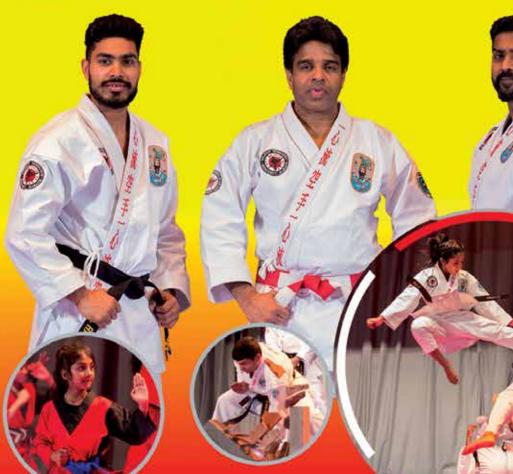




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INTRODUCTION

Issue 2

Lotus Caring

Hands

Welcome to the second issue of Anthi Mazhai. In this issue we have focussed in ensuring the magazine reflects our event by providing useful information to readers, supporters and members about

We issue covers a variety of topics which includes

a message from our president Dr Nallanathan, tax efficient way of selling your company, an article

economic impact of Brexit and about conversion of

GBP into Sri Lankan rupees. In addition, there are

are directly involved in supporting our charity.

about an efficient way of doing a Home Garden,

Lotus Caring Hands.

Anthi Mazhai, February 2019



This edition is named after our annual event AN-THI MAZHAI. We strive to make it informative and interesting to our readers.

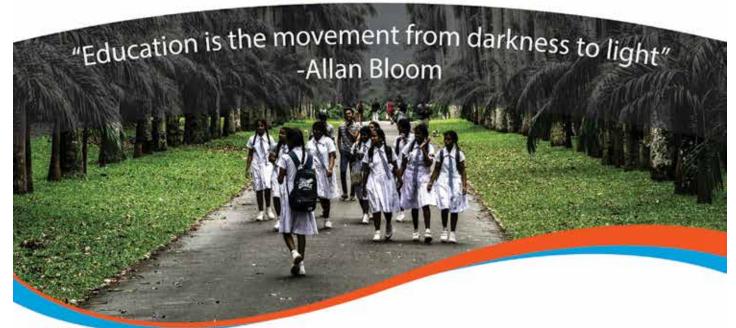
We are interested in hearing your comments and certainly welcome your feedback. We are sure that they will enable us to improve our future editions. Please email your comments to few beautiful messages from young volunteers who

admin@lotuscaringhands.org.uk

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This is the third "Anthi Mazhai" fund raising musical **Message** evening to meet the essential needs of war affected people in our homeland. Our core objective is to help impoverished youth and children to continuously engage in education and encourage them to obtain important skills which could be useful to them as well as to the community.

Since the inception in 2009, Lotus Caring Hands (LCH) spent more than £200K on numerous projects in the homeland with the objective of uplifting the standard of living of war affected people.

We have been closely working with other charities with the intention of making big impact to improve the standard of living of war affected people. We have completed numerous projects by working with NAHRO, Sivanarull VTPC, Kili People, Tamil Para Sports in UK and Delft Society UK.

With your kind support, we were able to raise more than £30,000 from our first two "Anthi Mazhai" musical evenings in 2017 and 2018. From this fund, we constructed vocational training centre in Kilinochchi together with another charity organization. Through this centre, we provided job opportunities to many war affected families. We were also able to donate learning instruments (Braillers) for visibly impaired 37 Children (from primary to university entered) in Chunnakam 'Vaalvakam' cen-

We continue vocational training for war affected people Finally, I would like to draw upon the quote of Mother with the aim of promoting self-employment. Besides, we introduced a pilot agriculture project in Kaiveli Government Tamil Mixed School in Puthukkudiyiruppu last

year with the objective of getting permanent income to the school as well as to promote this project in children's home such that the families will be able to get permanent income.

I would like to take this opportunity to thank the entire I wish you all an enjoyable evening! Lotus Caring Hands committee members for their hard work and dedication over the past ten years. Without Professor A. Nallanathan, their hard work and dedication, LCH could not have completed many projects in our homeland. Also, my sincere thanks to all well-wishers and all sponsors for their continued support.

It is with great pleasure and honour, I warmly welcome you to our grand musical evening "Anthi Mazhai 2019". Honorary President's



Professor of Wireless Communications, Queen Mary University of London

Professor of Wireless Communications, King's College London (2007-2017)

Fellow, IEEE Web of Science Highly Cited Researcher (2016)

Distinguished Lecturer, IEEE

IEEE Communications Society SPCE Outstanding Service Award (2012)

IEEE Communications Society RCC Outstanding Service Award (2014)

Editor, IEEE Transactions on Communications Editor, IEEE Transactions on Vehicular Technology Guest Editor, IEEE Transactions on Emerging Topics in Computing: Special Issue on Advances in Mobile and **Cloud Computing (2015)**

Teresa: "At the end of life we will not be judged by how many diplomas we have received, how much money we have made, how many great things we have done. We will be judged by "I was hungry, and you gave me something to eat, I was naked and you clothed me. I was homeless, and you took me in.". The difference we have made to the lives of others, to our community will define who we are.

