

# Karen Relief & Development Fund

(also known as Karenaid)

Registered charity 1059057

## FINANCIAL STATEMENT

FOR THE YEAR ENDING 5<sup>th</sup> APRIL 2014

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## **TRUSTEES**

Trustees of the fund during the year were:

Philip Ambler	Chairman
Margaret Stamp	Secretary
John Stamp	Treasurer
Mark Alder	
Hazel Alder	
Hilary Garven	
Max Derrick	
Fiona Derrick	

Karen Relief and Development Fund (KRDF), also known as Karenaid, is registered with the Charity Commission No 1059057.

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## **STATEMENT OF PURPOSE**

The Karen Relief and Development Fund (KRDF), also known as Karenaid, is a Christian organization which exists to support the following activities:

1. To provide short term emergency relief aid to Burmese refugees living in Thailand and those displaced within Burma.
2. To support and encourage Christian pastors and provide Christian teaching material.
3. To fund medical and educational projects and to encourage such projects to become self governing.
4. To work closely with Karen fieldworkers in providing such aid.
5. To provide grants to expatriate field workers.
6. To act as an information resource for issues relating to relief-aid and human rights abuses.
7. To co-operate in a mutually beneficial way with other similar charities and agencies.
8. To promote just, ethical and responsible policies in regard to the activities of the charity.
9. To monitor, assess and evaluate the effectiveness of all endeavours on a regular basis.

## **RESULTS**

The surplus for the year was £18,709 (2013 surplus: £44,438) which was transferred to general reserves.

## **OBJECTS**

1. To relieve hardship, need or distress, relieve sickness and advance education among displaced people living on the border of Burma and Thailand
2. To advance public education in the difficulties experienced by refugees.

## **AREA OF BENEFIT**

The border of Burma and Thailand (Area prescribed by Governing Document)

## **CHARITY COMMISSION CLASSIFICATION**

What:	Education/Training Medical/Health/Sickness Overseas aid/Famine relief Religious activities
Who:	Children/Young people Elderly/Old People People with a disability/Special Needs People of a particular ethnic or racial origin
How:	Makes grants to organizations (incl. schools, charities etc.) Provides human resource (e.g. staff/volunteers) Provides advocacy/advice/information

## **AREAS OF CONCERN**

Karen aid's projects can be roughly grouped into eight categories. These are:

- 1 Healthcare
- 2 Mission
- 3 Development
- 4 Education
- 5 Welfare
- 6 Promotion
- 7 Administration
- 8 Contingency

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Karenaid is a UK based charity, which exists to channel support to refugees living close to the Thai Burmese border.

The recipients of our funds fall into three main categories:

- 1 Refugees from Burma who have crossed the border into Thailand and are living in camps.
- 2 People still living within Burmese border but are known to be internally displaced and/or materially needy.
- 3 People who have migrated to Thailand from Burma in order to find work. Most of these people are economically disadvantaged and dependent upon outside support for nutritional support, schooling and medical care for themselves and their children.

### **WORK OF THE KARENAID TRUSTEES**

In the UK the charity is managed by a group of honorary trustees who have a concern for the plight of the recipients, accept the aims and objectives of the charity and work with them.

Throughout the year the Trustees continued to carefully monitor the financial situation and respond proactively to the situation on the border. On the financial front the Trustees aimed to:

- build up six months operating reserves of capital for 'general fund' projects
- increase the eye fund to provide a 3 year rolling funding programme (financial stability is considered to be an important key to encourage locals to step forward for training / employment)
- make all project payments on time and without any reductions
- place all designated gifts where requested by the donors
- obtain reports & undertake visits to review the effectiveness of projects
- take note of Charity Commission guidance

### **PUBLIC BENEFIT**

Karenaid is a UK based Christian NGO, working to relieve hardship and distress, and promote education and good health, among refugees and displaced people living on the Thai/Burma border. It has a strong interest in eye surgery. Karenaid endeavours to advance UK public education in the difficulties experienced by refugees.

In setting our programme each year, we have regard to both the Charity Commission's general guidance on public benefit, and prevention and relief of poverty for the public benefit. The Trustees always ensure that the programmes we undertake are in line with our charitable objects and aims. This is achieved by quarterly Trustee meetings, close management of funds going to the supported projects. The project leads are required to submit regular reports on their activity and outcomes. In addition, the Trustees make frequent visits to the projects on border.

Public benefit, subject to resources and prioritization, is made available to refugees and internally displaced peoples of all ages along the Thai / Burma border regardless of their ethnic or religious background or ability to pay.

The Karenaid Annual Report details the activities and outcomes illustrating the Public Benefit aspect of the Charity.

