



**Phoenix India**  
**Charity Number 1040930**  
**Trustees Annual Report and Financial Review**  
**Year Ending 31<sup>st</sup> March 2021**

## **Reference and Administration**

### **Charity Details**

Phoenix India

Registered Charity Number: 1040930

Principal Address: Ivernia, Courthill Road, Rosemarkie, Ross-shire, IV10 8UE

### **Trustees**

Kenneth Alexander Hossack (Chair and Treasurer)

Yashoda Keshav Hossack

The Rev. Mrs. Ruth Angela Byworth

Fraser Clydesdale

### **Honorary Life Presidents**

Simon Byworth

Jean Byworth

## **Structure, Governance and Management**

- A declaration of trust was made on 1<sup>st</sup> September 1994. The constituted Trust was thereafter known as the charity **Phoenix India**.
- The Trust Deed, which was signed by the founding member trustees on 1<sup>st</sup> September 1994, is the governing document of Phoenix India.
- Trustees are appointed by a resolution of the Trustees recorded in the minutes and signed by the new trustee, and such record shall be conclusive evidence of his/her appointment.
- The number of trustees shall not be less than three or more than six. In the event of their number falling below three, such additional trustee or trustees shall be appointed as shall be necessary to make their number up to three.
- Three trustees shall form a quorum. A meeting of trustees at which a quorum is present shall be competent to exercise all or any of the powers and discretions vested on the trustees.
- The trustees shall elect any one of their number as Chair and shall determine the period for which he/she is to hold office. This shall normally be agreed at the Annual General Meeting.
- The Chair shall preside at all meetings of the trustees. If the Chair cannot attend then the remaining trustees may choose one of their number present to be chair of that meeting.
- Questions arising at any meeting shall be decided by a majority of votes. In the case of an equality of votes then the Chair shall have a second or casting vote.
- Minutes shall be kept of all trustee meetings and any such minutes shall be signed by the Chair of the next succeeding meeting.
- The trustees shall comply with their obligations to prepare annual statements of accounts for the charity, and for these accounts to be independently checked or audited and submitted to the Charity Commission along with the Annual Return.

## **Objectives and Activities**

The objects of the Trust as defined in the Trust Deed, dated 1<sup>st</sup> September 1994 are:

- To relieve poverty, sickness and the distress arising therefrom and to advance education, particularly but not exclusively of children, in the town of Nagpur, India and its surrounding areas.
- This is interpreted into Objectives, reviewed on a regular basis by the Trustees.
- To support and fund CRTDP in developing self-determination, education, health, housing, restoration of human rights and the personal development of rural tribal people, slum residents and women and children from both areas.
- To assist with emergency funding when lives are threatened.
- To meet these objectives, Phoenix India will require CRTDP to submit an annual report on completion of their work. Additionally, PHOENIX-India trustees will make periodic visits to CRTDP to carry out review audits of the work being funded.

## **Chair's Report**

The Covid-19 pandemic has continued to cause heartache and disruption throughout India, with the situation particularly difficult in the state of Maharashtra, in which Nagpur is situated. The very strict lockdown was maintained for a significant part of the year, restricting every part of society. During the first lockdown, Phoenix India set up a JustGiving campaign page and issued an appeal to all our supporters, friends and family. The response was utterly amazing. Within just a few days of starting the appeal we were able to buy and distribute 300 food parcels. We went on to achieve a total of £6,819, which was used to purchase and distribute a total of 720 food parcels. It also funded the purchase of hand sanitiser and enabled training for villagers and manufacture of face coverings. The face coverings were made by the staff and students of the DWCDI tailoring class, which had ceased operating as a result of the pandemic but was permitted to undertake this key activity.

