

Karen Relief & Development Fund

(also known as Karenaid)

Registered charity 1059057

FINANCIAL STATEMENT

FOR THE YEAR ENDING 5th APRIL 2015

Karen Relief & Development Fund

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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 deficit for the year was £896 (2014 surplus: £18,709) which was transferred from 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:

- Increase the operating reserves of capital for 'general fund' projects from 5 months to 6 months.
- Maintain the eye fund with a 2 to 3 year rolling funding programme (financial stability is considered to be an important key to encourage locals to step forward for training / employment) At the end of the period the buffer was 2.6 years. Note a gift in kind eye donation during the period effectively provided a 0.5 year buffer.
- 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.

CONFLICT OF INTEREST

There are no declared conflicts of interests by any Trustee for this reporting period.

FINANCIAL CONTROLS

In accordance with good financial practice, the following procedures are in place:

- Preferred means for UK payments is by cheque requiring two signatures.

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- International payments can be by internet banking but with an electronic acknowledgement to 'secretary@karenaid' which can be read by other Trustees.
- Cash is not to be held; it is to be banked. Cash is not to be used as a means of payment.
- Preparation of the annual accounts is to be undertaken by an independent person
- Accounts to be audited as required by the Charity Commission
- Treasurer to make regular financial statements to all Trustees including all significant donations and expenditures
- Any Trustee is authorized to stop any payment if they feel that is the prudent course of action.

POLICIES

The charity has written policies for the following aspects:

- Public Benefit
- Links to Proscribed Organizations
- Complaints Handling Policy
- Vetting Procedure for Trustees
- Disqualification of a Trustee
- Volunteer Management Policy
- Protection of Children & Vulnerable Adults Policy
- Travel & Personnel Expenses
- Investment and Risk Management
- Donations from an Unknown Source
- Conflict of Interests
- Fraud, Theft or Loss

Compliance with Charity Commission's requirements

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 who 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 me, Dr Phillip Ambler, a GP trained in Ophthalmology, were invited by their leaders to assess the eye needs of the population living in the remote forests on the Thai- Burmese border. Since that initial visit we have returned twice a year to train their "medics" in primary eye care, and to perform cataract and other eye surgery.

Although our 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.

There is now a clear programme to close these camps in 2017, and move the population back into Burma. We are evaluating options to deliver eye care there, and have started work in one location across the border with plans for two more in the coming year.

In 1995 the area in which we worked fell to the Burmese military forces, leading to a surge in refugees crossing into Thailand. 120,000 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, and one of the larger and more active of these is an American based organisation, The International Rescue Committee, IRC. In 1995

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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 medics had identified as suitable. That same year we purchased a portable operating microscope and Frank Green moved from doing ICCE to Extra Capsular Cataract Extraction with the insertion of an implant, which was a significant improvement. This has now developed into Small Incision Cataract Surgery, SICS, which is the technique now recognised globally as the best alternative to Phacoemulsification, producing comparable results at a fraction of the cost.

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, SICS. Having completed approximately 2000 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, 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.

I travel to Thailand two or three times a year to assist Frank with the work in the camps, taking our equipment with us.. I am also Chair of the Trustees of Karenaid, a small UK Registered Charity (1059057) that we formed to maximise the efficiency of donations and the purchasing of supplies. Many of these come from Aurolab in India. I also use my time there to meet with personnel and visit other projects that Karenaid support. As the report of activity below demonstrates, 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, the British Council for the Prevention of Blindness, and IRISAsia.

We are sincerely grateful to IRIS Asia for their generous support over recent years, and were delighted to welcome them to Mae Sot in November. The group comprised of Michelle Claudel the founder, Michaela Troyanov-Buresch a fundraising benefactor, Roger Biggs their CEO, and Andy Richards, a highly experienced eye surgeon. We showed them our facility and operations at Mae Tao Clinic, visited Mae La Camp, and also the new building to which Mae Tao will move shortly. They were also very impressed with a Thai lady called Boon who is herself blind and is establishing a school for blind children in her home. As a consequence they made a generous donation to support her work. They have requested a return visit later in 2015, which we are arranging, when we hope to show them the new site on Burma side.

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.

