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Charity No: 1132258**

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JR, University of Cambridge

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Profile of the College:

Harrow Independent College (HIC) was founded by Mr Kandiah Kandeepan, who has worked in the educational industry in the UK for almost 20 years. HIC offers full-time and part-time education for post-sixteen students. HIC helps students to reach their maximum potential by offering focused learning in small classes, personalised to each student's needs, which provides an excellent pathway to exam and university application success.

Profile of the Principal:

Mr Kandiah Kandeepan, Principal & Head of Mathematics and Physics, MSc Imperial College London, PGCE, BSc (Hons)
 Mr Kandeepan started his teaching career in the early 1991s with his top Advanced level results. His natural teaching abilities and systematic and structured approach has been praised by many students and parents. After finishing his degree he started teaching at colleges in London and his passion for teaching motivated him to complete a PGCE. He now has more than 20 years of teaching experience.

Profile of the University Pathway Adviser:

Dr David Preston, University Pathway and Career Advice Leader
 Dr David Preston works as a Career Advice Leader at HIC. Dr Preston has degrees from the Universities of London, Loughborough and Sheffield. An academic for over 20 years, David now consults for a range of international companies. The Career advice service is offered to all full-time students and all HIC Alumni members. Students get opportunity of a fortnightly meeting with Dr Preston to discuss their career plans.



INTRODUCTION

ISSUE 1

Anthi Mazhai, February 2018

Welcome to the first issue of **ANTHI MAZHAI**. In this issue we have focused on ensuring the magazine reflects our event, i.e. key pieces of information to readers, supporters and members, while providing much information about Lotus Caring Hands.

We have covered a range of information in this issue, including a message from our LCH president Prof Nallanathan, introducing our **AM2018** team, useful information for **self-employment**, pros & cons of investing in life-time & Help to Buy **ISAs**, and explore a bit about the **Bitcoin**. As well as that and there are a few beautiful **messages from young volunteers** who are directly involved in helping our charity.



The magazine is named after our annual event ANTHI MAZHAI and is expected to be published every year near to the event.

We are looking to establish this magazine to make it simpler and packed with more and more interesting articles and news.

Feedback and comments help us to improve and we are interested to hear from you, so please contact is via email and let us know your feedback admin@lotuscaringhands.org.uk

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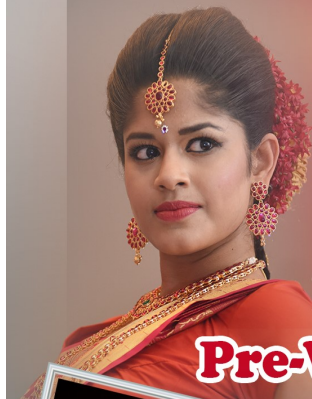
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It is with great pleasure and honour, I warmly welcome you all to our grand musical evening "Anthi Mazhai 2018".

This is the second "Anthi Mazhai" fund raising musical 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 meaningful skill 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 such that we will be able to make 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 this year with Delft Society UK.

We were able to raise nearly £ 8000 from our first "Anthi Mazhai 2017" musical evening. From this fund, we were able to construct vocational training centre in Kilinochchi together with another charity organization. Through this centre, we provided job opportunities to many war affected families.

We aim to double the fund raised last year and spend this fund to purchase learning instruments (Braillers) for visibly impaired 37 Children (from primary to university entered) in Chunnakam 'Vaalvakam' centre for visibly impaired children. We also aim to continue vocational training for war affected people with the aim of promoting self-employment.

I would like to take this opportunity to thank the entire Lotus Caring Hands committee members for their hard work and dedication over the past nine years. Without 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.

HONORARY PRESIDENT'S MESSAGE

PROFESSOR ARUMUGAM NALLANATHAN



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)

Finally, I would like to draw upon the quote of Winston Churchill: "We make a living by what we get, but we make a life by what we give". The difference we have made to the lives of others, to our community will define who we are.

I wish you all an enjoyable evening!