The tough restrictions affected all the Phoenix India funded projects. Health camps, women's support groups, skill training, day care centres, water conservation, agriculture awareness training, landless labour and other village level meetings were all suspended as people were not allowed out of their homes and all modes of transport were prevented from operating. Government projects were also shut down, resulting in the temporary withdrawal of Government funding for CRTDP. During this period, CRTDP continued to manufacture face masks and endeavoured to distribute these along with hand sanitizer to villages within their catchment area.

As the lockdown in India relaxed, CRTDP was able to resume many of the regular, ongoing projects but it was a slow process as people were reluctant to interact due to the obvious concerns about being infected with the Covid-19 virus. Over the course of the past six months or so, things have improved considerably. CRTDP was awarded project extensions to two of the water conservation and agriculture awareness projects. Funding for self-help groups has also been awarded, which will allow CRTDP to manage the distribution of low interest loans to poor farmers for the purchase of seeds and fertiliser.

Village level meetings for landless awareness and rural development training, health camps and tailoring classes have all resumed. CRTDP is also working hard to re-establish the HIV/AIDS awareness and support project.

Many women in the town of Fetri, where BMPT is situated, and surrounding villages were working as helpers in restaurants, as domestic house cleaners and as farm workers but lost their jobs as a result of the lockdown. These women were left with no means of earning an income and were struggling to survive so approached CRTDP for help. They were invited to join the tailoring centre and received relevant training. After completing the training course, they started to take orders from their villages and are once more in a position to provide for themselves and their families. DWCDI is also helping some of the previously trained women to earn a living by allowing them to stitch clothes using the DWCDI sewing machines. There is a desire to obtain more admissions as time passes and the Covid-19 situation improves further. There are currently two teachers and training is normally at capacity. There is the potential to double the size of this project if two additional teachers could be funded, which would ensure the smooth running of the project and be a tremendous support to many poor women in the surrounding area.

The women's counselling centre project in the town of Khaparkheda, approximately 35km from Nagpur, was suspended only for a short period of time and was able to continue functioning by resolving cases through phone meetings rather than meeting in person. In recent months, the further easing of the lockdown restrictions has allowed the counselling centre to resume more fully. CRTDP are permitted to call a maximum of 10 people together in order to discuss and resolve disputes. There are two staff members working on this project, which has been in operation since 2011.

The counselling centre is operated within Khaparkheda police station, where family disputes are discussed and resolved by experienced social worker, Ms. Savita Fulzele. The client initially gives a detailed account of the problems that he or she is experiencing in the relationship. Savita then collates all the relevant information before notifying the partner and inviting them to a group counselling session. The counselling period culminates with the written agreement between all parties,

detailing the proposed resolution. This is followed up by a subsequent counselling session after six months to review how things are progressing. Savita also visits the client's home to ensure compliance with the contract. If the contract is violated by either party, the social worker can seek support from the local police or transfer the case to the court. Most of the cases that are handled in the centre are dealing with domestic violence, alcoholism, distrust, infidelity or blind faith. The ultimate objective is to resolve the problems encountered whilst saving the relationship.

Renovation work has been completed at Nagazari village, which included replacement of four toilets, two septic tanks, installation of a drinking water pipeline to the community centre and guest house and painting of the CRTDP buildings. These essential works were completed after the restrictions had been reduced and labour and materials were available.

The Mother and Child Care Centre at Yerangaon has also been fully renovated. The works, which included repairs to the Phoenix India funded building and compound wall and a complete re-painting of the establishment, has been extremely successful. The building has been renamed the Jussi Brodd School of Excellence, after the late Rev. Jussi Brodd, who was a great friend and benefactor to CRTDP. The centre provides care and education for around 30 children from the surrounding villages and is also a source of great support to the mothers.

At present there are 26 shops, including two banks and one ATM, rented out at the BMPT complex. In addition to this, the meeting hall is rented out for special occasions and Government training courses. During 2020-2021, after the Covid lockdown restrictions eased, two Government training workshops took place at BMPT, at which the delegates utilised the accommodation facilities. This all contributes to a substantial income for BMPT, which is used to supplement the financial support provided by Phoenix India.