Honorary President, Lotus Caring Hands

3

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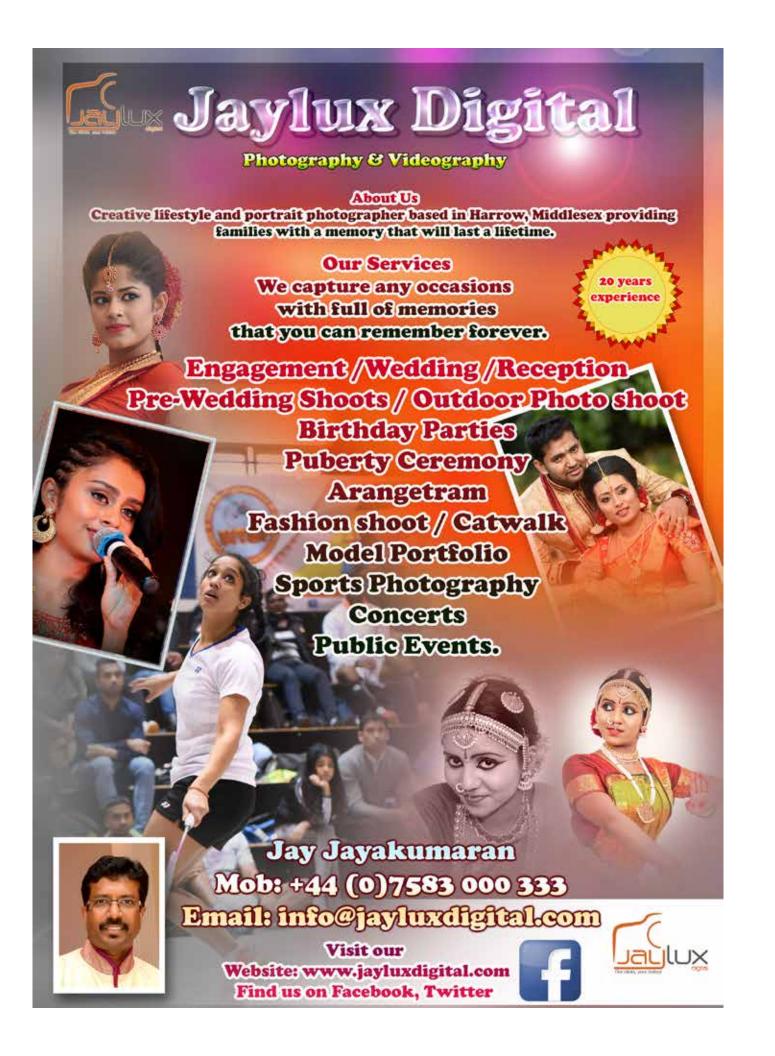
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MEET OUR TEAM







Last year I took you through our journey from the corner within the Pinner Arms to the Wycombe Swan.

This is a special year for all of us too. In April 2019, it will be officially 10 years since the Lotus Caring Hands (LCH) was born.

Being part of this amazing journey has definitely make me feel proud but it was not without ups and downs. We are working harder and harder try to push the boundaries, however challenges are keep occurring.

In 2009, we faced various challenges, our people were desperately seeking to fulfil their basic needs such as food, medicine, and shelters. But in 2019 where social media taking centre stage, many of our people started seeking better environment, better livelihood and moreover better direction. It is a harder challenge than it looks and we need a bigger hand and I believe with all of us together we can move a mountain.

Poor economic conditions, lack of developments, high unemployment rates, irregular income for families, high alcohol consumption and other social issues are impacting the progress of children and youngsters progress.

Instead of helping an individual, now we need to work with society to make a different thus a Transformation Project is vital. Therefore, we started a 2-3 yrs. Transformation Project and this involved many phase and more details are available inside.

A large portion of profit from this year and next year ANTHI MAZHAI will be allocate for this transformation project and your continuous support is vital.

APPROACHING THE 10TH YEAR SHAN MYLVAGANAM

SECRETARY, LOTUS CARING HANDS

Anthi Mazhai, February 2019



We introduced new approaches to help our supporters to donate for our projects;

- Regular donation
 - standing order
- One-off donation
 - o **Cash**
 - **Chq**
 - o Online
- Coin Box collection

If you want to become a donor or volunteer, please check our website more details or talk to our member.



This is 3rd year we are successfully running the **ANTHI MAZHAI**. The purpose of this shows are;

- Promoting our Language and Culture
- Encouraging youngster's participation
- A quality show at affordable price
- Promoting LCH and its values
- Introducing advanced technologies

In our last year show, we have introduced **text** messages reminder service, digital marketing & different lighting for the show.

There are a lot of effort also going into this year production to ensure this year show is one or two step better than last year show. Hope you enjoy the event and found what is your charity doing and how you can help us.

7 Your donation & participation make a difference!

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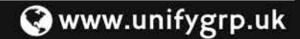
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INTRODUCTION:

Many self-employed business owners face a marginal tax rate of at least 42%, and many company owners face a THE TAX EFFECIENT WAY marginal rate of tax of at least 45% (including corporation tax). But if you sell your business and receive a big cash

Mr. Raguraj Dharmaratnam lump sum, you may end up paying less than 10% tax if you qualify for Entrepreneurs relief (ER). We will now look at tax efficient ways to sell the business

WINDING UP THE COMPANY:

It is not always possible to sell your company shares to a third party, instead buyers often prefer to buy the underlying assets such as premises, stock, goodwill. The disadvantage of an asset sale such as this is the potential double tax charge. Firstly, you pay corporation tax on the proceeds, and if you then extract the after- tax proceeds there will probably be a second tax charge. The key here is that thanks to Entrepreneurs Relief (ER) you should make sure the second tax charge is 10% rather than 32.50% or even 38.10%.

HOW DO YOU EXTRACT CASH AND JUST PAY 10% TAX?

Providing you meet with the qualifying criteria, ER is still available if you wind up your company following an asset sale and extract the cash as a capital distribution. There are generally two ways to wind up the company but for this article we are only looking at Voluntary liquidation under the Insolvency Act. This method ensures that payments to shareholders can be treated as capital distributions for capital gains tax purposes.

CRITERIA: TO OBTAIN ENTERPRENEURS RELIEF

- -The company must be your own personal company and you must own at least 5% of the ordinary share capital and voting rights
- -You must be an officer or employee of the company
- -The company must be a trading company

CAUTION:

ER is generally available to trading company therefore investment businesses such as property investments and businesses with large cash balance (non-trading asset) may not qualify.