Professor A. Nallanathan

Honorary President, Lotus Caring Hands

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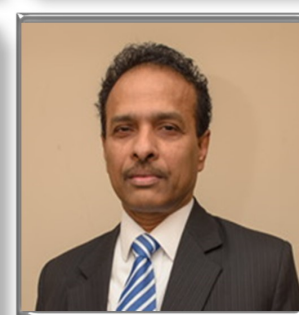
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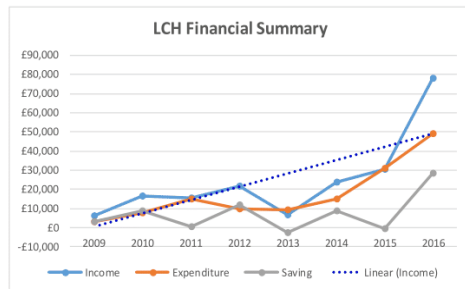
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Our journey started in April 2009. In those weeks and months, emotions were running very high but yet we were forced to think rationally. Sure we wanted to do something to change the situation but it had to be morally and legally correct, it should be accepted by our society and create a substantial impact and **Lotus Caring Hands (LCH)** was thus born charity registered in England and Wales.

The journey started at a corner within the Pinner Arms and here we are today standing at the Wycombe Swan. Together we made this journey. But our challenge is not over yet and when I see you standing shoulder to shoulder with us I am confident that we can reach the destination.



The financial summary shows that our revenue from donation, Gift Aid and fundraising is growing steadily and with your continuous support we can ensure a healthy position and support those who need our caring hands.

We introduced new approaches to help our supporters to donate to good causes, there are many ways you can support;

- Regular donation
 - standing order

OUR JOURNEY

SHAN MYLVAGANAM

SECRETARY, LOTUS CARING HANDS

Anthi Mazhai, February 2018



- One-off donation
 - Cash
 - Chq
 - Online
 - Text giving
- Coin Box collection



This is the 2nd year we are successfully running the **ANTHI MAZHAI**. The purpose of these shows are;

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

In our last year show, we introduced **Text Giving**. It wasn't a huge success but a new way to donate. This year we are introducing **text messages reminder service & digital marketing**.

There is a lot of effort also going into this year's production to ensure this year's show is one or two steps better than last year show. We hope you enjoy the event and found out what our charity is doing and how you can help us.

Your donation & participation make a difference!

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INTRODUCTION:

More and more self-employed workers are increasingly opting for limited company status and therefore it is important that a proper and supporting paperwork should be kept.

REAL TIME INFORMATION (RTI):

Under the previous PAYE system employers generally only had to report payroll information to the HMRC at the end of the tax year, but since 2013 employers will have to report weekly or monthly salary payments to HMRC at the same time or before each payment is made.

WITHDRAWING CASH?

An additional problem may arise where directors withdraw cash from their companies and only later decide how these payments are to be treated as salaries or dividends. When this happens it is essential to decide upfront the nature of the payment, and it can be salary, or loan, or dividend or reimbursement of expenses, and they should also have evidence supporting their decision.

DIVIDENDS:

Under the companies act a company cannot legally pay a dividend unless it has sufficient distributable profits to cover it. It can be found in company's recent annual accounts. It is not necessary for the company to make a profit in the year the dividend is paid, as long as there are sufficient accumulated profits from previous years. Before paying dividend it is probably wise to speak to your accountant to check whether the company does indeed have sufficient distributable profits. Please note a revaluation of an investment property is not a realised profit. If the company does not have enough profits then the dividends will be illegal and the shareholders will be liable to repay the company.

PAPERWORK AND FORMALITIES:

If you don't have sufficient dividend payment paperwork such as directors' board meeting minutes to recommend dividend, dividend vouchers to each shareholders, it is possible for HMRC to tax dividends as employment income.

PAYING SALARIES, DIVIDENDS AND PAPERWORK?

**MR. RAGURAJ
DHARMARATNAM**



Ragu is the head of finance for a UK group of highly successful international specialist food retailer with the total group turnover of €400 million and has been part of the success of this company for more than 25 years. He has also been associated with Financial markets and writes regular market commentary for various magazines on currencies, commodities and markets in general. His comments featured in The Telegraph, The Investors Chronicle, The Asian Voice, and The Commercial Sense. Ragu is also director / treasurer for a well-known charity looking after special needs children with the revenue and donation income in excess of £800,000

CONCLUSION:

It is not advisable to declare dividends monthly because this will look more like salary income, especially if the above formalities are neglected. A better alternative would be an infrequent dividend credited to the director's loan account which can be drawn down throughout the year. Possibly the best in terms of timing to pay the dividend is towards the end of the year, when it may be easier to work out how much income tax will be payable. If dividend is paid at the beginning of the year and income from other sources such as rental income turns out to be higher than expected, the company owner could end up paying tax at a higher rate on dividend income.

