
<b>NET INCOME</b>	563,232	-	563,232
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	(336,280)	-	(336,280)
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>226,952</u>	<u>-</u>	<u>226,952</u>

**13. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £
<b>COST</b>	
At 1 January 2022 and 31 December 2022	<u>1,760</u>
<b>DEPRECIATION</b>	
At 1 January 2022 and 31 December 2022	<u>1,760</u>
<b>NET BOOK VALUE</b>	
At 31 December 2022	<u>-</u>
At 31 December 2021	<u>-</u>

**14. FIXED ASSET INVESTMENTS**

	Listed investments £
<b>MARKET VALUE</b>	
At 1 January 2022 and 31 December 2022	<u>12,686</u>
<b>NET BOOK VALUE</b>	
At 31 December 2022	<u>12,686</u>
At 31 December 2021	<u>12,686</u>

There were no investment assets outside the UK.

**THE BHOPAL MEDICAL APPEAL**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Legacies receivable	47,545	38,172
Other debtors	5,395	9,651
Gift aid	40,262	23,512
Prepayments	4,839	3,152
	<u>98,041</u>	<u>74,487</u>

**16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Trade creditors	283	2,260
Social security and other taxes	1,922	1,555
Accrued grants	171,192	170,172
Accruals	9,318	5,792
	<u>182,715</u>	<u>179,779</u>

**17. MOVEMENT IN FUNDS**

	At 1.1.22	Net movement in funds	At 31.12.22
	£	£	£
<b>Unrestricted funds</b>			
General fund	226,952	20,179	247,131
	<u>226,952</u>	<u>20,179</u>	<u>247,131</u>
<b>TOTAL FUNDS</b>	<u>226,952</u>	<u>20,179</u>	<u>247,131</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	448,372	(428,193)	20,179
	<u>448,372</u>	<u>(428,193)</u>	<u>20,179</u>
<b>TOTAL FUNDS</b>	<u>448,372</u>	<u>(428,193)</u>	<u>20,179</u>

**Comparatives for movement in funds**

	At 1.1.21	Net movement in funds	At 31.12.21
	£	£	£
<b>Unrestricted funds</b>			
General fund	(336,280)	563,232	226,952
	<u>(336,280)</u>	<u>563,232</u>	<u>226,952</u>
<b>TOTAL FUNDS</b>	<u>(336,280)</u>	<u>563,232</u>	<u>226,952</u>

**THE BHOPAL MEDICAL APPEAL**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**17. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	573,157	(9,925)	563,232
<b>TOTAL FUNDS</b>	<u>573,157</u>	<u>(9,925)</u>	<u>563,232</u>

**18. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2022.