A new Targeted Anti-Avoidance Rule (TAAR) applying from 6th April 2016 means that in some cases profits distributed on a winding up will be treated as dividends.

TAAR applies where all of the following conditions are met: -Condition A & B: The company is a close company and individual holds at least 5%

-Condition C: Within two years of the distribution the company owner carries on the same or similar trade or activity to the company being wound up.

-Condition D: One of the main purposes of the winding up is to reduce income tax or the winding up forms part of arrangements, one of the main purposes of which is to reduce income tax.

SELL YOUR COMPANY THE



Ragu is the head of finance for a UK group of highly successful international specialist food retailer with the group turnover of €400 million and has been part of the success of this company for nearly 30 years. Ragu also writes regular market commentary and forecasts on currencies, commodities and his comments featured in the Telegraph, the Investors Chronicle, and the Asian Voice. He has been actively involved as a director/treasurer for a Charity looking after Children with special needs, which raised a record breaking £800,000 last year via donations, fees and funding.

REAL LIFE EXAMPLE:

Mr Ram is an IT contractor and whenever he receives a new contract, he sets up a limited company to carry out that contract. When the work is completed, and the client has paid, Ram winds up the company and receives the profits as capital. In this scenario conditions A to C are met because Mr Ram has a new company which carries on the similar or same trade to the previously wound up company. Here, though, it looks like there is a main purpose of obtaining a tax advantage. All of the contacts could have been operated through the same company. In these circumstances the distribution will be treated as a dividend and subject to income tax.

Mr Kumar is an accountant who has operated through a limited company for two years. He decides to accept a job at his brother's accountancy firm as an employee. Kumar winds up his company. Condition A to C are met because Kumar is continuing a similar activity to the trade that was carried on by the company. But looking at the arrangements as a whole it is not reasonable to assume that they have tax advantage as a main purpose, so condition D will not be met. In these circumstances the distribution from the winding up will continue to be treated as a capital.

CONCLUSION:

The TAAR test above is clearly very subjective and it is feared that it could catch many innocent situations, for example where a company owner retires, winds up his company and a year later decides to take on few clients or do some work for a family member involved in the same trade. Due to the uncertainty of the TAAR rules, it is recommended to obtain advance clearance from HMRC before winding up takes place.

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INTRODUCTION FOR THE ORGANIC HOME GARDEN

In the current era world has faced with many problems by many ways. among those food security is the main problem. There is a big deviation between the growth of population and food production. There is a big challenge we want to face to produce a large amount of raw materials for food production. Over usage of chemicals is the main problem in the current cultivation practices. That Poisoning Agriculture is the main dangerous one in current agriculture. It's the main threaten to the farmers and consumers health also by this can't get good and best organic products in our market. Thus an ordinary man cant gained Organic products easily, due to the high price and high demand so from my view of point I want to change every famers in to organic farming in house hold level. Many barriers are in front of us for carry out this such as lack of cultivation land ,land pollution, environmental pollution, low ground water level, lack of knowledge among farmers on organic cultivation otherwise big

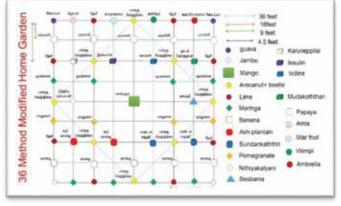
problem is interest among young generations.so here I present some new ideas to establish home garden in school level and home garden level. For that here I proposal for it. Here I annex more some details about the "36HG"project which were carried out by me in Mu/Kaively kanesha maha Vidyalaya. The "36HG"project was clearly explained by me to the students. They were keenly involved in this programmed and now it is going well.

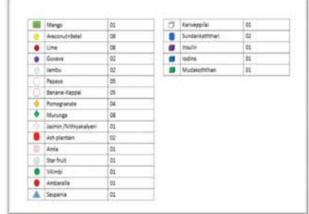




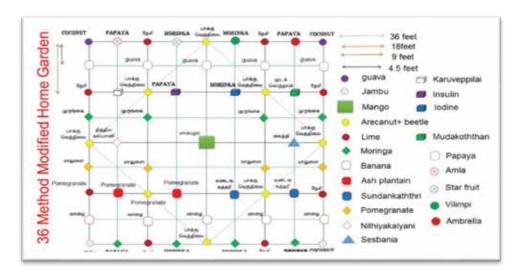


THE CULTIVATION METHOD IS SHOWS BELOW









In Sri Lanka, home gardens (HGs) have been identified as an integral part of the landscape and culture for centuries and remain today one of the major and oldest forms of land use in the country. Although the term Ultra high density 36 method home garden (UHD 36 HG), as a subset of HGs in Sri Lanka and it is a unique method of farming which requires absolutely no monetary investment for purchase of key inputs like seeds, fertilizers and plant protection chemicals from the market. The farmer can grow hardy local varieties of crops without application of fertilizers and pesticides. Since it is a zero-budget farming no institutional credit would be required and dependence on hired labor is also reduced to bare minimum. All that the system requires is native breed of cattle which is any case forms an integral part of farming families in rural areas. It is claimed that one cow is sufficient to take up this method of farming on thirty acres of land.

I'm considered a result of farmers' conception, investments and long-term planning. Here I want in Sri Lanka will be evolved to satisfy households' food and other needs while countering the resource constrains resulting from population pressure and shortage of arable lands and capital.