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We, at Imperial College London's International Tamil Society, are absolutely thrilled to be supporting Lotus Caring Hands (LCH), this year, as one of our chosen charities.

Now in its 25th year, Imperial's International Tamil society (ITS) is the oldest, most illustrious and thriving Tamil Societies in the country. With award-winning sports teams, cultural talks, dinner and dances, entertaining socials and more, ITS offers a plethora of activities for everyone. Every year, we take to a reputable London theatre to host our flagship event: Mega Maalai. An evening of dance, music and comedy, Mega Maalai is a celebration of worldwide Tamil culture and the global Tamil identity, from Tamil Nadu and Tamil Eelam, to Malaysia, Mauritius and beyond. This year, we are proud to host the 25th Anniversary of Mega Maalai at the Indig02 on the 25th February.

We pride ourselves on our commitment to raising money for worthy causes. Previously, we have raised over £60,000 for Tamil Health Organization, the International Red Cross, South Asian Autism Awareness Centre and more; this year, the honor is entirely ours in choosing to support LCH as one of our charities.

The 30 year armed resistance has left a dearth of opportunities for young people back home, resulting in a huge skill gap between them and the rest of the world. As students, studying competitive courses at one of the world's leading universities, we see it as our responsibility to give back to these individuals and ensure they're able to compete successfully with their peers in this rapidly advancing world.

LCH's emphasis on improving young people's IT, electrical and English skills is laudable: these skills are transferrable and ensure a sustainable socio-economic development back home. We are pleased to be able to help fund such a worthy cause, and we are assured all our funds go

IMPERIAL COLLEGE LONDON

INTERNATIONAL TAMIL SOCIETY

Changavy Kajamuhan

President (2017-18)



directly to those who need it the most: the LCH team undertake their projects with a truly selfless spirit with no administration costs and full transparency.

In addition to raising money through Mega Maalai, we want to use our extensive student and alumni network in the UK as a platform to actively make a difference. Volunteering for LCH's projects, both in the UK and in Sri Lanka, will not only bridge the skills gap back home, but would inevitably improve our interpersonal skills - it's no wonder universities look upon volunteering for such organizations so favorably!

We wish the Lotus Caring Hands team the very best of luck with Anthi Mazhai, and hope to support you guys in every way we can!

ARE YOU FED OF TELLING YOURSELF THAT YOU WILL START YOUR DIET NEXT WEEK, OR START THE GYM?

If YES then how long are you going to be treating yourself like this?

I know the feeling of repeatedly yo-yo dieting as I have done this all my life since I can remember and I believe that there is a moment in everybody's life when frustration and pain becomes so much that this decision becomes the only choice to go forward. My decision was starting the Cambridge weight plan and since then I have never looked back!

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(Anthony Robbins)

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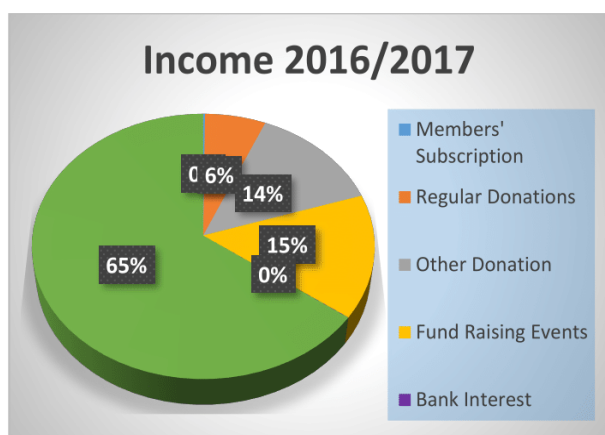
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LOTUS CARING HANDS FINANCIAL UPDATE – 2017/2018

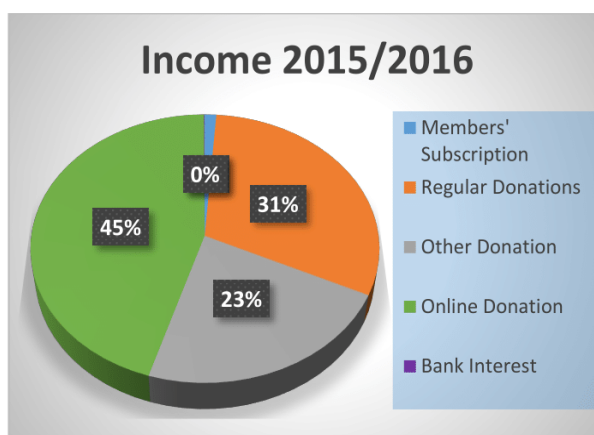
Income and Expenditure

Income generated in 2015/2016 and 2016/2017 financial year shown below. Significant improvement have been made in income from regular donation, online donation and other donation. Our largest source of income is given by public via online donation. In 2016/2017, we have doubled the income compare to 2015/2016. One of the area we are looking to make improvement is regular donation and increase our regular donor bases.

