

Karen Relief & Development Fund

(also known as Karenaid)

Registered charity 1059057

FINANCIAL STATEMENT

FOR THE YEAR ENDING 5th April 2013

Karen Relief & Development Fund
(also known as Karenaid)

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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.

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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 £44,438 (2012 surplus: £37,303) 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

Karenaid'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

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.

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- 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 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 within 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)

Thankfully the 'eye work' continues to attract generous funding and the trustees are very grateful for this support. Additionally a grant of £45,000 was received from the British Council for the Prevention of Blindness. At the end of year the charity was holding about 18 months reserves for Eye work against an expected case load of 2,000 operations per year.

Regarding the general fund we entered the new financial year with £5,974, equivalent to circa 3 months reserves. Note in the previous month all recipients had received 6 months advanced funding.

The trustees were encouraged to note the amount being received by standing orders for projects other than eye work increased from £928 (April 2012) to £1249 (March 2013). Note the effective outgoing figure on the general fund is £1,900/mth excluding the eye work.

All our agreed monthly payments were made on time without any reductions. All designated gifts were placed and utilized in the funds as requested by the donors.

The trustees therefore plan to continue giving support to the same broad base of projects in the financial year 2013-14 generally at the same level. However it is intended to increase by £125/mth financial support to a Malnourished Children's Feeding Program at Mae Sot. This will pay for staff worker to purchase & deliver rice etc.

The following funds are open but presently do not have any support:-

- AIDS Work at Kwai River Christian Hospital Sangkhlaburi (£2,000/yr)
- Operational costs of a TB residential centre at Kwai River Christian Hospital Sangkhlaburi (£15,000/yr)
- Safe house at Sangkhlaburi : Purchase a freehold site & provide new buildings.

PUBLIC BENEFIT

At the beginning of each year the trustees review all the planned activities of the charity to verify they are providing 'public benefit' and are within the aims / spirit of the charity in the location of its interests. The benefit can be 'health', 'educational', 'welfare', 'development', 'mission' and 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 backgrounds or ability to pay.

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HEALTHCARE PROJECTS

H1 Report on Eye Surgery undertaken on Thai-Burmese Border Year ending 31.03.13

H1.1 Identified needs

The Eye team have been working on the border since 1990. Initially we operated in the area of Burma known as Khawtholei, held at that time by the pro-democracy movement. Since 1995, when the area fell under the Junta's control, we have worked in the Refugee camps on the Thai side of the border, and in Mae Tao Clinic in Mae Sot.

There are 9 camps containing approximately 140,000 refugees from Burma. They receive a programme of regular visits where the patients who have been screened by the camp medics are awaiting treatment. The Border Eye Programme has delivered an ongoing and highly effective training programme to these medics, which results in a very accurate identification of patients and their needs.

The camps are:

- Mae La, which is 60 kilometres north of Mae Sot and is the largest, being home to approximately 48,000 refugees.

To the North are:

- Mae Ra Ma Luang and Mae La Oon near Maesariang, which has an expanding population of nearly 30,000
- Ban Tractor and its satellites, near Mae Hong Son, with a population of approximately 17,000

To the South are:

- Umpien 18,000 and Nu Po 15,500
- Ban Don Yang near Sangklaburi with about 4000
- Htam Hin, to the south, population 7000,

Mae Tao clinic draws patients from within Burma, where health care is so poorly available that patient 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 by the increased presence of an eye surgeon in the past year thanks to the commitment of Mr Frank Green. Since his retirement from the NHS in April 2011, he has been spending 6 weeks there with breaks back with his family for 2-3 weeks in between. This has resulted in a dramatic increase in operations this past year. It has also provided an excellent base for training, especially since the completion of a new facility that combines a large outpatient area and theatre that can accommodate two operating tables. The equipment is of a high standard and includes a portable and two teaching microscopes, slit lamp, YAG laser, auto-refractor, keratometer and Biometry ultrasound.

We are not aware of any other established eye surgery programme operating on this population.

H1.2 People

The expatriate team consists of:

- | | |
|------------------------|---------------------------------------|
| • Mr Frank Green | Consultant Ophthalmologist |
| • Dr Phillip Ambler | General Practitioner/ Ophthalmologist |
| • Mr Tom Scott | Biometrist and Engineer |
| • Prof. John Forrester | Aberdeen University. |

Additional input has been provided by Dr Alan Green, Optometrist Anna Green and medical student Lizzie Green who have performed Biometry and Audit activities.