I represent of perennial mixed cropping comprising a variety of tree crops with multiple uses and to a lesser extent livestock. This traditional, complex and risk averse multi story production system comprising several perennial food crops, vegetables, fruits, roots, tubers, medicinal plants, sugar crops, spice crops and timber crops has continuously provided high levels of nutritional and diet diversity to households while medicinal species and tree species provide substantial additional income. While similar to other home garden systems in other parts of the

world, I am unique in high levels of functional plant diversity they contain. The farmers and households with UHD 36 HG have also tended to have a better livelihood from a broader range of market and subsistence products compared to those with other home garden systems. Here Ipresent provide connectivity and linkages to other agricultural and natural land spaces, and this in itself is important for biodiversity conservation and adaptation, will become more important under a changing climate, particularly as the risk of population fragmentation and

the need for gene flow and species dispersal and migration increase. I may well provide the quality matrix through which such linkage and connectivity may occur. For these reasons, past present and future, this important for the contribution it makes to sustainable diets and livelihoods as well as enhanced conservation of globally important biodiversity.

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LOTUS CARING HANDS PROJECT UPDATE - 2018/2019

Illustration show financial summary of 2017/2018.

As all our staff are volunteers there is no staff cost however there are a few unavoidable expenses such as company house return fee, postal, etc. Other than these small expenses, all income generated are spend towards to project and projected related cost.





BREXIT.....

Mr. Suneil Nagpal

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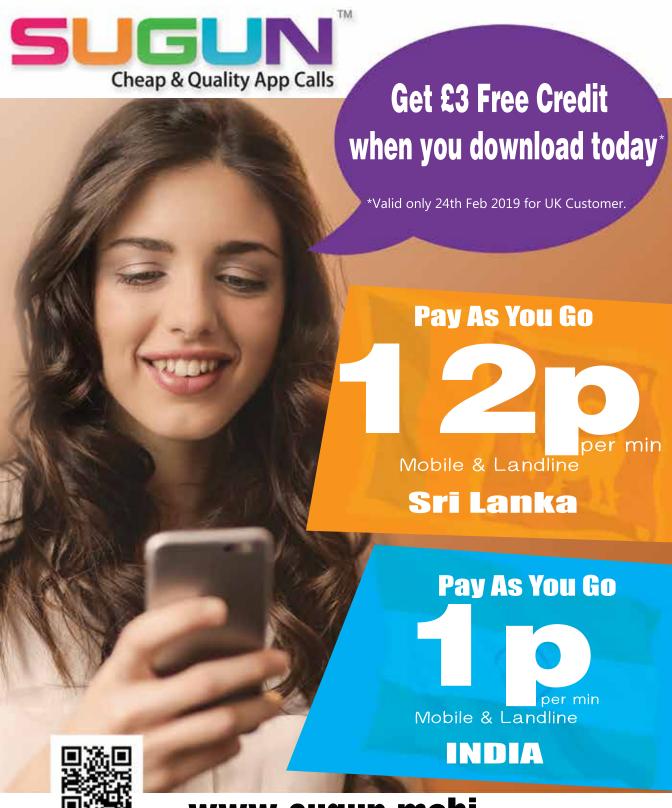
The European Union (EU) is a trading bloc, where a group of countries signed an agreement to limit the protectionist measures between them. The UK has been part of the EU since 1973, but voted to leave on June 23rd 2016.

The first macroeconomic effect of Brexit would be the decreased strain on UK's public finance. We wouldn't have to pay the approximated £8.6 billion net contributions towards the membership fee, money which has a high opportunity cost and could be spent on health or education. Furthermore, UK's public finance wouldn't be strained by bailout costs, such as the bailout cost to help Ireland in 2010 which cost us billions of pounds.

Another macroeconomic effect will be that trade barriers will be implemented when trading with EU countries, making imported goods more expensive. The trading bloc has allowed the UK to trade with other member countries with no protectionist barriers, but leaving the EU will mean that goods imported from the common market will have tariffs and other restrictions on free trade. Tariffs are taxes on imported goods, and so the raw materials that we import will be more expensive, pushing up the cost of production.

Finally, another microeconomic effect is that Britain's labour market would benefit from Brexit, as unemployment would fall. As European workers migrate back to their original countries, jobs will become available for the Brits who are searching for work, and the overall rate of unemployment will fall. In the past, free movement of labour into the UK drove down wage rates as demand for jobs rose. If there is a lower proportion of migrant workers in the potential workforce, there is the possibility that wage rates may rise, especially if trade unions demand it. However, there will be an inflow of British nationals that had worked in EU countries prior to Brexit searching for jobs. Furthermore, the jobs that were taken by the immigrants, such as plumbing jobs, weren't competed for by British workers. This will mean that the rate of unemployment may not fall, and as demand for jobs remains high, wages may not rise either.

To conclude, the effects of Brexit on the UK economy will depend on the trade deals negotiated by the government. Future trade deals will determine our pattern of trade with other countries within as well as outside of the EU, and will also determine the pattern of migration in and out of the UK.



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How to download the app.



On this third annual successful event run by Lotus Caring Hands, we truly have something new, unique and never seen before in the U.K. especially in the South Asian Community. And we can't wait to share it with you tonight. But before that it would help to give you a little insight into what exactly happened to make tonight's secret segment what it is today.

It started about half a year ago in September 2018. One of Anthi Mazhai's esteemed committee members approached myself with an idea. An idea to create something new, something grand, something special that not even myself had imagined to see in today's London music scene. They told me that they needed something different. Sure we have world-renowned singers and musicians brought in from India and of course we are honoured to be able to hear such amazing music, living so far from where Indian music all started. We take pride in our culture and the music that has been passed over generations by attending such prestigious concerts. And hopefully we leave that concert feeling content that we have either been reminded once again of what used to be in the "good old days", or that we have managed to forget our daily troubles by losing ourselves in foreign music once more.

But is it just me, or does it still bring about a bittersweet feeling that is all too familiar with me when I attend such events? Anyone can appreciate music, but only a select few are able to feel it, to be willingly engulfed within the sweet abyss that it truly is. I feel that very rarely with the South Asian programs that occur in this country. Why is it that despite several generations having settled down in such a vibrant and cultural city, we have not yet been able to adapt the music that we have heard and add our essence and stamp of identity to it?