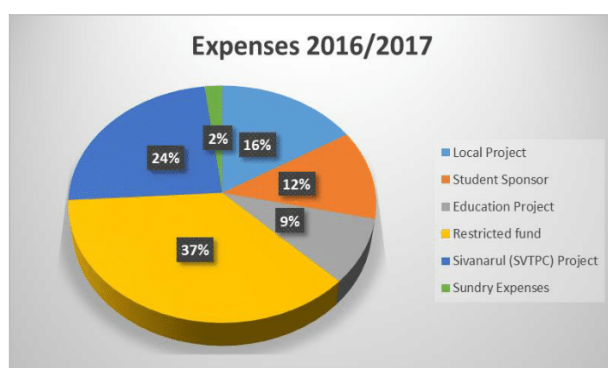
As all our staff are volunteers there is no staff cost however there a few unavoidable expenses such as company house return fee, postal, etc. Other than these small expenses, all income generated are spend towards to project and projected related cost.



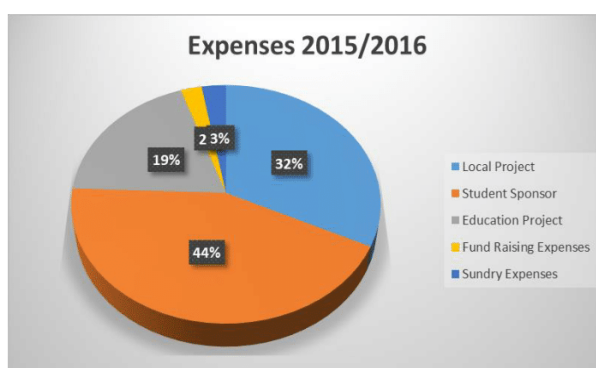
Income (summary)	2016/2017
Members' Subscription	£144
Regular Donations	£4,860
Other Donation	£10,579
Fund Raising Events	£11,732
Bank Interest	£20
Online Donations	£50,609
TOTAL	£77,944



Income (summary)	2015/2016
Members' Subscription	£360
Regular Donations	£9,443
Other Donation	£6,938
Online Donation	£13,817
Bank Interest	£21
TOTAL	£30,579



Expenses (summary)	2016/2017
Local Project	£6,665
Student Sponsor	£5,013
Education Project	£3,648
Restricted fund	£15,010
Sivanarul (SVTPC) Project	£9,805
Sundry Expenses	£839
TOTAL	£40,980



Expenses (summary)	2015/2016
Local Project	£10,048
Student Sponsor	£13,555
Education Project	£6,000
Fund Raising Expenses	£750
Sundry Expenses	£869
TOTAL	£31,222

LOTUS CARING HANDS PROJECT UPDATE – 2017/2018



Vocational Training Centre (VTC)

VTC for women, providing 5 months long skill development training. Managed by NAHRO registered charity in Sri Lanka

Location: Kandawalai, Kilinochchi, Sri Lanka

Beneficiary: 23 Women

Cost: £3,000

Completion date: 29th January 2018

Status: Completed



University Student Sponsorship

Continuing with our sponsorship for students at higher education who are struggling to meet their needs.

Location: Jaffna University, Sri Lanka

Beneficiary: 4 students at final year of their degree

Cost: Rs 4,000/month/student



Employment & Development – Partnership with SVTP

Proceedings of £7,721 from ANTHI MAZHAI 1 and a further contribution of £2,279 from our regular donation kitty, £10,000 were funded for construction of a building to create employment opportunity and currently 4 women are employed.

Location: Periya-Paranthan, Kilinochchi, Sri Lanka

Beneficiary: 4 Women **Cost:** £10,000

Completion date: 29th January 2018

Status: Completed





Vocational Training Centre (VTC)

VTC for women, providing 6 months long skill development training.