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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 totalled 2192. The vast majority were for Cataract, but the range included Pterygia, Lid surgery, removal of eye, Gundeson Hood, Trabeculectomy, Ptosis, Chalazia, Secondary IOL insertion.

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. 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.

IRISAsia very generously gave us further funding so that we might keep him on to run the Border Eye Programme. It was agreed with Suwannamit Foundation that he would work on project management for them alongside his invaluable role with us, and that we would share the cost. This was acceptable to IRISAsia and means that the money they contributed will now last for two years. He is committed to this work, 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. Goong's role for us is:

- 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, and accompany us when we work there.
- His new role is to establish contacts with the groups controlling the areas in Burma with whom we are starting to work, and he and Frank attend regular meetings with Dr Cynthia and her staff who are co-ordinating these programmes.
- To undertake stock control and ordering of supplies.
- To explore the potential of running an optical workshop at Mae Tao Clinic. An Australian Optometrist has volunteered to come and help establish this but it would need someone with Goong's skills to facilitate it.

Audit & Governance

Regular audit is undertaken on all aspects of the work, with input from Prof. John Forrester, Anna Green

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who is an Optometrist, and doctors and medical students who spend time at Mae Tao. Service improvements looking at safe practice and patient information are on-going. We write an annual report for Karenaid and for The British Council for the Prevention of Blindness, and the Allergan Foundation, both of whom have made significant donations to the work through Karenaid. As a UK Registered Charity, Karenaid submits annual audited accounts and a report to the Charity Commission.

The future

The Thai Government has made a clear plan to close the camps in 2017, moving the population back into sites in Burma. Many NGO's are withdrawing from the border area and working more centrally in Burma. However, there remain very many vulnerable people who need eye care in the interim and will continue to need it when they leave Thailand. We are exploring new ways of working with the various groups controlling the areas of Eastern Burma to which these people will go, and have identified 3 sites where we could work. One has already had a visit, and more are planned. It is important to have a properly supervised, structured and co-ordinated approach to establishing an eye programme there, including funding and logistics, and we are working on that with the relevant bodies. It may have a profound effect on the way that Karenaid works in this area. Elections are now set for November 8th in Burma, so much hangs on the outcome.

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 where clinics are not available. 40kg Rice sacks are distributed monthly to families who are undernourished and with health problems. These visits enable the team to see each patient and check their health status and treat accordingly - similar to a local GP.

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 towards medicines, which keep 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 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.

In the last year, Jonathan and Elisabetta have continued to provide basic health care to Karen people and people of other ethnic groups on the Thailand-Burma border.

- Recently they treated a patient with asthma who has significantly improved following the prescription of a Cortisone spray. Also a man showing signs of psychosis was treated by them, although they had nothing to offer other than patience and the time to talk. A small improvement in his condition has been noted.
- A man with high blood pressure and heart disease has been treated. The challenge is to ensure that he continues to take his medication after he begins to feel better.
- Jonathan and Elisabetta recently crossed the border into Burma to see some health workers that work in the remote villages, where there is no health provision of any sort. They worked intensively for 3 weeks, training and helping the workers to analyse the challenges they face; good practice was commended, and suggestions offered where difficulties are faced.

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- After diagnosing a 15 year old with a heart murmur, they were able to place him onto a waiting list at a private hospital in Rangoon. Also, after a chance meeting, a man was diagnosed with leprosy, and he was persuaded to enrol on a 2-year free course of treatment.

Jonathan and Elisabetta arranged for a child with TB Meningitis to have physiotherapy, and for his mother to be trained in how to help him with his exercises to enable him to walk again. The mother was x-rayed and found to have TB.

For 2015/2016, Karenaid plans to continue to fund the purchase of rice, the provision of treatment for several people and the salary of one health worker.

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.

This program does not include dental work. Medication is supported up to 10,000 Thai Baht per member. For 2015/16, 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 KRCH

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 are 'dewormed regularly'. The demand on the feeding programme is sporadic. However when it is needed it is a vital component to aid recovery.

For 2015/16, Karenaid sees this work as essential and plans to continue the financial support for this work. The present funding level is adequate. KRCH does have a general charity fund which could meet the feeding / health care needs of destitute people.