CRTDP is currently running one children's day care centre located in the Dhobi Nagar slum area, which provides care for 25 children, between 9am and 2 pm, Monday to Friday. Parents are able to bring their children to the day-care centre and are then free to work or take care of personal matters. This provides much needed

respite for the busy women of the Dhobi Nagar area, and enables them to have financial independence by working. Furthermore, the teacher at the day-care centre, Mrs. Hafisa Sheikh, teaches the English alphabet, basic vocabulary, nursery songs, numbers, health care and good social skills.

In July we received news that many of the CRTDP staff had contracted the Covid 19 virus. The list of those affected included President Vimal Jadhav, Vice President Roshan David, Ruth David, Rani Bernard, and Director Santosh Pillai. Vimal became very ill and was hospitalised for several days. Thankfully, all made a full recovery, although it took some time for everyone to be back to full fitness. Many of the villages in which CRTDP work were also badly affected, with most villagers contracting the virus, some of whom tragically succumbed to the virus.

During lockdown, although the community health programme, health camps and associated activities were suspended, the CRTDP Community Nurse, Mangalabai Kadav, was able to visit rural areas, where she provided essential medication to more than 200 families. Sadly, Mangalabai suffered a stroke in August and has been rehabilitating since then, making a slow progress towards recovery.

In the lead up to Christmas, CRTDP undertook their annual distribution of blankets to the poorest and most needy people in the rural areas surrounding Nagpur. The distribution programme focused on the elderly, orphans and people with disabilities. The blankets were donated by Churches Auxiliary for Social Action (CASA). CASA has provided CRTDP with blankets for many years. At this time of year, a blanket can be a life saver, so this small gesture can make a huge difference in the lives of some of Nagpur's poorest and most vulnerable.

It wasn't possible for any trustee to visit Nagpur this year due to the ongoing Covid-19 situation. However, we have received regular updates from CRTDP, which has allowed us to remain informed with regard to the health and wellbeing of our friends and colleagues, as well as how the projects are progressing and developing..

As always, the trustees would like to extend our grateful thanks to all our supporters for their continued kindness and generosity. We would also wish to commend the love, dedication and conscientious selflessness of Vimal Jadhav, Santosh Pillai,



Roshan David and all the staff of CRTDP, DWCDI and BMPT, particularly during this extremely difficult pandemic period, as they work to alleviate poverty and the hardships suffered by some of the poorest and most destitute people in the Nagpur area of India.

Ken Hossack  
Chair.

## **Financial Review**

- We commenced the financial year on 1<sup>st</sup> April 2020 with £15,608 of funds.
- Regular donations of £16,869 were received and fundraising activities and other individual gifts contributed £3,432.
- In addition to this, exceptional individual gifts in relation to the Covid 19 appeal totalled a further £7,610.
- Gift Aid claims were submitted on nine months during the year, contributing a further £3,046 to an overall total income of £30,956. The remaining three months Gift Aid claims were processed in the subsequent financial year.
- Quarterly payments totalling £23,011 were made throughout the year.
- Exceptional payments totalling £6,819 were made in relation to the Covid 19 appeal.
- Exceptional one-off payment of £140 was made in relation to repairs to the trailer.
- Exceptional one-off payment of £324 was made in relation to repairs to the toilet blocks in Nagazari.
- Service charges in relation to the JustGiving account totalled £198.
- Money transfer charges totalled £75. There were no other administration costs.
- Total expenditure for the year was £30,568.
- We closed the financial year on 31<sup>st</sup> March 2021 with £15,997 of funds, an increase of £389 over the previous year.