### **HEALTHCARE PROJECTS**

#### **H1 Report on Eye Surgery undertaken on Thai-Burmese Border**

##### **Background**

Burma has been subject to political and social injustice since the end of the Second World War. This has resulted in widespread poverty and the persecution of many of the ethnic groups in that country. Eastern Burma is home to the Karen, one of the larger groups which defended themselves and others who fled to them after the 1988 crackdown on the pro- democracy movement. In 1990, Mr Frank Green, a Consultant Eye Surgeon in Aberdeen, and Dr Phillip Ambler, a GP trained in Ophthalmology, were invited by their

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leaders to assess the eye needs of the population living in the remote forests on the Thai- Burmese border. Since that initial visit, they have returned twice a year to train their “medics” in primary eye care, and to perform cataract and other eye surgery. Although their initial introduction was through the Karen, hence our name, our work extends to all the ethnic groups regardless of nationality, gender, race, or religion, and is provided unconditionally.

In 1995, the area in which we worked fell to the Burmese military forces, leading to a surge in refugees crossing into Thailand. 150,000 of these people still live in the 10 camps along that border. Their basic health and welfare needs are met by a variety of NGOs/Aid Agencies. One of the larger and more active of these is an American based organisation, The International Rescue Committee, IRC. In 1995, they appointed an Optometrist with Public Health training, Dr Jerry Vincent, to establish the Border Eye Programme. Its purpose was to train the refugee “medics” who work with the NGO’s in the camps, in the diagnosis and treatment of simple eye conditions, including Vitamin A deficiency. We were able to link up with Jerry that year, and it became clear that our programmes could complement each other. By establishing regular visits to the camps, in co-operation with the relevant NGOs, we could operate on those patients, his medics had identified as suitable. That same year, we purchased a portable operating microscope and Frank Green moved from doing Intra Capsular Cataract Extraction to Extra Capsular Cataract Extraction with the insertion of an implant, which was a significant improvement. We were also introduced to Dr Cynthia Maung, a refugee doctor who had established Mae Tao Clinic in the Thai border town of Mae Sot. She invited us to work there treating people who had crossed from Burma.

In the intervening years, the service has developed, particularly at Mae Tao Clinic. It draws patients from within Burma, where health care is so poorly available that patients will make the difficult, dangerous and expensive journey for up to 3 days to attend. The demand is therefore unquantifiable and seems limitless, but is addressed thanks to the commitment and increased presence of Mr Frank Green. Having now retired from the NHS, Frank is spending about 36 weeks a year based in Mae Sot and operating at Mae Tao Clinic. With the help of Prof. John Forrester from Aberdeen, he has trained a particularly able “medic”, Nayhser, in Small Incision Cataract Surgery, SICCS. Having completed approximately 1500 of these with great competency, he can work alongside Frank at Mae Tao, and is also now working with a visiting American Ophthalmologist to the south, and with an American colleague to the north. This is an exciting development as Burma opens up and more can be done on that side of the border, and we are pleased to be collaborating with these new initiatives. It would be an ideal venue for Nayhser to apply his considerable surgical skills.

The equipment at Mae Tao Clinic is of a high standard and includes two teaching microscopes, slit lamp, YAG laser, auto-refractor, and keratometer and Biometry ultrasound. It affords an excellent base for other surgeons who express interest in this work to adapt their techniques to this setting.

Dr Phillip Ambler travels to Thailand in order to assist Frank with the work in the camps, where we take the equipment including the operating microscope and Biometry equipment. Phillip is also Chair of the Trustees of Karenaid, which we formed to maximise the efficiency of donations and the purchasing of supplies. Many of these come from Aurolab in India. The number of operations is now significant and the resulting logistics appreciable. Maintaining this service has been possible only due to the generosity of donors, both individual and organisations such as CBM, Allergan and the British Council for the Prevention of Blindness, and IRISAsia.

### **Audit & Governance**

Regular audits are undertaken on all aspects of the work, with input from Prof. John Forrester, and Anna Green who is an Optometrist, and doctors and medical students who spend time at Mae Tao. Service improvements regarding safe practice and patient information are ongoing and an annual report is written for Karenaid, The British Council for the Prevention of Blindness, IRISAsia and the Allergan Foundation, who have made significant donations to the work through Karenaid.

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### Activity in 2013-14

Approximately 22,000 patients were seen in Mae Tao Clinic last year, from which about 3000 were identified by the eye-trained medics as possibly needing surgery. This reflects the value of their training under the Border Eye Programme. In addition, many hundreds are seen in the regular visits to the camps where the same need for eye- trained medics applies.

The number of operations performed at Mae Tao and in the camps are listed below:

	<u>Total</u>	<u>Frank</u>	<u>Nayhser</u>
<b><u>Total surgeries</u></b>	<b>2213</b>	<b>1581</b>	<b>632</b>
<b>Categories</b>			
Cataracts	1696	1098	598
Upper lid rotations	7		
Eye removal	28		
Pterygia	264		
Trabeculectomies	34		
Lid surgery	41		

### Cost of operations

A cataract operation costs approximately £30 in consumables including:

- Anaesthetic agent
- Sutures
- Intraocular Lens
- Viscoelastic
- Balanced Salt Solution
- Vision Blue
- Pre and Post op eye drops

Working on last year's figures the essential cost of the operations was approximately £60,000.