Naysher, a highly experienced medic from Mae La, has for the past couple of years been receiving training in cataract surgery at Mae Tao from Frank Green and John Forrester. He has achieved a good competency and is able to operate independently while Frank Green works adjacently. This too

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has contributed greatly to the number of patients who can be treated. His continued training and development is seen as very important to the future of the service. We acknowledge with gratitude his dedication and skills, and the sacrifice he and his family are making in deciding to stay and help their community rather than join the relocation scheme.

The local team has been led by Satja Netek (known as Goong). He is a Thai employed by IRC (International Rescue Committee) to lead their Border Eye Programme. He is able to speak Karen and some other tribal languages to a lesser amount. As a trained nurse, he had four workers under him responsible for teaching the camp and clinic “medics”, glasses distribution and 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.

The eye team could not operate without the generosity of the organisations running regular service in the camps, and we are greatly indebted to them.

- In Mae La, the Shoklo Malaria Research Unit (SMRU) provides us with transport to and accommodation in the camp, and a number of other invaluable logistical facilities. AMI release their medics to work with us while we are there.
- In Ban Tractor and Htam Hin IRC offer this logistical support and arrange camp passes
- In Mae Ra Ma Luang and Mae La Oon Malteser International fulfil that role
- In Ban Don Yang we are grateful to the American Refugee Committee for their logistical support
- At Mae Tao clinic Dr Cynthia graciously accommodates our work and allows her staff to be dedicated to it while we are there. We are very grateful for the provision of the excellent new facility which allows us to work most efficiently.

H1.3 Activities

The majority of the surgery is undertaken at Mae Tao Clinic, but there continues a regular programme of visits to the camps along the border, from Mae Hong Son in the North to Htam Hin in the South.

The majority of the surgery is undertaken at Mae Tao Clinic, but there continues a regular programme of visits to the camps along the border, from Mae Hong Son in the North to Htam Hin in the South.

There were 2015 cases in all as well as approx 200 YAG laser procedures. The surgery breaks down as:

Cataracts	1605
Pterygia with autografts	213
Lid procedures	63
Others	47
Trabeculectomies	36
Eye removals	33

H1.4 Issues arising

- The on-going programme of relocating the refugees to third countries continues to have a big impact on the medical staff in the camps. They have often been there a long time and are highly skilled, but are the first to be offered homes in other counties. This is having a destabilising effect on the facilities in the camps, and placing an increased training burden on the NGOs.
- Despite recent political changes, the situation in Burma continues to drive more of the population across into Thailand, so the camps are seeing an influx of new patients, many in a very poor state of health. They often also need eye surgery.
- These same changes are placing uncertainty on the whole future of the camps and the NGOs are considering the options for the future.

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- We need to anticipate how we might continue to deliver an eye service in a changed Burma, on either or both sides of the border.
- An eye surgeon currently working in the UK is planning to visit Mae Tao Clinic with a view to possible future involvement.

H1.5 Money

The eye work continues to attract generous unsolicited support and we are very grateful to all the individuals and organisations that have enabled us to continue our programme.

As the work expands, we will have to consider the funding needed to sustain it. We are grateful to CBM for their financial support to Mae Tao Clinic this past year.

This year we received a substantial grant of £45,000 from the British Council for the Prevention of Blindness, with the aim of "Increasing the Capacity for Provision of Cataract Surgery for Displaced and Disenfranchised Burmese on the Thailand – Burma Border". This was following a successful bid submitted by Prof. Forrester on behalf of Karenaid, and we are most grateful to him and the BCPB for this funding for a three year project. This helps add stability to the programme.

With this increase in funding we have reviewed our procedures for good governance.

Details accounts are within the Treasurer's report.

Dr Phillip Ambler B.Sc. (Hons), M.B.B.S, Diploma in Ophthalmology 15th October 2013

H2 HIV, Primary Care and Feeding Programme : Mae Sot

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.

Also, A HIV men's health centre is regularly visited and the men with HIV and/or Leprosy and/or TB are checked and given treatment as required. Vitamin A, B1 and Iron supplements are also given to individuals to improve their general health.