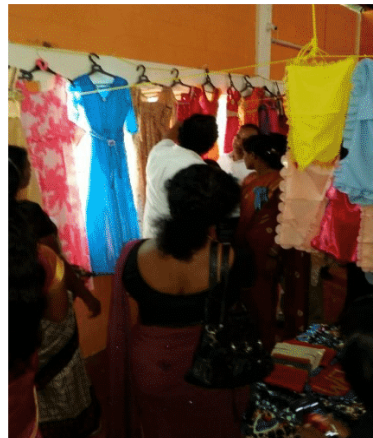
Location: Muhamalai, Kilinochchi, Sri Lanka

Beneficiary: 17 Women

Estimated cost: £3,200

Completion date: 17th April 2017

Status: Completed



Student sponsorship - Matara

With the help of a sponsor, LCH is supporting a family with 2 young students at high school

Location: Matara, Sri Lanka

Beneficiary: 2 students

Estimated cost: £35/per month

Status: on going



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set up an internal accounting system

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I was one of those children who was curious to find out what suffering could be endured by those children who were part of the Civil war in Sri Lanka due to no known fault of theirs. At a prime age of 9, I wrote to the then Prime Minister Gordon Brown straight after participating in a protest rally in London demanding Britain to take action to stop the Genocide against the innocent civilians in Sri Lanka. To my disappointment, all I received was a formal letter of acknowledgement from the Prime Minister's secretary.

Years ago, I was disturbed when I visited a village in Tamil Nadu where I saw a 10 year old waiter. Poverty made this boy to take up a job and compromise his studies made me realise the luxury I enjoyed in the UK. Further visits to orphanages during the same period distressed me even after my return to the UK.

A desire somewhere deep down in me which inspired me do something for them and I was fortunate to have interacted with **LCH** in 2013. I had the opportunity to help them at fund raising events. I was overwhelmed by the way in which the LCH members devoted their time to the noble cause of elevating the education level of the children who affected in the North and East of Sri Lanka, areas which were reverted to a level of backwardness in this modern era due to the Civil war.

The Zero administration costs of the committee members inspired me to see that life could be more meaningful by devoting some of one's precious time for the sake of the deprived. Their support for the deprived society executed in the most pragmatic way with its dealings exhibited clearly has fascinated me. They have over the years been able to extend their service to the other parts of Sri Lanka and the flood victims of Tamil Nadu.

MY CHARITY JOURNEY FOR BETTER EDUCATION

By **Vidyaah Sunthararajan**

Anthi Mazhai, February 2018

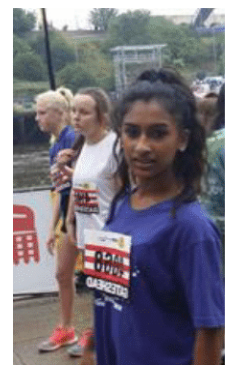


The Symbiotic recognition of each other enabled me to begin my journey in Charity at the age of 15. I organised a **sponsored Charity walk** few years ago along the Metropolitan Line from 'Chalfont and Latimer' to 'Harrow on the Hill' stopping at every station along the way.

I was able to motivate my peers to participate in this worthy walk. This was a milestone achievement for me. I would like to do something similar to this in a larger scale in the future globally.

The LCH members have been very supportive to my thoughts and have often encouraged my Charity work outside their horizon. I took part in the **Marlow Big Sleep out** held by the Wycombe Homeless connection with great support and encouragement from LCH's committee members.

LCH puts utmost faith in you and lets you work at your own pace, by giving you the liberty to Plan your strategy which ultimately aids a mutual goal. Last but not least, LCH is one of the very few charities I like working with because I know that 100% of the funds raised reaches those affected directly instead of being filtered through intermediary agents. I wish LCH the very best in all their future endeavours.



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INTRODUCTION:

Both “*Life time ISAs*” and “*Help to Buy ISA s*” are schemes designed to help first time buyers to save up a deposit for their first home. Both are available through banks and building societies. Now we shall look at both schemes briefly below

LIFETIME ISA:

From 6th April 2017 those who aged 18 to 39 can open a Lifetime ISA which can be used to save up for a first home or for retirement . It is a tax free wrapper that lets you put up to £4,000 in it every year. Any money you put in **will receive a 25% government bonus**. So if you put in £4,000 the government add £1,000 as a bonus. This means you will be able to invest up to **£128,000** between the age of 18 and 50 with the government bonus up to **£32,000**.