I am one of the many music-lovers that were sent to music lessons with the hope of creating something amazing. Except what resulted was performing the same old music the same way, making us desperate, yearning for some fresh new takes on this magnificent art.

There is talent and potential in this country. It is possible for us to connect to music the way our ancestors used to in the past. For that, we need to look to the musicians that reside here to lead us there.

So when the Anthi Mazhai approached me that many months ago, I was relieved and I was hungry. Hungry for creativity. They wanted to add a new form of performing not really done in a grand scale in the London Asian music scene before - that too with British Asian musicians. ACapella. For those of you not well versed with this term, it means a performance created solely by voice. No background score from instruments or percussion whatsoever. Our voices ARE the band, the lead, the beat, everything

ACapella is usually avoided and with good reason! It is a tremendously difficult feat to achieve as it requires voices of different styles and ranges to come together in unison and create harmonies that would only sound perfect otherwise in an orchestra. Which means many many rehearsals and preparation. Both on the part of the singers and the creative director writing the arrangement for the ACapella group. Nowadays we only see

ACapella performances that are pre-recorded because it not only saves a lot of time but also reduces the need for many singers to sing together at the same time in pitch! At most you might see an ACapella performance consisting a handful of singers, which in itself is a huge achievement! To sing for an ACapella group requires great patience, skill, technique, sense of musicality, rhythm, and practice - a lot of it!

What if we could create an ACapella choir consisting nothing short of one of the UK's best singers, performing ASIAN music? As soon as the Anthi Mazhai team told me their idea, I immediately agreed with their notion of using home-grown talents and showing the world what the U.K. has to offer when it comes to Indian music. We were eager to show that it's not only India, or America that can create a mark in the world Asian music scene but U.K. too. There's a lot of vocal talent here - we just needed an opportunity to let it shine. And this was the perfect moment to do so.

I am immensely thankful to have been given the freedom that the Anthi Mazhai committee had given to me when I was handed the huge responsibility of directing a choir. Especially for someone who only recently entered the music field once again herself!

I had been in numerous choirs in the past, including Western Classical (Opera), Gospel, Musical Theatre, even Spanish Flamenco - but no one had ever come up with the idea to do an ACapella showcasing Indian music in this country yet. It was a colossal responsibility and I couldn't take it lightly!

From October onwards, we had put the message out there looking for singers and beatboxers who could take time out of their valuable schedules to commit to this grand project. There many that were interested but only very few that were qualified and even fewer who could commit completely. We live in such a busy world nowadays that music has taken a back seat; it is more of a hobby than a life force, and so I was not surprised when I found that a lot of people weren't prepared to put in the work that was required.

Nonetheless we managed to round up some rough diamonds and began to work. Of course I must take this moment to thank our organisers for helping every step along the way, from finding a quality beatboxer for this project, to providing rehearsal spaces for 5 months! It's the small things that you should never forget and I am deeply grateful that they took care of these technical and yet incredibly crucial aspects so that we could overall focus on the bigger picture.

Every singer you see before you in my choir today have never sung ACapella live before and have been trained specifically for tonight's performance. The beauty of my choir is that they are all united solely out of their love for music; I have voices that are not only Tamil, but Hindi, Telugu, Kannada and Malayalam too! They underwent months of rehearsals so that they could produce this final sweet result for your pleasure tonight. But it isn't only the singers that were in unfamiliar territory. This is my first attempt at writing a choral arrangement for voices and all in all was certainly a valuable learning experience for me. From selecting apt candidates for the choir, writing parts appropriate to every singer's vocal range, to leading a choir of around 20 voices over the months, it has been incredibly humbling and creative for me.

It has made me realise that there so much more to the voice than I ever could have imagined, and that there really is untapped potential in this country when it comes to singers. Through this project, I sincerely hope to prove to you all that the voice here is not only defined by singing solos and duets on stage. Instead, I am determined to remind people that it is an intense art with many levels to it. That singing can indeed be redefined in today's modern age, allowing it for it to grow and expand whilst providing joy for all audiences at the same time.

For tonight however, I humbly yet proudly present to you the first of many new and different vocal projects to occur in this country – Anthi Mazhai ACapella.

Creative Director's note Punya Selvamuruganantham



LOTUS CARING HANDS PROJECT UPDATE - 2018/2019

Ultra-High Density 36 Method Home Garden Project - Kaiveli Government Tamil School, Puthukkudiyiruppu

Lotus Caring Hands takes immense pride in supporting this unique practise in the Kaiveli Co-education Government Tamil School project. The town Kaiveli, is based in the North East of Sri Lanka and has been a poverty-stricken area. The situation was made aggravated when this place was hit by the Tsunami in 2004. The socially and economically deprived communities based in this village were faced with the biggest dilemma of feeding their children. Most children are sent to school with the hope of getting some form of meal which they do if they qualify within the age criteria set by the Government. However, there have been two age groups who were even deprived of this basic facility.



The project aims to introduce the concept of sustainable agriculture practices and traditional agriculture methods through provision of training and practical experience to the School Community. Students are trained to plant and harvest in their school garden.

Braille machine to Iniya Valvu Illam – Thevipuram, Puthukkudiyiruppu, Mullaitivu



A well-wisher Mrs Yaso Thirukumar donated her 60th birthday gifts to Lotus Caring Hands in support of Iniya Valvu Illam. The funding was channelled to deliver three braille machines to the home.

Visit to the home in summer 2018, our trustee identified their requirement for additional braille machines. Our trustee Mr S Jehan discussed this with the prospective donor and Mrs Thirukumar was very keen to support it and instructed all her friends and families to make gift to support this project. With a help of Gift aid the donation soon sized to afford for three braille machines.