## **Reserves Funding Policy**

In accordance with our Funding Policy the following funds are retained in the restricted account:

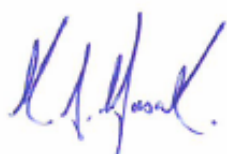
Description	Value
One quarter of annual committed giving	£5,640
CRTDP Staff emergency	£1,000
Emergency appeal (monsoon, crop failure)	£3,000
Total designated funds	£9,640

In May 2020, the sum of £1,500 was transferred from the current account to the restricted account, to retain £9,640 in accordance with the above funding policy.

Also, in May 2020, £5,720 was transferred from the restricted account to the current account to fund the Covid 19 relief appeal, reducing the balance of the restricted account to £3,920. The balance in the restricted account was returned to £9,640 once the JustGiving donations had been received.

## **Declaration**

Signed on behalf of the charity's trustees.

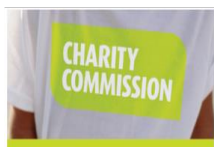


Kenneth Alexander Hossack

Chair and Treasurer

Phoenix India

23/01/2022



Charity Name Phoenix India	No (if any) 1040930
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## Receipts and payments accounts

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For the period from	Period start date 1st April 2020	To	Period end date 31st March 2021
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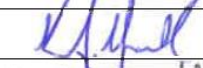

### Section A Receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	Last year to nearest £
<b>A1 Receipts</b>					
Regular Individual Donations	16,869			16,869	18,502
Tax Reclaim	3,046			3,046	4,333
Other Individual Gifts	3,432			3,432	2,479
Tax Reclaim	-			-	-
Exceptional Individual Gift Covid-19	7,610			7,610	-
Tax Reclaim				-	-
Bank Interest	-			-	-
				-	-
<b>Sub total</b>	<b>30,956</b>	<b>-</b>	<b>-</b>	<b>30,956</b>	<b>25,313</b>
<b>A2 Asset and investment sales, etc.</b>					
				-	
<b>Total receipts</b>	<b>30,956</b>	<b>-</b>	<b>-</b>	<b>30,956</b>	<b>25,313</b>
<b>A3 Payments</b>					
Quarterly payments to partner Indian Charity	23,011			23,011	26,684
Occasional grants to partner Indian Charity	465			465	1,500
Exceptional payment to partner Indian Charity Covid-19	6,819			6,819	-
Money transfer costs	75			75	75
Service Charges	198			198	-
Office costs	-			-	-
Travel costs	-			-	-
Publicity costs	-			-	-
Telephone costs	-			-	-
				-	-
<b>Sub total</b>	<b>30,568</b>	<b>-</b>	<b>-</b>	<b>30,568</b>	<b>28,259</b>
<b>A4 Asset and investment purchases, etc.</b>					
				-	
<b>Total payments</b>	<b>30,568</b>	<b>-</b>	<b>-</b>	<b>30,568</b>	<b>28,259</b>
<b>Net of receipts/(payments)</b>	<b>389</b>	<b>-</b>	<b>-</b>	<b>389</b>	<b>- 2,946</b>
<b>A5 Transfers between funds</b>				-	
<b>A6 Cash funds last year end</b>	<b>15,608</b>			<b>15,608</b>	<b>18,554</b>
<b>Cash funds this year end</b>	<b>15,997</b>	<b>-</b>	<b>-</b>	<b>15,997</b>	<b>15,608</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Deposit Accounts			
	Current Accounts	15,997		
	Petty Cash			
	<b>Total cash funds</b>	<b>15,997</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Ken Hossack	18/12/2021
		Ruth Byworth	18/12/2021



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Phoenix India

On accounts for the year  
ended

31<sup>st</sup> March 2021

Charity no  
(if any)

1040930

Set out on pages

1

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2021**.

Responsibilities and  
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~\*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

Signed:

Date:

09/01/2022

Name:

Patrick Joseph Ryan

Relevant professional  
qualification(s) or body  
(if any):

Member of the Institute of Engineers Ireland

Address:

22 Ryebank

Rosemarkie, Ross-shire

IV10 8XB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**