A further £6,962 was used to repair and replace the diamond knives, and £3,037 contributed to the purchase a new operating microscope, enabling 2 tables to be used at Mae Tao Clinic. There is an ongoing need to repair and replace equipment due to heavy use in difficult settings. For instance the Palmscan A Scanner which we take to the camps has just been returned to California for servicing, and one of the probes needed to be replaced at a total cost of £820.

Karenaid Trustees meet their own expenses, though these are accounted for in our annual return on the advice of our auditor. We have received funds from Sight by Wings for airfares, for which we are most grateful.

### Staffing

The local team has been led by Thai nurse, Satja Netek (known as Goong). He was first employed by IRC (International Rescue Committee) in 2005 to take over the lead of their Border Eye Programme, and speaks Thai, English, Karen and some other tribal languages. He had four workers under him responsible for teaching the camp and clinic "medics", glasses distribution, and the Vitamin A programme. He has provided an invaluable service linking with IRC and the NGO's responsible for care in the camps, preparing for our regular visits. Unfortunately, due to a cut in US Aid, IRC are no longer able to run this programme.

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IRISAsia very generously gave Karenaid funding so that we might keep Goong running the Border Eye Programme, which he did. IRC then found temporary funding, so we informed RISAsia and offered to repay the unspent amount. They kindly said we could keep that for other purposes, and as from this July we will once more need to employ Goong to continue the programme. He has committed to this, which is excellent, for without it the ophthalmology skills of the camp “medics” would soon be lost as many are being relocated to third countries by the UNHCR, or returning to Burma. Our plan is to use Goong in the following ways.

- To deliver the Border Eye Training Programme
- To oversee the clinical standards of Mae Tao Clinic, where somewhere in the region of 22,000 patients a year are seen and 2000 operations undertaken
- To liaise with local Thai authorities and NGOs, in particular to arrange our visits to the camps.
- To undertake stock control and ordering of supplies
- To explore the potential of running an optical workshop at Mae Tao Clinic.
- A Scottish Optometrist has offered to come and help establish this but it would need someone with Goong’s skills to run it. The costs will be £12,000 annual salary, and £5,960 for the training programme.

### **The future**

We cannot of course tell with any certainty how the situation in Burma and on its border with Thailand will develop, but it is apparent that the needs of the population with whom we work will not change in the foreseeable future. Frank & Goong, in the company of Jerry Vincent, have just returned from Burma where they sought to meet Ophthalmologists and review facilities there. With these two aspects in mind, our plan for the next 3-5 years is to:

- Maintain the existing service at Mae Tao Clinic and in the camps along the border.
- Retain Goong’s skills as outlined above under Staffing.
- Explore with Nayhser opportunities for him to work with other eye teams opening up facilities on the Burma side of the border.
- To support the start up of these initiatives based on our experience, and to remain open to other opportunities that may arise.

### **H2 HIV, Primary Care and Feeding Programme: Mae Sot**

The care is delivered by husband and wife Drs Jonathan and Elisabetta. These projects are in addition to Dr Jonathan’s role in caring for patients with leprosy. They work with the most vulnerable people who have no legal status and very restricted access to health and other resources. 40kg Rice sacks are distributed monthly to families who are undernourished and with health problems. These visits enable the team to visit each patient and check their health status and treat accordingly- similar to a local GP where clinics are not available.

Jonathan & Elisabetta have maintained these invaluable services against a background of political change, population movement, economic pressures and complex relationships between the various parties involved with work on the border. We are deeply grateful to them for their devoted care.

The HIV funding all goes for medicine, which keeps these patients alive. (Without it they would die as sadly far too many others still do.) These patients have no other source of this medicine available. There are no other overheads included and this is as effective and efficient as it can be!

Any one patient like this costs thousands of pounds a year to treat in UK. Currently, the Karenaid contribution is keeping 12 people alive and designated giving another one person. A further 10 patients are on treatment using funds from other sources. Treatment is provided for other opportunistic infections such as tuberculosis, pneumocystis, candida, syphilis etc. as required.

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Karenaid supplies funding for food, mainly rice but with some cooking oil, salt and eggs, provides a basic safety net for families struggling to feed their children. It is not meant to provide a full diet and thus does not remove the need for the parents to continue providing for their children. Children are measured six monthly as a measure of chronic nutritional status to help decide where to target the food supplies available. In addition, iron, vitamin B1, vitamin A and medicine for worms are provided regularly to prevent the common anaemia and vitamin deficiencies and any other illnesses such as malaria, pneumonia, diarrhoea are treated as needed. About 15 families, most with 4 or 5 children are currently supported regularly.

This project was visited in December 2013 by Trustees Mark and Hazel Alder, who went out on motorbikes with Drs Jonathan and Elizabetta as they visited the migrant workers and their families in their homes. The Trustees were deeply impressed by the quality of care being provided and the commitment of the doctors. It was clearly evident that the recipients of their work were benefiting greatly from their efforts. For 2014/15, Karenaid plans to continue the financial support for this work.

### **H3 Elderly Health Care : Kwai River Christian Hospital.**

Elderly women in Sangklaburi that encounter health problems such as diabetes and hypertension. "The Elderly Care Program." helps 10 members of women's group of Sangklaburi Christian Church (SCC) regarding their medical costs.