The following is taken from a recent report they sent us

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 Karen Aid contribution is keeping 12 people alive and Beth's contribution another one person in addition. I know them individually but will not name them here to maintain their privacy but anyone is welcome to meet them as Max did meet some. We have lost 4 along the way mainly due to late presentation and overwhelming infection. We have a further 10 patients on treatment using funds from other sources. Currently medicines cost from 680 Bt to 1,055 Bt per month depending on which combination is required or possible. (Nevirapine, Lamivudine, Stavudine combined in GPOvirS30 = 680 Bt/month, Nevirapine, Lamivudine, Zidovudine combined in GPOvirZ250 = 800 Bt/month, and the best combination of Efavirenz, Lamivudine, Zidovudine costs 1,055 Bt/month). We provide treatment for other opportunistic infections such as tuberculosis, pneumocystis, candida, syphilis etc as required.

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The 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.

We are very grateful for your help and support. I have receipts for all expenditure which I need to send you. (Treasurer's note, have been received.)

For 2012/13, Karenaid plans to continue the financial support for this work. It also intends to increase by £125/mth financial support to a Malnourished Children's Feeding Program. This will pay for staff worker to purchase & deliver rice etc.

H3 Elderly Health Care : Kwai River Christian Hospital.

Elderly women in Sangklaburi that encounter health problems such as diabetes and hypertension mainly caused from their lifestyles. "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 make 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 summary Expenditure sheet is copied below for information; names have been deleted

No.	Item	Amount
1	Medication and physical examination cost of Mrs P	3,964.00
2	Medication and physical examination cost of Mrs N	11,755.00
3	Medication and physical examination cost of Mrs P	2,970.00
4	Medication and physical examination cost of Mrs A	2,931.00
5	Medication and physical examination cost of Mrs N*	3,921.00
6	Medication and physical examination cost of Mrs P	6,496.00
7	Medication and physical examination cost of Mrs K	4,555.00
8	Medication and physical examination cost of Pee Pee *	15,656.00
9	Medication and physical examination cost of Mrs D†	17,610.00
10	Medication and physical examination cost of Mrs D	930.00
	<u>Total Expense</u>	<u>70,788.00</u>

.passed away within fiscal year.

** replaced Mrs N and Mrs C who passed away by fiscal year 2012*

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Remarks: Program's members who passed away will be replaced upon co-provision of Sangklaburi Christian Church (SCC) elderly women's group and KRCH.

The project is greatly appreciated by the recipients. (it seems to have removed a lot of worry about seeing a Doctor).

For 2012/13, Karenaid plans to continue the financial support for this work.

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'.

During this period the mobile clinic to Three Pagodas Pass has ceased and the number of cases at KRCH has decreased.

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

For 2013/14, Karenaid sees this work as essential and plans to continue the financial support for this work but at a reduced level to match demand.

MISSION PROJECTS

M1 Bible College: Mae La Refugee Camp

At the beginning of this reporting period (30.04.2012) a fire gutted the whole of the Bible School complex. (Buildings, contents and personal possessions all lost) It is thought the fire started in a kitchen area, spread rapidly and was soon out of control. Fortunately there wasn't any loss of life and College was 'home' to circa 350 students and the associated orphanage circa 200 residents so a reasonable size construction project required to re-establish the facilities.

It was decided to rebuild on the present site. (We suspect moving back to Burma wasn't considered to be a safe option despite the country being officially open.)

We understand funding for the rebuild came from the USA and in July the Bible College opened its doors for the next academic year. Auxiliary buildings; offices, clinic, visitors accommodation to follow; nevertheless an impressive result.

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.

For 2012/13, Karenaid plans to continue the financial support for this work albeit at a reduced level, 117,000THB (£2,440) to 85,000THB (£1,780).

M2 Bible College : Kho Loh Traw

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.....

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At the beginning of 2012 we were advised that the other funding partner Zoa were leaving the area and no longer visiting the camp and this naturally placed the work in jeopardy. Fortuitously the Eye Team were scheduled to visit and the extract below reflects Phillip Ambler's observations:

While working in Kho Loh Traw I had the pleasure of meeting Principal Saw Mee Kwal and the students of the Koh Loh Traw Bible School which I visited. (The Rev Ku Htoo was in Mae Sariang at that time. He had prepared a letter of accounts for which I was most grateful.) I was impressed and inspired by what I witnessed, and pray God's continued blessing on this work.

Your e-mail had told us of Zoa's withdrawal from working in this area,Thanks to a recent generous donation, we are in a position to increase our support to pick up that which Zoa would have given.....