The main drawback with this kind of ISA is that if you withdraw the money before reaching the age of 60, for any reason other than to buy your first home, there will be a 25% early withdrawal charge and plus an additional 6.25% of the amount invested. For example , if you invest £2,000 , the government will add £500, giving you a total savings of £2,500. If you then decide to withdraw the money , the 25% penalty will be £625, leaving you with £1,875. Thus you will lose the government bonus plus an extra £125 (6.25%) out of the amount you originally invested.

The account holder will inform their ISA manager that a property is to be purchased and the funds will be paid direct to the solicitor.

Conditions – Lifetime ISA

- Funds can be withdrawn 12 months after opening the account
- The property must cost no more than £450,000
- The property should be located in UK
- It must be your only residence
- You cannot invest the money in buy to let properties

HELP TO BUY ISA

This scheme was introduced in the March 2015 budget. Under this scheme the government will add 25% to your savings, up to a maximum of £3,000 on savings of £12,000. If two people are buying together then you can have £6,000 of free cash from the government. Your solicitor or conveyancer should apply for your government bonus once the offer has been accepted.

HOW TO USE GOVERNMENT MONEY AS PART OF A DEPOSIT TO BUY YOUR FIRST HOME ?

MR. RAGURAJ DHARMARATNAM



(if you wait until the completion then it may be too late). Help to buy ISAs are available from 1st December 2015 to 30th November 2019, and the deadline to claim your bonus is 1st December 2030.

Conditions- Help to buy ISA

- You must be a first time buyer
- You must be aged 16 or over
- Buy a home worth up to £450,000 in London or £250,000 elsewhere in the UK
- You cannot have more than one Help to Buy ISA
- You cannot use it if you are going to rent out the property

CONCLUSION:

Some of the first time buyers may not be aware of these what I call “free cash deposit” schemes. As well as saving in a Lifetime ISA, it will be possible to open a Help to Buy ISA until 30th November 2019 and keep contributing until 30th November 2019. However, you will only be able to use the government bonus from one of the accounts to buy your first home.

If you have a Help to Buy ISA and Lifetime ISA you could, for example:

Use the Help to Buy ISA with the government bonus to buy your first home and keep your Lifetime ISA to save for retirement



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LOTUS CARING HANDS (LCH) in partnership with

SIVANARUL VOCATIONAL TRAINING & PRODUCTION CENTRE (SVTPC)

We promised in the **ANTHI MAZHAI 2017** that **LCH** is committed to work with **SVTPC** to construct a structure and take full cost to create potential employment opportunity. The total cost of the project was £10,000.00 with proceed of £7,721.86 from the **ANTHI MAZHAI 2017** plus contribution from our donors, we funded the full cost of the project.

Once again we have demonstrated our promise that **LCH** is willing to work with other organisation in equal terms to achieve a positive difference on ground. We are proud to announce the centre now employee 4 women from disadvantage background. Please read the message from **SVTPC**.



மே, உருத்திரபுரம் வீதம்,
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The aftermath of the civil war in Sri Lanka left a trail of disasters, leaving almost 30,000 widows under the age of 25, struggling to make a life with young children.

The recognition of the urgent need to provide employment for widows and physically challenged ladies of the North and East of Sri Lanka led to the birth of SVTPC (Sivanarul Vocational Training & Production Centre) in 2012. SVTPC is rooted the desire and passion to economically empower these women affected by the 2009 civil war and uplift their lives through creation of job opportunities . We are currently employing over 110 war affected women.

We firmly believe that the economic empowerment of the single women headed families is extremely crucial. Being employed not only gives them the livelihood but also enables them to educate their children.

SVTPC is a factory and a training centre producing about 32 products, including rice flour, Jaffna curry powder, raw chilli powder, turmeric powder and various spices. Many of our products are exported to countries such as UK, Switzerland & Australia. The model of the factory is that the profit gained is used for further expansion of the factory to create more job opportunities and able to generate educating funds to teach the disadvantaged.

We have a women's hostel built next to the factory (SVTPC). This provides shelter for war affected single women who face multiple challenges living alone. The hostel is designed to welcome women who are physically challenged. The proximity of the hostel to SVTPC also ensures that the residents of women hostel are able to undergo vocational training to support them in future.