The machines were taken by her son Mr Vibushan Thirukumar from UK to the home on their own expense and handed to the manager of the home Mr Sabaratnam Thiruchselvam.

It is great example how an individual could help to make a difference to those needed.

University students Sponsorship



The undergraduate support program is continuing. One of the earliest program started by LCH and so far we have supported over 20 students. This program aim to provide financial assistance to students from deprived background, encouraging and supporting them to continue and complete their undergraduate course.

Currently we are supporting four students, two are following their undergraduate course at the Eastern University, one is at the University of Jaffna and the fourth one is at the University of Colombo.

Braille machine to Vazvaham – Chunnakam, Jaffna Sri Lanka

In last ANTHI MAZHAI, we promised to deliver seven braille machines to Vazvaham in Chunnakam, Jaffna, Sri Lanka. They were handed to Mr Ravindran, the manager of Vazvaham by our trustee Mr K Thavaraj.

The machines are currently in use by the students residing at the home and studying at university/schools.



Transformation Project - Murasumoddai, Paranthan, Sri Lanka

In last decade, ground situation in many part of N&E of Sri Lanka has changed. People having access to things such as mobile phone, social media platforms and cheap alcohol as well as lack of developments, high unemployment rate, irregular family-income resulted in many social issues and hampered progress of children, youth and adult progress.

Our analysis shows children and youth progress in education and career progression is affected in area which was largely impacted by the final battle. Mainly due to family economic and social conditions, lack of permanent social structure and guidance. Discussion with impacted children, parents, teachers, social workers and other government staff indicated that there are much deeper issues to tackle than merely funding to children education and it is not going to resulting in success without a transformation of whole community, thus a transformation project is vital.



LCH is taking a huge step involving in a transformation project centring Kili/St Antony's Roman Catholic Vidyalayam, and the surrounding villages Korakkankaddu, Kudiyiruppu, Murasumoddai and Paranthan.

The transformation project consists of five phases...



Phase 1 has started in October 2018 and now a team is working with school & children at the school.

The estimated cost of the project over two years is just over £18,000.00 and the cost is likely to go up as we may include further activities as we move to other phases.

Working with other organisation and helping them to achieved their goals

Differently Able Tamils Association



Initially LCH donated £1,200.00 towards to Tamil Para Sports (TPS) in August 2017. Where £964.19 was raised from friends through social media and with fund from our donors we round it up to £1,200.00.

TPS conduct sporting festival in N & E of Sri Lanka for differently able Tamil.

In summer 2018, we've supported fundraising capmgine the "One Walk" and accommodate through our online platform to raise over £25,000.00 from the walk.

In addition, Lewisham Cricket Club donated £1,000.00 to LCH in support of TPS $\,$

in 2018. With this the total funraised via exceeded £26,000.00.

In addition to the above we also worked with other UK and Sri Lankan based oragnisations in 2017/2018/2019 to help them achieve their goals;

- Race For Education
- Lewisham
 Cricket Club
- Nelliadi Community Charity
- Delft Socity UK
- Vattapalai Aman temple
- Sivan Arul illam
- NAHRO Sri Lanka
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18





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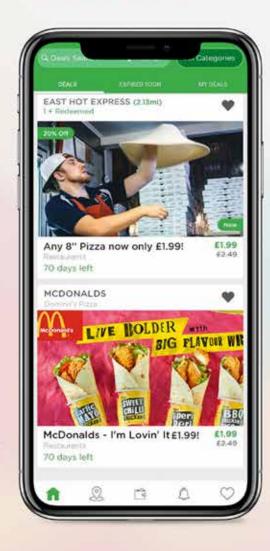




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Nelliaddy Community Centre

It is my pleasure and privilege to be a part of this special occasion of ANTHIMAZHAI 2019, the fund raising musical programme being conducted at Beck Theatre, under the auspices of the Lotus Caring Hands.

The Nelliaddy Community Centre (NCC) is honoured to be associated with Lotus Caring Hands (LCH), and march alongside to achieve our common goal of shaping an edified and enlightened new generation.

NCC was launched in Nelliaddy, in 2014, with the aim of supporting the underprivileged students of the Vadamarachi region. Opportunities to excel were provided to the deserving students from 20 schools in 15 villages. Working in close association with the principals of the schools, over the past four years, NCC identified 325 disadvantaged students, and supported them in their endeavour for excellence.

The NCC Scholarship Programme which was initiated by the parent organization in Nelliaddy, has garnered wide support from well-wishers in Sri Lanka, and also from the Sri Lankan expatriates in Australia, New Zealand, Canada, USA, UK and Europe.

The outstanding contributions LCH has made towards our flagship scholarship programme is very much cherished by our community.

I sincerely commend all the trustees for their unwavering enthusiasm for the success of this mesmerising musical programme.

I thank you all for your time and goodwill, which continues to be our greatest strength.

Your heart is happier when it beats for others!

Yours sincerely,

Arumugam Raveendran NCC-UK



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லண்டன்.