H5 Miscellany: Location of Kwai River Christian Hospital

There are plans to move the hospital and the following actions are being progressed:

- A Christian firm of architects are now heading up the design.
- Move to the new site is not expected before April 2017.
- Future staffing levels are a major concern. KRCH find it difficult to attract & retain good calibre people to the area due to the lack of social facilities including good schooling.
- There are potential issues regarding the level of service provided and the fees the hospital can charge.
- Sangklaburi is expected to grow considerably with the construction of the 'Asian Highway'. (see W3 Safe House update).

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In the medium term, Karenaid needs to review future funding for KRCH.

MISSION PROJECTS

M1 Bible College: Mae La Refugee Camp

The Bible College in Mae La Refugee Camp is now in its 32nd year and visitors, including Karenaid Trustees, report back that it continues to flourish. Dr Saw Simon has been its Principal for the last 24 years.. Dr Simon and his team's dream was to prevent 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. Their aim was to 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, schoolteachers, 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.

In February 2015, Rev. Ivor Macdonald visited Mae La refugee camp and Bible College and reported the following:

I flew out to Thailand on 23rd February taking my sister-in law's husband, Peter Brown, who is a GP in Aberdeenshire and a member of my congregation here, Jim Colquhoun. We met up with Jack Plantinga and his son Dave in Bangkok. On arrival at Mae La camp we met up with Pastor Simon who was looking very frail. He was preparing to go up to Chiangmai hospital for tests.

The focus of my trip this time was to introduce to the students and staff a resource of digital theological training material produced by Third Millennium Ministries. This consists of a theological curriculum delivered by first-rate lecturers and using visual material of the quality seen on the History Channel. The material can be projected from a DVD or loaded on to a laptop, tablet or solar powered MP3 player. I took out a number of memory sticks with the courses pre-loaded and gave them out to some students, and ran some of the lectures to demonstrate how effective they were. I also gathered together teaching staff and explained how it could be used to expand the reach of the Bible College. It is designed to deliver training to people who have insufficient time or money to come to a seminary. Unfortunately there is no material in Karen and one of my aims was to identify someone who could do the work of translation. I subsequently identified a very well qualified person and a sample of her work is being evaluated by a third party. Jack and Dave Plantinga taught some classes whilst Jim and Peter engaged with some of the young people in the camp. The Third Millennium translation project will be a focus of my interest in coming years as I believe it has huge potential for equipping the Karen church.

We then visited Boon Chu our colleague who is working with Thai Karens up on the northwest border with Burma. Of particular interest is a 100-acre parcel of farmland, which has been given to him to develop for outreach purposes. It was a donation from the Thai government who are impressed by the impact Boon Chu's evangelistic efforts have had on the drug problem. The land is situated beside a group of five non-Christian villages that Boon Chu wants to reach with the gospel and offers a wonderful opportunity for holistic evangelistic work. I have a background in agricultural extension and so this is of much interest to me also. Along with Boon Chu we visited a demonstration farm run by Partners outside Chiangmai where there are many methods being developed which would be of great value in this new project.

For 2015/2016, Karenaid plans to continue support to Pastor Simon and continue to contribute to Rev Ivor MacDonald's airfare.

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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. Dr Phillip Ambler is able to visit annually when working in the camp with the Eye Surgery Team. It was outside term time, but he witnessed building repair work was in hand to some of the college buildings and the facility displayed all the signs of being 'up and running'. He also met a Thai Christian man who lives in the nearest town and acts as a link for Karenaid.

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

Regarding next year, Saw K' Hser Moo, the Principal advised:

The school opened in the last week of May 2015 and plans to close in the first week of March 2016. It runs from Monday to Saturday at 9:00am until 3:00pm with one lunch break, especially on Saturday we have Vocational Training. There are nine teachers work in the school.

There is only KTS [Karen Theological Studies] program in this year. Because we do not have an enough teachers to teach the [BTS] program. But we also have a plan the next two years, if we could find the teachers, we will start to continue the [B.Th.] program. There are thirty-five students in this year. Female-14 and Male-21. There are twenty students who stay in dormitory, because all of their family stay in IDP