To qualify, the ladies:

- must be over the age of 60.
- must be a member of the local community and have recurrent illnesses.
- must earn less than 3,000 baht a month.
- ideally contribute 2,400 baht per year

The fund provides for an annual a general eye exam; a general physical exam, a chest X-ray and numerous other general tests. In addition to these annual exams, the membership will include outpatient care such as medical exams, blood and urine testing, medicine, ultrasounds, X-rays and outpatient surgeries. The members will have to pay half the cost of bed fees, major operations and blood transfusions. Members will have to pay for all lab tests that cannot be done locally. This program does not include dental work. Medication is supported up to 10,000 Thai Baht per member. The project is greatly appreciated by the recipients. (It seems to have removed a lot of worry about seeing a Doctor).

For 2014/15, Karenaid plans to continue the financial support for this work and KRCH will explore extending this service to elderly in other community groups.

### **H4 Children's Feeding programme at Kwai River Christian Hospital**

The Feeding programme at Kwai River Christian Hospital Sangklaburi targets under five year olds who are medically malnourished. The children on the programme are also vaccinated against vaccine preventable diseases and to use the hospital words 'are dewormed regularly'.

Records at KRCH were examined by a Trustee in March 2013 and found to be in excellent order.

For 2014/15, Karenaid sees this work as essential and plans to continue the financial support for this work and KRCH will extend this feeding programme to embrace residential destitute TB patients.

## **MISSION PROJECTS**

### **M1 Bible College: Mae La Refugee Camp**

The Bible College in Mae La Refugee Camp is now in its 31st year and visitors, including Karenaid Trustees, report back that it continues to flourish. Dr Saw Simon has been its principal for the last 23 years and plans to provide, God willing, another 20 years of service. His dream is however that at some time he will be back in his country of birth, Burma. In the meantime, Dr Simon and his team do not want their young people and children wasting their time roaming around camps aimlessly, feeling depressed and getting involved in drugs and sexual immorality leading to the problems of Aids and HIV. They aim to

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provide the highest education possible for their young people and encourage them to take it as a time for their preparation for the future.

The Bible College is the only opportunity available to the refugees for higher education. It continues to provide its students with a solid foundation in biblical Christianity such that they can become pastors, school teachers, etc. During the year students are sent out to lead / help Sunday Schools near and around the camp when travel is permitted and lead Bible studies in the schools in the camp. Also the students are actively involved in 'Out Reach Teams' visiting other camps once again when travel is permitted. The education students received at this college should also stand them in good stead and give them a head start in any future UN resettlement programmes.

College is now 'home' to circa 450 students and the associated orphanage circa 200 residents thanks to enlargement of the facilities in them construction project required after the devastating fire in 2012. Thanks to generous funding from Baptist and other organisations around the world, this was achieved as reported in last year's account from the Rev. Ivor MacDonald. Three Karenaid Trustees, Mark & Hazel Alder and Phillip Ambler, visited the college and met with Pastor Simon in December 2013, and it is hoped that Rev MacDonald will work there again in the spring of 2015. Karenaid would wish to support the Bible College by funding this and future visits, seeing this as a direct way of benefiting the college.

For 2014/15, Karenaid plans to continue the financial support for this work.

### **M2 Bible College: Kho Loh Traw Camp**

This is a fairly isolated camp and does not benefit from regular external visitors. However, like most Karen refugee camps, it has a Bible School; around 40 students are enrolled seeking to secure a 'Diploma of Theology'. Lectures are in two languages, Karen & English.

The course is not currently verified by an external body but the curriculum is from a seminary in Rangoon and is structured and the student's day is well defined, morning begins at with breakfast at 7.00am, music practice 7:30-8:15 am, morning chapel at 8:15-9:00, study 9:00-12:00pm and again at 1:00-3:00pm

Dr Phillip Ambler visited the camp in February 2014 and wrote the following report:

*"As you know, we sadly arrived just after their graduation ceremony, though in practical terms I would have found it difficult to break off work for long enough to participate, and this way I got time to quietly visit and talk with the staff.*

*The men I met were Saw K'ser Moo, the Principal, and Saw Law Plet Poe, one of the teachers. We walked around the compound, which is quite large and has the church at the centre, with various accommodation and classrooms around. They have just built a new toilet block in concrete, but the rest is traditional build. It was well ordered and more modest than Pastor Simon's establishment. I was interested to know why they had such a high teacher to student ratio, and what I understood them to say was.*

- *Many of the teachers are part time*
- *They have two years, so two syllabuses*
- *They are also working across in Burma so not all are at the Bible School all the time.*

*Students have to finish High School before they can apply to the Bible College, and are then selected at interview. I asked about the syllabus and the subjects they include are:*

- *English; Grammar & PTS*
- *Theology, Introduction and Systematic*
- *Psychology*
- *Ethics*
- *The Life of Paul*
- *The Bible*

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- *Christian leadership*
- *Preaching*

*They came out with these very readily when asked and it had the feel of a well-structured programme from what I could tell.*