We are very grateful to 'Lotus Caring Hand, UK', for providing SVTPC with a very spacious garment centre next to the hostel. This joint collaboration currently offers full time employment for 4 vulnerable women. It also offers training in sewing for physically challenged women living next door in the hostel. Since the demand for our garment products have increased locally, we are soon going to employ 2 more vulnerable women who need employment to support their children. Our garment products are sold/supplied to about 40 shops in Kilinochchi.

We would appreciate any help offered by the diaspora to employ many more vulnerable women in our rapidly growing social enterprise.

Thank you very much

Yours sincerely,

Dr J. Namasivayam, Trustee



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In summer 2017, I travelled to Sri Lanka with my family and spent a few days in the north part of the country and it was life changing for me in so many different ways. It made me to realise how lucky I am and how thankful I am for all the opportunities I get living here, in London, but there is no better feeling than going to my parents' home in Jaffna. Both my parents were brought up in Jaffna and the city can be messy, too humid and is nowhere near as developed as London but is just as beautiful.

Every year I donate all the gifts that I receive from friends and family for my birthday to the children in Sri Lanka who do not have the same chances in life that I do, in particular to Vaazhvaham. Vaazhvaham is situated in Jaffna and is the home for the visually impaired.

For the first time in 12 years, I was able to actually spend my birthday with the people there. It is such a difficult thing to try and describe because there is no other experience else like this one. Every single person there, from the 5 year olds to the university students, has a different story to tell. These people were probably the most inspiring people I have ever met and they give me the motivation to do so much more for my own community and home. They give me the motivation to do amazing things through my passion of dancing. They have made me realise how easy it is to take advantage of even the smallest things in life. It is so easy to take advantage of having your eyesight, your hearing or even having your two arms and two legs.

I am beyond grateful for being able to say that I had this experience and I know it is one that will stay with me for the rest of my life. It encouraged me to do something for the people there because of how truly amazing they are and it was so hurtful to see the struggles they go through on a daily basis.

I am thrilled to hear Lotus Caring Hands (LCH) has decided to raise funds

LIFE CHANGING EXPERIENCE

JAFFNA, SRI LANKA

By Kishnavi Vijayapalan

Anthi Mazhai, February 2018



.... through a music show, ANTHI MAZHAI, for Vaazhvaham and I am doing my bit by performing. Hopefully I can contribute to making the event a success and I hope you will all enjoy it. I also want to take this to opportunity to encourage as many people as I can to help with fundraising and contributing not only to Vaazhavaham but back to our home where there are people who deserve the chances that we exploit every day.

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INTRODUCTION:

There is one asset class which is the most undervalued on the planet right now. We are not talking about stocks or bonds or the housing market. It is not the Pound or Euro and this isn't the crypto market (Bitcoin). Currently hardly anyone is looking at this market, and it is a market that the crowd has given up on. I am talking about SILVER and it is the second widely used commodity in the world after oil.

DEMAND AND SUPPLY:

Expectations are that silver inventory levels may go down to zero in twenty years time due to high demand year by year. There are a number of uses for silver, it is now used in long life batteries, solar panels, photography, laptops, LED lights, media storage, smart phones, medicine, touch screens, nuclear reactors, wood preservation and the automotive industry to name a few.

TECHNICAL FACTORS (TA):

In addition to demand, lower inventory levels and fundamental factors, technical factors (such as looking at graphs to predict price movements) also play an important part in price movements. Major banks and hedge funds mainly use TA for their investment decisions.



THE UNDER VALUE ASSET ON THE EARTH RIGHT NOW !

MR. RAGURAJ DHARMARATNAM



CONCLUSION:

Silver is the only commodity in the world that is currently priced lower today than it was back in 1980. Based on the chart pattern you can see we are in the process of breaking out of a symmetrical triangle (blue and green lines). If the Silver price can break out \$18 then we can see every chance that it heads higher and I will not be surprised that it can break out of the all time highs of \$50 reached in 2011. Can the silver price move from the current price of \$17 to \$50 within a year ? Why not? Previously the price has moved from \$18 to \$50 within one year (May 2010 to April 2011).



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On behalf of the Trustees & Organising Team, we want to give a huge thanks to all our volunteers, sponsors, donors and rocking patrons for making Anthi Mazhai 2018 perhaps the most successful in our 2 years!

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We all know the Anthi Mazhai is one music show in February, but at its heart, it is ALL about the education projects in Sri Lanka, and without you, none of it would happen.

Also express our sincere thank you to sponsors who supported our magazine and we encourage our supporters, friends and families to do customs with these businesses and encourage them to support our next year event.



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