- (1) *Group Competition- Once a Month, the students have a competition such as Talent, Choir, Debate, Bible quiz, Brain storming and presenting the Bible story.*
- (2) *Once a Month, the students and teachers have a Prayer and Fasting.*
- (3) *This year started from 6th of July to 21st, each three groups have the sport-competition, such as Football, Volleyball and Cane ball.*
- (4) *Mission (Campaign) - Once a year in December, the students with some teachers take a time seriously, then go to the some village and meet with villagers especially those who are non-believers.*
- (5) *The students have a prayer time in every evening started from Monday to Sunday at 6:00pm. Except, Friday to Sunday evening after prayer time, they have to continue Choir practice until at 9:00pm.*
- (6) *This year we divided the students, three groups. Each group, they have their own group leader to lead them. The name of three groups are (Paul-Group-1), (Hebrews-Group-2) and [Peter-Group-3].*

The parents, committee, churches and teachers get more experience in working together. We participate in dealing with conflicts and managing the school.

If we look back and compare the program with the school year before, we seem that the school has greatly improved due to this funding. But there are a lot of things to be done to improve the activities for running of our school for the future. But we will try our best to take care of our school, running it for the future.

M3 Bible College: Ban Surin Karenni Bible School Number 2

This year it wasn't possible for Sally McLean of PSRB to visit this Bible College, and Dr Ambler's visit to these camps was while the Pastor was away.

It is understood there are now 26 students at the College. The student's day begins at 4.00am with prayer and routine work while it is cool, before studies begin. The students also work with other Churches in the camp, and go on missions locally.

The qualification offered by the Bible School is called Christian Theology Studies. On completing their

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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 Toungoo, just over the border of Karen State to the West of Burma/Myanmar.

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 for the computers.

Projects to Support Refugees from Burma (PSRB) is a major donor. It is believed teachers' salaries are received from a Norwegian Church at a rate of about 12,000 THB a month. A Korean Church is providing 5,000 THB / month for student's food. Nevertheless the college is understood to be struggling financially. For 2015/16, Karenaid plans to continue the financial support for this work and increase it's giving from THB105,000 to THB 150,000/yr (£,3000).

DEVELOPMENT PROJECTS

This year no significant building projects were funded. However, some funds were utilised towards mine clearance of border villages so that they become safe to enter.

For 2015/2016, subject to reports, Karenaid plans to continue to support this work.

D1 Relocation of Safe House: Sangklaburi

Please see W3 Safe House report where the relocation and funding is discussed.

EDUCATION PROJECTS

E1 Small Education Projects inside Burma

There were two schools benefiting during this reporting period: One school had been receiving support for over 5 years and as reported in the previous annual report " it still remains a 'no ' for foreigners to visit this school because it is in a sensitive rural area and the school is reluctant to draw attention to itself being a 'mission school' in a predominately Buddhist controlled area."

The school is reported to provide a safe haven for orphans and abandoned children and are greatly helped by being taught within a Christian ethos.

Despite the above, due to the lack of an independent western visitation the Trustees feel they need continue to reduce the financial support provided. For 2015 / 2016 Karenaid will continue to fund albeit at a reduced rate.

The other school and nursery are also in a restricted area but two Trustees were able to visit in the autumn of 2013. The school receives at least monthly visits from a Thai charity, which provide Karenaid with updates. There is an on-going offer to take us back again. Emails are promptly replied to and there is realism in their replies.

Teaching is in Karen language. To secure Burmese government funding the school must teach in the Burmese language and not Karen.

For 2015 / 2016 Karenaid aims to cover the salaries of 4 teachers and provide some support for basic necessities; school textbooks pencils and colouring books for the nursery.

WELFARE PROJECTS

W1 Care of Elderly Refugees: Eh Htu Hta Camp

In the previous year blankets had been delivered for Christmas and had been well received. During this reporting period no further deliveries were made. One of our Trustees tried to visit the area but no one was willing to transport him up the river due to army activity. Support is presently in abeyance.

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.

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The Thai government does provide Special Education Centres 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.