Whilst we are thankful to God for his provision of these extra funds this time, we cannot guarantee that Karenaid can continue to fund at this full level in future years. The withdrawal of Zoa's funding shows how important it is that projects such as this have more than one supporter. We would therefore encourage the Bible School to actively seek other funding partners, and at the same time look at ways of reducing their costs wherever that is possible. In that way the longer term security of the school will be preserved.

For 2013/14, Karenaid plans to continue the financial support for this work. The 'Eye team's next visit is scheduled for Jan 2014.

NB it could be extremely difficult for this Bible School to find other financial supporters.

M3 Bible College : Karenni Camp No2 Near Maesariang

At this camp there are approximately 25 students enrolled at the 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.

Teachers' salaries are received from a Norwegian Church about 12,000 THB a month; a Korean Church has started providing 5,000 THB / mth for student's food.

However the year ended dramatically due to a fire:-

On 23/ 03/ 2013 around 2pm. one house in section 1, started to burned. After five minutes ten to twenty houses were burned. After twenty minutes the fire spread and reach to section 4. The spreading was unbelievable fast. The villager unable to take their belonging and some unable to run for their lives. 37 people died and 3 injured. 432 houses were burned.

..... Our students ran back to section 4 to take away our things from the fire. But they weren't able to take away any thing, because the fire was so fast to burn down everything. Everything was gone. All villagers have a doubt about [cause of]this fire accident.

To rebuild the Bible School. We need one generator, piano, guitar, sewing machine, computer, printer, video camera and fund for the building.

For 2013/14, Karenaid plans to continue the financial support for this work subject to the Bible School being rebuilt etc. (Note Burma Border Consortium facilitated the rebuilding of the college.)

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M4 Bible Colleges : Visiting Preacher from UK.

This year we were able to provide flight costs for the Rev Ivor MacDonald to visit some of the Bible colleges in February to provide encouragement and monitor content & standards.

Mae La was visited and Rev MacDonald was amazed at the new building. *"It is bigger and better in every way than the old one. There is much greater use of concrete and steel than before and there are more extensive accommodations for visitors as well as increased classroom space. The library seems to be well stocked with books..... The student numbers are now up to 450 which is 100 more than previously and in the class I instructed there were Kachin, Lahu and Mon students represented. There is a very positive atmosphere amongst the staff and students."*

Rev MacDonald understands regarding the rebuild 'Significant outside finance came from the World Baptist Congress and from churches in Australia as well as from Ark Aid in Holland.'

Rev MacDonald asked for a set of accounts for Karenaid but was told that they had all been lost in the fire.

After Mae La we travelled north to join Boon Chu our Thai Karen friend and colleague and visited a number of churches in the Zion District of north west Thailand. I taught on the sufficiency of Scripture in five different locations. Jack Plantinga and two others from our team visited a Karenni camp near Mae Hong Son where Luther, a Naga teacher we met in Mae La is now teaching.

For 2013/14, Karenaid plans to continue the financial support for this work.

DEVELOPMENT PROJECTS

This year no projects were funded under this heading; part of the cost control measures implemented by the Trustees.

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 feasibility studies for a new Safe House to meet the needs of the clients is expected to be undertaken next year by Kwai River Christian Hospital. Funding is likely to be the holding factor for this work.

From what is known, the project is worthy of follow up however the funds needed are presently outside Karenaid's capabilities.

For 2013/14, Karenaid will keep this work on its 'wish list'.

EDUCATION PROJECTS

E1 Small Education Projects inside Burma

Karenaid provides funds to two schools near the Thai Burma border through another charity. For security reasons their names and exact locations cannot be given.

One is in the Golden Triangle region, battles have take place between the Burmese army and local warlords who control the opium trade. The school provides a safe haven for orphans and abandoned children. Generally on arrival most are very traumatised but are greatly helped by being taught within a Christian ethos.

We understand there is at least one teacher for each class and a resident head mistress. The subjects covered by the staff include English, Maths, Science and Bible Study. There are two periods for study from 7am to 12.00 noon and from 12.00 noon until 5.00pm. When they are not studying the children have free time when they can play football, table tennis, read books and sing songs.

The school was visited by a Karenaid trustee several years ago and was found to be a happy well run place.