*When classes are not running, they go into Burma on various mission programmes to churches that are listed in their report. They also have summer school for the teachers, and run outreach in the camps. Their request for guitars is in support of this, and the sewing machines to make clothes to give to refugee children.*

*I had every reason to accept as true all that they said and would suggest that we maintain our support, as we are now their main donor I believe. I would consider any further request from them favourably in the light of this visit.*

*Once I returned to Mae Sariang I rang and met with Tawan, their Thai contact who takes out money in to them. He spoke very favourably of their work, and he is clearly active in supporting them and Karen Christians living around Mae Sariang. The latter can get stopped travelling to Church so he helps transport them and works quite hard in a number of ways. He seemed a good and trustworthy man.*

God willing, Phillip can visit again next time he is working in those camps, which will probably be early in 2015.

The college provides an annual report which includes financial details (receipts and expenditure cash flow), course programme, student details, and outreach programme details. This year there was additionally a request for equipment:-

### Guitar

- Very helpful tools in our mission field (in Karen State) both for summer break training, December trip.
- We can enjoy the People in the jungle (especially, children).
- We can teach the students children song during the school year.

### Sewing Machine

- *To useful for our school.*
- *To make clothes for children (in Karen state) to the place that we reach.*
- *To cover and care our people (especially-Children).*

For 2014/15, Karenaid plans to continue the financial support for this work plus the funding of the guitar and sewing machine.

### **M3 Bible College: Ban Surin Karenni Refugee Camp Near Maesariang**

In March 2013 this college along with 432 houses was completely erased by fire. In July 2013 Karenaid received pictures of the opening ceremony of the college, which was very welcomed news.

There are approximately 21 students enrolled at this Bible College and there are 7 staff. Most of the teachers were trained in Rangoon, at the Insein Baptist Convention. The course is taught in the Karen language.

The qualification offered by the Bible School is called Christian Theology Studies. On completing their studies, the academically inclined students do not go onto Pastor Simon's Bible College at Mae La camp for further education due to travel restrictions & the cost of getting there. The alternative is to study in Taungoo, just over the border of Karen State to the West of Burma/Myanmar. Presently, 4 students from this Bible School are studying in Taungoo; local Churches are providing the sponsorship. Other Bible college students are expected to minister inside Karenni state, Pasong area.

Karenaid funding includes providing for diesel fuel for generators so the students have light in the evenings to study. In addition, the generators provide power to 4 computers.

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Projects to Support Refugees from Burma (PSRB) is a major donor. It is believed teachers' salaries are received from a Norwegian Church about 12,000 THB a month; a Korean Church has started providing 5,000 THB / month for student's food.

Sally Steen of PSRB visits once a year to monitor the project.

For 2014/15, Karenaid plans to continue the financial support for this work.

### **M4 Bible Colleges: Visiting Preacher from UK.**

In the past, Karenaid has provided flight costs for the Rev Ivor MacDonald to visit some of the Bible colleges to provide encouragement and monitor content & standards. However, the Rev MacDonald has not visited during this period, but is planning to visit in Spring 2015.

### **DEVELOPMENT PROJECTS**

This year no significant projects were funded under this heading. as part of the cost control measures implemented by the Trustees. (£84 was utilized to purchase 'sliding sheets to assist 'turning / moving' bed bound patients at KRCH and the Safe House to prevent bed sores.

The following fund will however remain open for designated giving.

### **D1 Relocation of Safe House: Sangklaburi**

The present safe house and associated land is rented but we understand there isn't any security of tenancy in the long term. The building is already at 'capacity' and can't be extended. A new Safe House to meet the needs of the clients is being planned by Kwai River Christian Hospital. Funding is likely to be the holding factor for this work.

Karenaid Trustees visited the Safe House in November 2013 and worked with the Care Workers and staff to assist in care and practical support. This support was warmly welcomed by the staff and residents alike and the Trustees are welcome back. The Trustees also met with the Director of the Kwai River Christian Hospital to offer assistance with any practical design details for the new Safe House.

The project is worthy of follow up however the funds needed are presently outside Karenaid's capabilities. For 2014/15, Karenaid will continue to support the day to day funding for this worthy cause and will make available human resources to assist with planning and design considerations for a new facility.

### **EDUCATION PROJECTS**

#### **E1 Small Education Projects inside Burma**

For a number of years Karenaid has provided limited funds to two schools near the Thai Burma border through another charity. For security reasons their names and exact locations cannot be given.

One school has generally received annual visits and towards the end of the last year, it was noted considerable substantial building works had occurred indicating other funding stream(s) were now in place and indicating our contribution was no longer significant. Funding has subsequently been withdrawn and for 2014/2015 the project is no longer available for designated giving.

The other school is in the Golden Triangle region where the school provides a safe haven for orphans and abandoned children. We have been told that on arrival most are traumatised but are greatly helped by being taught within a Christian ethos.

We understand there is at least one teacher for each class and there is a resident head mistress. The subjects covered by the staff include English, Maths, Science and Bible Study.

The school was visited by a Karenaid trustee over 5 years ago and was found to be a happy well-run place. An internet based report from a USA charity indicates in 2012 this was still the case.