Regarding 2015/2106, following a meeting with three Karenaid Trustees and Scott Murray (Director of Kwai River Christian Hospital) and his wife Nok in July during their holiday in the UK, the following update is available:

- Main donor is now Karenaid. In order to provide the present service, a budget of 70,600THB/year is needed.
- Candlelight is focusing on practical necessities for the disabled including:
 - Provision of pigs / chickens to encourage self-sufficiency.
 - Note: Beneficiaries have to build the sty before the pig(s) are provided. There is an expected return of 10% of monies made when pigs are sold at market. Beneficiaries are expected to buy their own pigs next year.
 - Visit every few months to make sure nothing untoward is happening.
 - School uniform/shoes for deaf children (8) plus transport to school is continuing
- Poi, KRCH bookkeeper, is the only part-time paid member of staff. 90% of donations are directly meeting a practical need.
- The trainee physiotherapist has just completed her academic training.
- A complimentary organisation, called 'Lantern Light' has employed 2 of the previous staff of Candlelight and is providing a social / visiting 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 at the Thai/Burma border near Huay Malai and were found to be wandering in the area unable to take care of themselves.

Regarding 2015/2106, following a meeting with three Karenaid Trustees and Scott Murray (Director of Kwai River Christian Hospital) and his wife Nok in July during their holiday in the UK, the following update

- Staffing: Dae Saw is still responsible for day-to-day management. 1 member of staff left since last visit. The present team are caring albeit needed some motivation regarding providing occupational matters. Residents are generally happy. There is no evidence of maltreatment.
- Discussions with the landowner indicate that he is happy for the Safe House to stay. Note: he is now being paid rent in THB rather than in rice.
- Tear Australia is providing income generation funding for the weaving work up to Mar 2016.
- Number of residents is declining mainly due to illness/death. A few terminally ill (AIDS / Cancer) have been given 'sanctuary' this year where there was no evidence of any family in the area. Generally funding is limiting the service being provided.
- The 'Japanese application' for funding was successful. The monies to focus on providing income generation schemes. (Vegetables / pigs / chickens / bakery.) Land had been identified, design been completed for 'shop / bakery / store areas' and 'a basic irrigation system including a water tower'. Work is expected to proceed during the next dry season.

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- The husband of a paediatrician expected to work at KRCH has worked in agriculture and indicated he would oversee the new income generation scheme. (He speaks English & Thai.)
- In the medium term no changes expected for the next 2 years albeit funding next year could prove very challenging.
- In the long term, funding streams are being sought.

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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.): | £50 |
| Trustees expense (attending meetings) | £553 |
| Donation for preparation and examination of accounts: | £400 |
| Public Liability Insurance | £167 |
| Bank charges associated with fund transfers | £39 |
| Publicity (Leaflets / Newsletter etc.) | £441 |
| Total (As a percentage of total expenditure 1.9%) | <u>£1,650</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.

BENEFIT IN KIND

During the reporting period the charity received for the eye team a year's supply of intraocular lens, suture & needles & various eye drops to the value of £17,500 including freight costs. Without this donation the eye team spend would have been £36,500.

CONTINGENCY

There was no spend during the year. There was no allocation for most of the year.

At the end of the year, £1,000 was set aside to empower the charity to respond quickly to a sudden need arising from bad weather or a similar catastrophe.

Karenaid wishes to end next year with £2,000 surplus to be able to respond to such requests in the future.

INVESTMENT POLICY

The Trustees wish to increase the charity's general reserves to six months of expected spend and maintain the eye fund to provide a 2 to 3 year reserves of expected spend.

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 to 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;
- 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.

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Annual Report for the year ending 5th April 2015

INDEPENDENT PREPARATION OF ACCOUNTS

This year the accounts for the annual report were prepared by Mr John Wilson based on the cash flow statements prepared by the treasurer. Mr Wilson has expressed a willingness to provide the same service next year. A resolution proposing his services will be sought at the March meeting.

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:

Karen Relief & Development Fund

(also known as Karenaid)

Independent Examiner's Report for the year ending 5th April 2015

I report on the accounts of The Karen Relief and Development Fund, also known as Karenaid for the year ended 31 March 2015.

