



# OVERSEAS DUE DILIGENCE & OVERSEAS FUNDS POLICY

**British Kashmiri Medical Association (BKMA)**

Version 1.1 | Review cycle: Every 2 years

## **1. Policy Statement**

- BKMA undertakes overseas charitable activity, including the transfer of funds and support for healthcare projects outside the United Kingdom.
- The charity is committed to ensuring overseas funds are used solely for charitable purposes.
- Trustees retain full legal responsibility for overseas activities and funds.

## **2. Scope of This Policy**

- All overseas charitable activities undertaken by BKMA
- All transfers of funds outside the United Kingdom
- All overseas partners, organisations, and institutions
- All trustees, officers, and representatives acting on behalf of BKMA

## **3. Trustee Responsibility**

- Ensuring appropriate overseas due diligence is carried out
- Approving overseas funding decisions
- Monitoring overseas use of funds
- Ensuring compliance with charity law and regulatory guidance

## **4. Overseas Due Diligence**

- Identify overseas partners or recipients
- Understand the purpose of overseas funding
- Assess reputation and credibility of partners
- Confirm legal status where possible

- Identify safeguarding, financial, and operational risks

## **5. Overseas Partners and Expectations**

- Clearly communicate the purpose of funding
- Set expectations on use of funds
- Require funds to be used only for agreed charitable purposes
- Expect lawful, ethical, and responsible conduct
- Consider safeguarding standards where relevant

## **6. Transfer of Overseas Funds**

- Use recognised and traceable banking channels
- Authorise transfers in line with BKMA's Financial Policy
- Maintain clear records of all transfers
- Avoid cash transfers wherever possible
- Ensure restricted funds are used as intended

## **7. Monitoring and Use of Funds**

- Request updates or reports from overseas partners where appropriate
- Review outcomes against agreed objectives
- Seek confirmation that funds have been used appropriately
- Take action where concerns arise

## **8. Safeguarding and Risk Considerations**

- Consider safeguarding risks for overseas activity
- Apply BKMA's Safeguarding Policy
- Act promptly on safeguarding or serious concerns
- Escalate concerns where required

## **9. Preventing Misuse, Fraud, and Abuse**

- Maintain clear financial records
- Separate duties where possible
- Review overseas activity regularly
- Report serious concerns to trustees and regulators when required

## **10. Serious Incidents**

- Report loss or misuse of overseas funds
- Report safeguarding or reputational concerns
- Handle incidents in line with BKMA procedures

## 11. Confidentiality and Record Keeping

- Maintain appropriate records of overseas decisions and transfers
- Store information securely
- Share information only on a need-to-know basis

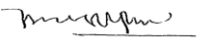
## 12. Approval and Review

- Approved by the Board of Trustees of BKMA on 25<sup>th</sup> January 2026.
- Policy review cycle: Every 2 years

### Trustee Approval and Sign-off

Name: \_\_\_Tafazul Hussain\_\_\_\_\_

Role: Trustee

Signature: \_\_\_\_\_\_\_\_

Date: \_\_\_23<sup>rd</sup> February 2026\_\_\_\_\_