In Nov 2013 two Trustees met with a representative of the school in Bangkok and were advised that despite the easing of relationships with Burma it was still a 'no no' for foreigners to visit this school because it is in a sensitive rural area. The Trustees advised that despite this, funding could not continue indefinitely without some independent 'western' visitation.

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On returning to the UK the Trustees liaised with The Messengers who shared our concerns. Their further enquiries subsequently indicated a visit might be possible in spring of 2015. One difficulty identified was the school is reluctant to draw attention to its self being a 'mission school' in a predominately Buddhist controlled area.

For 2014 / 2015 Karenaid will continue to fund albeit at a slightly reduced rate.

### **E2 New Education Project inside Burma**

In the Autumn 2013 two Trustees were taken to visit a nursery / primary / secondary school inside a restricted area. General conditions were 'as to be expected' in a poor rural community. For instance unlike our nurseries the walls are bare; paper, crayons, paint, toys are all in short supply. . Some children were a little 'grubby' as soap is expensive. For dinner they all brought a small billy-can of cooked rice and the nursery added half an egg.

Regarding the junior school all three classes were under one roof. When we arrived all children were sat down, quiet and attentive and we were generally ignored, Miss was speaking! By walking down the back wall it was possible to hear what each teacher was saying. The books were 'dog eared' and 'Miss' had obviously marked, corrected and awarded stars. When the children were asked to say 'Good afternoon' they did confidently.

The nursery & school are typically visited every two weeks by the Thai charity. To help, Karenaid is now funding two of the teacher's salaries. The investment is in children who have obviously decided to learn.

For 2014 / 2015 Karenaid plans to fund two teacher's salaries.

### **WELFARE PROJECTS**

#### **W1 Care of Elderly Refugees: Eh Htu Hta Camp**

Eh Htu Hta is a camp for displaced people from Burma close to the Thai border. To get there, the Karen endured the difficulties of crossing of mountains and minefields, often with young children. The location is accessed by relief workers who take a boat up the Salween River from Mae Sam Lep, but the journey is difficult and expensive as the cost of fuel has risen. We did request that one of Karenaid's Trustees accompany the team but were told it was not possible due to the security situation.

The elderly that Karenaid have been supporting through Karen Women's Organisation based in Mae Sariang are over 70 years old. This year, the KWO stopped their support as they were focusing their staff efforts on the 'peace incentive'. Nevertheless Karenaid was able to get some relief in through a Karen lady, Wahgay. In December 2013, we received the following report from her:

*"Dear John*

*Thank you for your love for my people. I received the money total amount is 42,400 THB. And I bought the blankets all together 220 pieces. And I did delivered the blankets in three places. The first place is in Ei Thu Tah I distributed it to the old men & women I gave there 90 pieces. I gave the blankets to the Ei Thu Tah camp committee because most of them didn't come but the camp leaders have their names and they will give it to them later. Now the population in Ei Thu Tah is about 3,944 people 581 families. And I delivered the other 92 pieces of blankets at Ouh Wea Tah. Ouh Wea Tah is part of Ei Thu Tah camp and they have 92 families so I gave each families one blankets.*

*Even this place is part of Ei Thu Tah camp but it takes 15 minutes by boat to go and it's at the corner and I heard that people didn't really go there to give things. So I gave some to them; I hope this is okay with you because I didn't ask you first to distribute to other places aside from Ei Thu Tah that you want to deliver the blankets. And the rest of the blankets I did distribute to the near IDP village.*

*This place is not part of Ei Thu Tah village but I felt like they are small village and they don't really people go there to visit them. They have 38 families in this place and they called this place Ma Ngeh Lu.*

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*They were very happy and I told them this gift is from Karen Aid from England. I'm just a helper to bring this gift to them. And they were grateful with your love and support. For all the cost for this trip...*

Blankets	220 @ 145 THB	=	31,900 THB
For transport & others cost		=	<u>10,500 THB</u>
Total Amount		=	<u>42,400 THB</u>

*(For transport from Chiang Mai/Mae Sariang/ Mae Samlap/Ei Thu Tah, I rent one truck, boat and other s cost such as helper to carry blankets, help me in coordinate to the camp).*

*I thank you for allowing me to deliver the blankets.*

This report was accompanied by photographs, and together they provided a moving account of the trip and the relief bought by Wahgay's visit, supported by Karenaid.

For 2014 / 2015 provided that access can be maintained we plan to continue this support while the need is there, and would look favourably on a request to increase it.

### **W2 Candlelight Project: Sangklaburi**

Candlelight was established in 1986 to assist teenagers with special needs & slow learning abilities in the location of Kwai River Christian Hospital Sangklaburi. Within a few years children were included in the programme and it now includes adults.

Note The Thai government does provide Special Education Centers in each provincial city to provide educational and training facilities for children and adults with special needs. At the moment no such facilities exist outside the cities in rural areas; Candlelight is in a rural area.