அன்படையீர்,

தையல் உந்பத்திப் பொருட்கள் தொடர்பானது

மேற்படி எமது நிறுவனத்தினால் பாதிக்கப்பட்ட பெண்களிற்கு நிரந்தர வேலை வாய்ப்பினை வழங்கும் உயரிய நோக்குடன் தங்களின் அனுசரணையுடனும் 2016ம் ஆண்டு நவம்பர் மாதம் இரண்டு பணியாளர்களுடன் ஆரம்பிக்கப்பட்ட தையல் நிலையமானது தந்போது 06 பணியாளர்களுடன் சிறப்பாக செயற்பட்டு வருகின்றது. .இங்கு பெண்களிற்கான அனைத்து விதமான ஆடைகளும் உற்பத்தி செய்யப்படுகின்றது.இங்கு மேற்கொள்ளப்படும் தையல் உற்பத்திப் பொருட்களினை மிகவும் தரமானதாகவும் நியாயமான விலையிலும் வாடிக்கையாளர்களுக்கு வழங்கி வருகின்றோம். வாடிக்கையாளர்கள் நேரடியாக எமது நிலையத்திற்கு வருகை தந்து பொருட்களை பெற்றுக் கொள்வதோடு யாழ்ப்பாணம், கிளிநொச்சி ஆகிய மாவட்டங்களில் உள்ள விற்பனை நிலையங்களிற்கும் நாமே நேரடியாக கொண்டு சென்றும் விநி-யோகித்து வருகின்றோம். எதிர்காலத்தில் இவந்நினை முல்லைத்தீவு ,வவுனியா ஆகிய மாவட்டங்களிற்கும் விஸ்தரிப்பதற்கு திட்டமிட்டுள்ளோம். எமது உந்பத்திப்பொருட்களிற்கு கேள்வி அதிகமாக உள்ளமையினால் மேலும் உற்பத்திகளை அதிகரித்து விற்பனைப்படுத்துவதன் மூலம் பலருக்கு வேலை வாய்ப்பினை அதி-கரிக்கலாம் என நம்புகின்றோம். இதனை ஆரம்பிப்பதற்கு அனுசரனை வழங்கியமைக்கு தங்களுக்கு எமது மனமார்ந்த நன்றிகளை கூறிக்கொள்கின்றோம். எமது .உற்பத்திகளை அதிகரிப்பதற்கு மேலும் சில தையல் இயந்திரங்களை பெற்றுக் கொள்ளவேண்டிய தேவையும் உள்ளது. எமது நிலையத்தினை மேலும் சிறப்பாக செயற்படுத்தி எமது இலக்கினை அடைவதற்கு மிகவும் ஆர்வத்துடன் செயற்படுகின்றோம்.

-நன்றி-இவ்வண்ணம் நீ.அருளாளன் முகாமைத்துவ பணிப்பாளர்

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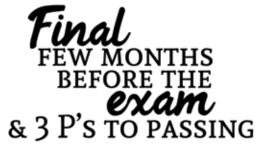
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Aarthi Raguraj

Law Student - Warwick University

AARTHI WAS A PAST NORTHWOOD COLLEGE '/ HEATHFIELD STUDENT AND CUR-RENTLY STUDYING FIRST YEAR OF LAW AT WARWICK UNIVERSITY.

It is that time of the year again, with those dreaded public exams looming upon us and the mere thought of having to revise a two-year course in the space of a couple of months, it can be difficult to know where to start. The prospect of facing the infamous, four letter terror 'GCSEs' or the constantly changing 'A levels' can be overwhelming and cause a plethora of feelings from apprehension to doubt. This time last year, I was in your shoes and it may seem like three cups of coffee a day is the only solution to tackle these never-ending exams, but rest assured there are a few simple yet effective steps to overcoming your examinations.

Planning

Firstly, though it may seem a given, the most important step is being organised. You do not want to find yourself, a day before the exam retrospectively thinking "if only I started revising earlier." Before you even attempt to begin your revision process, plan out exactly what you need to learn for each topic within each subject. It can be daunting to see your examination timetable with an unwavering list of countless modules for each subject, however instead of being intimated by it, use it to your advantage and create your own revision timetable based of it. Find a balance between being ambitious and realistic with how much work you set yourself each day. There is undoubtedly an inextricable link between organisation and succeeding in exams and thus a practical, logical revision timetable is a pivotal part to tackling the examination period.

Preparation

Revising, understanding and learning content is indisputably a significant factor in succeeding in any public examination, be it in GCSEs or A level. However, it is just as important, if not more, to focus on examiners' reports, past papers and mark schemes. There appears to be this pre-conceived notion that mark schemes are only to be used by teachers but in fact that they are a crucial tool to knowing exactly what examiners are looking for in your answer. Examiners' reports are another vital resource that often go unnoticed, but they contain priceless information as they effectively illustrate the "do's and don'ts" of your exam. By reading these resources in advance of your exams, you can ensure you tailor your answers, both in respect to structure and content, to exactly what the examiners are looking for.

Practic

Practice, practice, practice. The most important piece of advice to remember. Familiarising yourself with the structure and layout of the exam is a must. Ensure you practice all types of questions- multiple choice, problem type questions or essay questions and are aware of which assessment objectives you are being tested on, be it content, analysis or evaluation and this will vary depending on the subject. As you get closer to the exam, practice past papers in examination conditions and this will enable you to test your own understanding in alignment with getting used to the strict timing conditions. Making yourself acquainted with the style of the exam will make the actual examination day much easier, calmer and make you much more confident.

English Literature:

When I was completing my A level in English Literature last year, I found it extremely helpful to go through the specification for my particular board and find out the weightings of each assessment objective for every question. For example, in some questions more marks would be allocated to analysing the ways in which meanings are shaped in literary texts however in other questions there would be a higher weighting to examining the text in relation to historical. political and social context or an evaluating literary theory with critics. Having the weighting of each assessment objective at the forefront of my mind allowed me to utilise my time efficiently during the exam. This meant I was able to I concentrate on the objectives with a higher weighting rather that spend time focusing on objectives that weren't as heavily marked. This type of information can be found in specifications, the examiners' report and mark schemes which is why utilising these resources is a must and these helped me to obtain A* in English Literature.

Ultimately enhancing your organisation skills, utilising all past exam resources and having a positive mindset will all work in tandem to help you overcome your examination period. Finally, good luck to all of you who are taking your exams during the next few months.

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STERLING / SRILANKAN RUPEE - WHAT IS NEXT?

EXECUTIVE SUMMARY:

The exchange rate is one of the most important determinants of a country's relative level of economic health. It is not only important to governments, banks and hedge funds but vital to import and export businesses and private individuals. In this article we will be looking at the factors affecting exchange rate movements both fundamental and technical and the prediction of future rates.