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

31st October 2015

Karen Relief & Development Fund

(also known as Karenaid)

Statement of Financial Activities for the Year Ending 5th April 2015

| | Note | General Funds £ | Designated Funds £ | Total Funds 2015 £ | General Funds £ | Designated Funds £ | Total Funds 2014 £ |
|---|------|-----------------------|--------------------------|--------------------------|-----------------------|--------------------------|--------------------------|
| Incoming Resources | | | | | | | |
| Donations and gifts | | 13,443 | 42,234 | 55,677 | 10,174 | 67,331 | 77,505 |
| Gifts in-kind | | 17,498 | - | 17,498 | | | |
| Gift Aid tax refunds | | 3,030 | 6,431 | 9,461 | 2,816 | 10,325 | 13,141 |
| Bank interest | | 1,423 | - | 1,423 | 1,684 | - | 1,684 |
| Miscellaneous | | - | - | - | - | - | - |
| Total Incoming Resources | | 35,394 | 48,665 | 84,059 | 14,674 | 77,656 | 92,330 |
| Resources Expenditure | | | | | | | |
| Costs of Generating Funds | | - | - | - | - | - | - |
| Direct Charitable Expenditure | 2 | 18,194 | 65,809 | 84,003 | 650 | 72,290 | 72,940 |
| Governance | 3 | 953 | - | 953 | 680 | - | 680 |
| Total Charitable Expenditure | | 19,147 | 65,809 | 84,956 | 1,330 | 72,290 | 73,620 |
| Net Income/(Outgoing) Resources | | | | | | | |
| before Transfers | | 16,247 | (17,144) | (897) | 13,344 | 5,366 | 18,710 |
| Transfers between funds | | (6,855) | 6,855 | - | (10,677) | 10,677 | - |
| Net Income/(Outgoing) Resources for the year | | 9,392 | (10,289) | (897) | 2,667 | 16,043 | 18,710 |
| Balances brought forward at 1 April | | 8,641 | 108,729 | 117,370 | 5,974 | 92,686 | 98,660 |
| Balances carried forward 31 March | | 18,033 | 98,440 | 116,473 | 8,641 | 108,729 | 117,370 |

Karen Relief & Development Fund
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Balance sheet for the year ending 5th April 2015

| | Note | 2015 £ | 2014 £ |
|----------------------------|------|-----------------------|-----------------------|
| Current Assets | | | |
| Current account (HSBC) | | 4,907 | 5,059 |
| Current account (Barclays) | | 6,577 | 244 |
| Deposit account | | 19,776 | 28,088 |
| Building Society account | | <u>85,213</u> | <u>83,978</u> |
| | | <u><u>116,473</u></u> | <u><u>117,370</u></u> |
| Funds | | | |
| General fund | | 18,033 | 8,641 |
| Designated fund | | 98,440 | 108,729 |
| Restricted funds | | - | - |
| | | <u><u>116,473</u></u> | <u><u>117,370</u></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 5th April 2015

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 5th April 2015

2 Direct Charitable Expenditure

| | General Funds | Designated Funds | Total 2015 | General Funds | Designated Funds | Total 2014 |
|----------------|------------------|---------------------|---------------|------------------|---------------------|---------------|
| | £ | £ | £ | £ | £ | £ |
| Healthcare | 17,498 | 39,148 | 39,148 | - | 46,949 | 46,949 |
| Mission | - | 3,651 | 3,651 | - | 5,771 | 5,771 |
| Development | - | 2,200 | 2,200 | - | 221 | 221 |
| Education | - | 6,510 | 6,510 | - | 6,816 | 6,816 |
| Welfare | - | 14,300 | 14,300 | - | 12,533 | 12,533 |
| Promotion | 441 | - | 441 | 344 | - | 344 |
| Insurance | 167 | - | 167 | 170 | - | 170 |
| Bank charges | 39 | - | 39 | 14 | - | 14 |
| Contingency | - | - | - | - | - | - |
| Administration | 49 | - | 49 | 122 | - | 122 |
| Miscellaneous | - | - | - | - | - | - |
| | <u>18,194</u> | <u>65,809</u> | <u>66,505</u> | <u>650</u> | <u>72,290</u> | <u>72,940</u> |

3 Governance

| | General Funds | Designate d Funds | Total 2015 | General Funds | Designate d Funds | Total 2014 |
|-------------------------|------------------|----------------------|---------------|------------------|----------------------|---------------|
| | £ | £ | £ | £ | £ | £ |
| Trustees Expenses | 553 | - | 553 | 430 | - | 430 |
| Independent Examination | 400 | - | 400 | 250 | - | 250 |
| | <u>953</u> | <u>-</u> | <u>953</u> | <u>680</u> | <u>-</u> | <u>680</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 £553 during the year (£431:2014)

6 Capital Commitments

There were no capital commitments at 31th March 2015 or 31th March 2014.

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.