In Jan 2013, the project was transferred from CCT 16 district to Kwai River Christian Hospital and they have worked actively with the staff to resolve various issues and determine what service can realistically be provided bearing in mind the constraints of funding and staff development. Funding now allows for:-

- Transport / board for 5 children to the deaf school in Kanchanaburi
- Support educational costs (uniforms, books) of 5 children to the local state school
- Undertake essential repairs / adaptations of homes of disabled persons
- Income generation projects (pig, chicken, fish raising and vegetable patches) to enable parents to work at home whilst caring for their disabled children.
- KRCH is supporting a physiotherapist through her training; however it won't be until 2016 before she will be able to assist Candlelight.
- Jan – June 2013 a thorough assessment and documentation of 110 persons on the Candlelight lists was undertaken. The work proceeded by helping the neediest first and then, over the following years to help others in succession (numbers helped each year will be based on funding available)

In the light of the above the Trustees have agreed to keep funding for 2014 / 2015. Note it is reported the service provided is highly valued by those who use it, and their families, and without it no alternatives would be available and those it serves would suffer. That said it is recognized that without professional input Candlelight can only deliver a limited service.

### **W3 Safe House : Sangklaburi**

The Sangklaburi Safe House was established about 25 years ago to look after sick and mentally ill migrant workers who had been deported to the Thai/Burma border near Huay Malai and were found to be wandering in the area unable to take care of themselves. They are without family or financial support.

In Feb 2013 two Trustees made a six-week stay at the Safe House to offer training in residential care and to review the project.

Three Trustees visited again November 2013 to work with the Care staff and Residents at the Safe House to offer support and advice on caring for elderly and mentally ill residents.. This visit proved very beneficial

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to the staff and residents. .

As mentioned previously, it is envisaged the Safe House will move to a new site in the Kwai River Christian Hospital grounds subject to funding and planning permission and the Trustees met with the Director of the hospital to offer support and advice on the facility.

For 2014/15, Karenaid plans to continue financial support for this work by providing the salaries of two night carers.

NB Karenaid is a minor donor and one of their major donors has given notice they will be unable to fund beyond 2014 as their funding stream is being diverted into Burma.

### **ADMINISTRATIVE EXPENSES**

Karenaid has no paid officials. All publicity, secretarial and accounting work is done by volunteers.

Alan Green of Aberdeen maintains our website at no charge to the Charity.

Charity expenses include:

Administration expenses (postage, WEB hosting etc):	£123
Trustees expense (attending meetings)	£431
Donation to Independent Examiner:	£250
Public Liability Insurance	£170
Bank charges associated with fund transfers	£14
Publicity (Leaflets / Newsletter etc.)	£344
Total	<u>£1,331</u>

The Trustees will endeavour to keep the operating costs of the charity to a minimum.

The Trustees cover the above operating costs of the charity.

### **CONTINGENCY**

This year no sums of money were set aside to empower the charity to respond financially to a sudden need arising from bad weather or a similar catastrophe.

Karenaid would like to be in a position to respond such requests in the future but needs the financial resources to do so.

### **INVESTMENT POLICY**

The Trustees wish to increase the charity's general reserves to six months and increase the eye fund to provide a 3-year rolling funding programme.

All designated gifts are placed and utilized in the funds as requested by the donors.

Donations to agreed projects are made on time in a cost efficient manner subject to

- the Trustees receiving satisfactory reports / explanations and
- visitations / independent feed- back where available corroborate the reports.

The Treasurer is to circulate up to date financial information on a monthly basis to all Trustees.

### **RISK POLICY**

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and regulations.

In preparing those financial statements, the trustees are required to:

- make judgements and estimates that are reasonable and prudent;

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- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- and prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

### **INDEPENDENT EXAMINER**

Mr Peter Hammond was re-appointed as the charities' independent examiner during the year and has expressed his willingness to continue in that capacity. A resolution proposing his re-appointment for a further year will be raised at the March meeting at which next year activities are formally reviewed.

Signed on behalf of the Trustees

Mrs M Stamp

Date:

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## Independent Examiner's Report for the year ending 5<sup>th</sup> April 2014

I report on the accounts of The Karen Relief and Development Fund, also known as Karenaid for the year ended 31 March 2014.

### Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

### Basis of the Independent Examiner's Statement

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect, the requirements
  - (i) to keep accounting records in accordance with section 130 of the Charities Act; and
  - (ii) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met;have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Peter Hammond FCIE, FCEA  
17 Coombs Close  
Bedford  
MK42 0EA

21<sup>st</sup> November 2014

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## Statement of Financial Activities for the Year Ending 5<sup>th</sup> April 2014