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The other school is also within reach of the border. There are circa 40 pupils and there is a wide range in their ages. The ethos is Christian. Below is an extract of a visitation report undertaken March 2013:-

As we neared the orphanage we could hear the wonderful sound of worship songs being sung and as we turned the corner into the street we were quite taken aback by the sight before our eyes. Where the relatively poor accommodation for boys had once stood was a large two storey building. We knew it had been 'y's' intention to improve the accommodation for some time but he had been fearful that if he improved the buildings, there would be the distinct possibility that the premises would be taken over by the Burmese government. Later...he told us that things were a little easier now with the government and he felt able to carry out the work.

... a morning service was being held in a large hall that occupied the whole second floor area. The children were taking part in the service and we also noticed several outside families ...and it proved to be a lovely time.

After the service 'y' showed us the new accommodation for the children. It had certainly improved with several small dormitories instead of one large room and there were additional toilet and shower facilities.....the whole place had been transformed.

The well that had been in disuse when we last visited and now, after our provision of additional support, was once more fully functional.

To shortly join the home are some children who live in the prison with their mother sentenced for 13 years for drug trafficking. (Their father had died.) She gave permission and the authorities agreed for the children to be moved to 'y's' where hopefully they will have the opportunity to enjoy a new life in a caring environment.

For 2013/14, Karenaid plans to continue the financial support for this work.

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 elderly (approximately 175 individuals) that Karenaid supports through Karen Women's Organisation based in Mae Sariang are over 70 years old. The project supplied extra nutrition, hand soap, washing powder; in particular recipients receive every two months:-

Description	Items	Quantity
Nutritional foods	Sugar	1 kg
	Mali milk / Ovaltine	4 cans
	Crackers	2 packs (500 gm?)
Hygiene supplies	Body soap	4 bars
	Detergents	1 kg

Unfortunately although the project was fully funded the Karen Women's Organisation in Dec 2012 gave notice they could not continue supporting this project as they were diverting their limited human resources to the 'peace process'.

Due to current advice from FCO (Foreign-Commonwealth-Office) it is difficult to closely monitor this project but we believe the need still exists.

For 2013/14, Karenaid would like to continue the financial support for this work and will endeavour to find another agency to work through.

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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 program 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.)

Whilst the project does have a centre, the emphasis is on community work with the view of physiotherapy input and training family members how best to develop and provide for the child as well as providing general support and advice.

Unfortunately the director Jan for 9 months has suffered various serious health problems which included an extended return to her home country Australia. The project lost management steering and medical input.

Whilst a temporary director was appointed it would seem Record keeping (accounts & clients notes) became an issue.

In Jan 2013 the project was transferred from CCT 16 district to Kwai River Christian Hospital who are now working actively to resolve various issues and determine what service can realistically be provided in the short and medium term.

Karenaid is awaiting proposals. Meanwhile the trustees have agreed to keep funding for the time being because there have been some amazingly dedicated individuals who have worked against the odds for many years to keep the project alive. It 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 without professional input Candlelight has had to deliver a more limited service.

Treasurer's note as far as the accounts are concerned the initial discrepancy was 3% of income and An independent detailed analysis primarily demonstrated poor book keeping was the root of the problem and a satisfactory set of accounts have now been prepared.

For 2013/14, Karenaid plans to continue financial support for this work.

W3 Safe House : Sangklaburi

The Sangklaburi Safe House was established about 25 years ago to look after some sick and mentally ill migrant workers who had been deported at the Thai / Burma border near Huay Malai and where found to be wandering in the area unable to take care of themselves.

At the beginning of this reporting period the founder Paw Lu Lu finally retired on ill health grounds and being 'advanced in age'. In May 2012 the Safe House and also an Elderly Care Home formally came under the umbrella of Kwai River Christian Hospital.

A new manager Mrs D.S. was appointed and subsequent events have shown she has a heart for the residents some of which can be difficult to manage.

In February 2013 two trustees made a six week stay at the Safe House to offer training in residential care which was well received.

Some training sessions were undertaken in full view of the residents; for instance the sessions on how to safely move frail people were 'overseen' by the residents. So a good number of future advisors were provided for the staff!

During the trustees visit the residents of the Elderly Care Home were transferred to the Safe House. (note access to the Elderly Home was via a steep set of steps and D.S. had then 1 site to manage rather than 2.)

The trustees plan to revisit within 1 year albeit for a shorter time.