FACTORS AFFECTING THE EXCHANGE RATES:

We will not go into this area in detail but briefly **fundamental factors** such as differences in interest rates and inflation rates between two countries will have an impact on the exchange rate. Other factors are namely government debt, current account deficits, trade balance, government intervention and political situations.

TECHNICAL VS FUNDAMENTAL FACTORS:

Both technical analysis and fundamental factors can be used to predict future exchange rate movements. We have looked at the fundamental factors as above and technical analysis means just looking at the graphs by employing various models and rules based on rate movements and specially assuming that past rate movement patterns repeat themselves

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Mr. Raguraj Dharmaratnam ACMA, CGMA



15 YEARS HISTORY GRAPH (TECHNICAL ANALYSIS)?

As you can see from the 15 years history graph, each pink vertical bar represents two months' worth of rate movement and the green horizontal line represents resistance and support level at 233. Twice in the past the GBP/LKR exchange rate hit 233, first in December 2007 and second time in December 2018 (this is shown in blue circle area) and in technical analysis term it is called double top. In December 2007 once the rate hit 233, within the next two years rate dropped by nearly 35% to 150 level.

Real life scenario:

If the GBP/LKR rate moves from 210.00 to 225.00 this can be interpreted as stronger Sterling and weaker Srilankan Rupee and this helps importers in the UK importing goods from Srilanka, it is also favourable to tourists visiting Srilanka, as their holidays will become cheaper.

CONCLUSION:

Based on technical analysis methods, unlike during the December 2007 peak exchange rate, this time 233 level has now broken to the upside, and this may give way to more upside potential and we will not be surprised to see rate around 265 / 270 mark.



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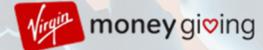
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Lotus caring Hands has always shown interest in engaging the younger generation in their various activities whether they were locally held or ones held in aid of the deprived in Sri Lanka. We create opportunities to recognise the skills of these younger volunteers and motivate them to be cause-focused for the benefit of the society, which gives them a complete satisfaction in their personal advancement.

We as an organisation are genuinely committed in attracting and retaining the younger generation in all our activities. Volunteering Management resources are limited but our determination in involving them has made us launch a platform to aid this. Through 'Virgin Money giving' we encourage the youth to come forward and raise funds for any charitable deed in aid of the under privileged of our society back home. This enables us to sustain a symbiotic relationship with the youth of our society. We believe in giving them the independence to choose a cause that gives them the satisfaction of working for a charity rather than imposing restrictions in them.



We recognise the undue effort and time rendered by the youth and try to match it by giving them the guidance and support required. We also provide them the tools to aid the fundraising efforts of these youngsters through 'Virgin Money Giving' which enhances their endeavours.

Lotus Caring Hands is flexible in its approach with the youth and look forward to projects brought forward by them to join hands. Ultimately, our goal has been to sustain and utilise the talents of our younger generation towards the needy of our society on a long-term basis. We reward their efforts, skills and achievements by awarding them with certificates which seeks to support their other volunteering programmes such as Duke of Edinburgh. This also supports their personal statement for Further education.



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Background

The aftermath of the 30-year ethnic civil war in Sri Lanka has caused a calamity in the north and east provinces and has caused destitution for most families. The ducation was systematically destroyed during and after the war. Almost after a decade, the Tamil population is slowly coming out from their psychological pain and scars from the war.

Having understood the importance of mathematics and Tamil for everyone's future, a group of old students from Jaffna Hindu College from the batch of Advanced Level 1992, envisioned a broader approach for empowering the Tamil community through educational excellence. In June 2015, the "Race for Education" (RFE) Program launched with an aim to improve the success rate of Tamil speaking students in North, East and Central provinces in the subject of mathematics at the GCE O/L examination.

Project's Strategic Objective

The primary objective of the RFE is to enhance the success rate among the Tamil speaking students in the subject of mathematics at the General Certificate of Education Ordinary Level (GCE O/L) examination.

Overview

The General Certificate in Education of Ordinary Level (GCE O/L) examination is the stepping-stone for secondary education leading to the General Certificate in Education of Advanced Level (GCE A/L), which paves the way to enter University or any other higher education. In order to be successful in GCE O/L every student should pass at least six subjects with a compulsory pass in their first language and mathematics.

<u>Funding</u>

The project was funded by 943 well-wishers (Friends, Families, Old boys of Jaffna schools, charitable and spiritual organisations) who envisioned the same dream to help and build a profoundly educated society back home and help the younger generation to stand up on their feet to rebuild the broken society. The success of this project must be surrendered towards selfless well- wishers who contribute without any hesitations.



RFE vs Lotus Caring Hand

Once the scope of our project was decided, the first question was to find out a reliable organisation to support and back up our fund collection in the United Kingdom. The distinguish executive committee of Lotus caring hand wholeheartedly supported us to keep our funds in their safe hands, hence funds were collected via virgin link. Our project is running for the 5th year and lotus caring hand is accommodating us within their wing and supporting us in safeguarding our collection in their dedicated account. We are proud to be involved with a charitable organisation which relentlessly helps, empowers and mentors our society back home. We bow down to express our gratitude and are proud to be a part of the patriotic organisation, "Lotus Caring Hand".



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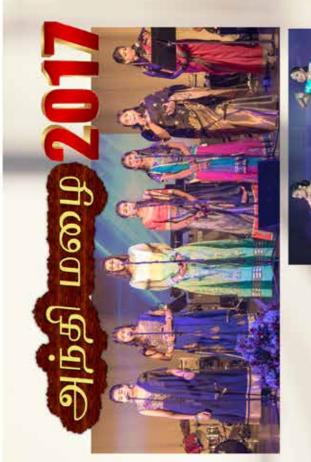
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