	Note	General Funds £	Designated Funds £	Total Funds 2014 £	Total Funds 2013 £
<b>Incoming Resources</b>					
Donations and gifts		10174	67,331	77,505	88,974
Gift Aid tax refunds		2,816	10,325	13,141	5,224
Bank interest		1,684	-	1,684	762
Miscellaneous		-	-	-	-
<b>Total Incoming Resources</b>		<b>14,674</b>	<b>77,656</b>	<b>92,330</b>	<b>94,960</b>
<b>Resources Expenditure</b>					
Costs of Generating Funds		-	-	-	-
Direct Charitable Expenditure	2	650	72,290	72,940	49,834
Governance	3	680	-	680	688
<b>Total Charitable Expenditure</b>		<b>1,330</b>	<b>72,290</b>	<b>73,620</b>	<b>50,522</b>
<b>Net Income/(Outgoing) Resources</b>					
before Transfers		13,344	5,366	18,710	44,438
Transfers between funds		(10,677)	10,677	-	-
<b>Net Income/(Outgoing) Resources for the year</b>		<b>2,667</b>	<b>16,043</b>	<b>18,710</b>	<b>44,438</b>
Balances brought forward at 1 April		5,974	92,686	98,660	54,222
<b>Balances carried forward 31 March</b>		<b>8,641</b>	<b>108,729</b>	<b>117,370</b>	<b>98,660</b>

# Karen Relief & Development Fund

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## Balance sheet for the year ending 5<sup>th</sup> April 2014

	Note	2014 £	2013 £
<b>Current Assets</b>			
Current account (HSBC)		5,059	10,892
Current account (Barclays)		244	186
Hong Kong account		-	-
Deposit account		28,088	26,089
Building Society account		83,978	61,493
		<u>117,370</u>	<u>98,660</u>
<b>Funds</b>			
General fund		8,641	5,974
Designated fund		108,729	92,686
Restricted funds		-	-
		<u>117,370</u>	<u>98,660</u>

Trustee: J C Stamp

Trustee: P J Ambler

Date:

# Karen Relief & Development Fund

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## Notes to the Financial Statement for the year ending 5<sup>th</sup> April 2014

### 1 Accounting Policies

The principal accounting policies in the preparation of the financial statements are set out below:

#### a) Basis of Accounts

The financial statements have been prepared on the historic cost basis in accordance with relevant standards and the provisions of the Statement of Recommended Practice (SORP2005) issued by the Charity Commission. The principal accounting policies adopted in the preparation of the financial statements are as follows:

#### b) Income

Income is credited to the Statement of Financial Activities as follows:-

Donations	-	When cash is received.
Fundraising Income	-	When cash is received, or the date of the fundraising event if
Sponsorship	-	On a receivable basis.
Interest	-	When receivable.

#### c) Value Added Tax

The Charity is not registered for VAT and accordingly, where applicable, expenditure is disclosed inclusive of VAT.

#### d) Cashflow Statement

The accounts comply with Financial Reporting Standard No.1 (FRS1). The Charity has taken advantage of the exemption available under the Standard and not produced a Cashflow statement.

#### e) Expenditure

Direct Charitable expenditure comprises all expenditure relating to the objects of the Charity, including the costs of supporting the Charity's activities.

Other expenditure comprises fund raising and publicity costs and expenditure on management and administration of the Charity.

Where expenditure cannot be directly attributed to a single activity, it is allocated between activities on a basis consistent with the use of resources.

#### f) Unrestricted Funds

The Charity's Unrestricted Reserves consist of general reserves which the Charity may use for its purposes at its discretion.

#### g) Designated Funds

Designated Funds are those where the charity trustees have set aside unrestricted funds for specific purposes.

#### h) Restricted Funds

Restricted Funds are those where the donor has imposed restrictions on the use of the fund which are legally binding. Income arising on restricted funds and expenditure incurred in respect of these funds are reflected through the Statement of Financial Activities in the appropriate column with any surpluses or deficits being appropriated to/from restricted funds.

# Karen Relief & Development Fund

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## Notes to the Financial Statement for the year ending 5<sup>th</sup> April 2014

### 2 Direct Charitable Expenditure

	General Funds	Designated Funds	Total 2014	Total 2013
	£	£	£	£
Healthcare	-	46,949	46,949	27,578
Mission	-	5,771	5,771	7,266
Development	-	221	221	-
Education	-	6,816	6,816	1,872
Welfare	-	12,533	12,533	12,163
Promotion	344	-	344	491
Insurance	170	-	170	170
Bank charges	14	-	14	60
Contingency	-	-	-	-
Administration	122	-	122	234
Miscellaneous	-	-	-	-
	<u>650</u>	<u>72,290</u>	<u>72,940</u>	<u>49,834</u>

### 3 Governance

	General Funds	Designated Funds	Total 2014	Total 2013
	£	£	£	£
Trustees Expenses	430	-	430	438
Independent Examination	250	-	250	250
	<u>680</u>	<u>-</u>	<u>680</u>	<u>688</u>

### 4 Employees' Remuneration

There were no employees during the year.

### 5 Trustees' Remuneration and Expenses

No reimbursement is due to any of the trustees in respect of the year and seven trustees received expenses totalling £431 during the year (£438:2013)

### 6 Capital Commitments

There were no capital commitments at 31<sup>th</sup> March 2014 or 31<sup>th</sup> March 2013.

### 7 Taxation

The Karen Relief & Development Fund is a registered Charity and is exempt from taxation in respect of Income and Capital Gains under Section 505 of the Taxes Act 1988 and Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied exclusively to charitable purposes.