Karen Relief & Development Fund (also known as Karenaid)

Annual Report for the year ending 5th April 2013

The chronic case load of displaced persons is reducing due to some residents dying generally through old age. Kwai River Christian Hospital is referring some 'confused' needy persons for 'care and protection'. At the end of the period there were 41 residents. Karenaid supporters provide the salaries of two night carers.

A feasibility study for a new Safe House to meet the needs of the clients is underway (The present safe house and associated land is rented and 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 fund is available to receive any designated gifts to provided a building on freehold land.)

For 2013/14, Karenaid plans to continue financial support for this work.

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.):	£228
Trustees expense (attending meetings)	£370
Donation to Independent Examiner:	£250
Public Liability Insurance	£170
Bank charges associated with fund transfers	£284
Printing costs (Newsletter)	£209
Total	£1,643

(Equivalent to 3.3% of the total expenditure of the charity.)

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

Also for the next year the trustees have agreed to 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

As the purpose of the charity is to hold and disburse funds for the proper functioning of the Karen Relief & Development Fund, the main need is to ensure that sufficient funds are held in reserve to fulfil ongoing commitments.

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.

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.

Karen Relief & Development Fund
(also known as Karenaid)

Annual Report for the year ending 5th April 2013

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;
- 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: 30/12/13

Karen Relief & Development Fund

(also known as Karenaid)

Independent Examiner's Report for the year ending 5th April 2013

I report on the accounts of The Karen Relief and Development Fund, also known as Karenaid for the year ended 5th April 2013.

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

02 January 2014

Karen Relief & Development Fund

(also known as Karenaid)

Statement of Financial Activities for the Year Ending 5th April 2013

	Note	General Funds	Designated Funds £	Total Funds 2013	Total Funds 2012 £
Incoming Resources					
Donations and gifts		14,611	74,362	88,973	108,736
Gift Aid tax refunds		1,968	3,257	5,225	4,552
Bank interest		762	-	762	73
Miscellaneous		-	-	-	-
Total Incoming Resources		17,341	77,619	94,960	113,361
Resources Expenditure					
Costs of Generating Funds		-	-	-	-
Direct Charitable Expenditure	2	955	48,879	49,834	75,438
Governance	3	688	-	688	620
Total Charitable Expenditure		1,643	48,879	50,522	76,058
Net Income/(Outgoing) Resources					
before Transfers		15,698	28,740	44,438	37,303
Transfers between funds		(13,087)	13,087	-	-
Net Income/(Outgoing) Resources for the year		2,611	41,827	44,438	37,303
Balances brought forward at 6 April		3,363	50,859	54,222	16,918
Balances carried forward 5 April		5,974	92,686	98,660	54,221

Karen Relief & Development Fund
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Balance sheet for the year ending 5th April 2013

	Note	2013 £	2012 £
Current Assets			
Current account (HSBC)		10,892	26,436
Current account (Barclays)		186	53
Hong Kong account		-	1,912
Deposit account		26,089	25,821
Building Society account		61,493	-
		<u>98,660</u>	<u>54,222</u>
Funds			
General fund		5,974	3,363
Designated fund		92,686	50,859
		<u>98,660</u>	<u>54,222</u>

Trustee: J C Stamp

Trustee: P J Ambler

Date: 30/12/13

Karen Relief & Development Fund

(also known as Karenaid)

Notes to the Financial Statement for the year ending 5th April 2013

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
(also known as Karenaid)

Notes to the Financial Statement for the year ending 5th April 2013

2 Direct Charitable Expenditure

	General Funds	Designated Funds	Total 2013	Total 2012
	£	£	£	£
Healthcare	-	27,578	27,578	42,593
Mission	-	7,266	7,266	7,578
Development	-	-	-	2,293
Education	-	1,872	1,872	2,422
Welfare	-	12,163	12,163	19,661
Promotion	491	-	491	209
Insurance	170	-	170	398
Bank charges	60	-	60	284
Contingency	-	-	-	-
Administration	234	-	234	-
Miscellaneous	-	-	-	-
	<u>955</u>	<u>48,879</u>	<u>49,834</u>	<u>75,438</u>

3 Governance

	General Funds	Designated Funds	Total 2013	Total 2012
	£	£	£	£
Trustees Expenses	438	-	438	370
Independent Examination	250	-	250	250
	<u>688</u>	<u>-</u>	<u>688</u>	<u>620</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 £438 during the year (£370:2012)

6 Capital Commitments

There were no capital commitments at 31 March 2012 or 31 March 2011.

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.