



Phoenix India
Charity Number 1040930
Trustees Annual Report and Financial Review
Year Ending 31st March 2022

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 1st 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 1st 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 1st 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 continued to cause suffering at the start of the year, with the state of Maharashtra being particularly affected by a second wave sweeping the country. At the peak of the situation, in May 2021, it was documented that over 60,000 people had died and there were more than 4 million confirmed cases. Vimal Jadhav, President of CRTDP, was one of the many who contracted Covid-19. She became very ill and was admitted to hospital twice, once in May and again in June. Thankfully she made a full recovery and was able to return to work at the end of June.

The resultant lockdown caused major disruption throughout the state of Maharashtra and CRTDPs ability to function was significantly compromised. The tough restrictions affected all of the Phoenix India funded projects including health camps, women's support groups, skill training, day care centres, water conservation, agriculture awareness training, landless labour and other village level meetings. By September, the successful rollout of the Covid vaccination programme had led to restrictions easing and the resumption of the ongoing projects.

One project that resumed very positively was the distribution of loans to Self Help Groups (SHGs), for the development of small businesses. CRTDP and DWCDI have been working with women's leadership groups and self-help groups for over 40 years. This has been made possible through the distribution of grants and, more recently, low interest loans through collaboration with two of India's leading financial institutions, ICICI (Industrial Credit investment Corporation of India) and NABFINS (NABARD Financial Services). NABFINS has provided low interest loans for several years, which CRTDP have been able to distribute to over 500 SHGs, allowing many poor people to start their own business. Due to the success of CRTDPs involvement in this project, ICICI agreed to finance another project which has distributed a total of Rs.97,000,000 to 283 women, allowing them to start a new business during the year. This has made a huge difference in the lives of some of Nagpur's poorest people, allowing them to provide for their families.

CRTDP re-established two of the water conservation and agriculture awareness projects. The NABFINS financial involvement has also enabled CRTDP to manage the distribution of low interest loans to poor farmers for the purchase of seeds and fertiliser. This has been particularly beneficial to mitigate the losses incurred by poor farmers when the monsoon fails or devastating rains destroy crops before they can be harvested, and farmers have to start again with no money to do so.

Village level meetings for landless awareness and rural development training, health camps and tailoring classes all resumed during the year.

The women's counselling centre at Khaparkheda police station, managed by experienced social worker, Ms. Savita Fulzele, continued to operate throughout the lockdown period, initially via phone calls and then through controlled environments, which ensured people were maintaining acceptable social distancing. As the restrictions were eased further, the centre was able to resume full functionality. Initial meetings with clients were reintroduced, which was followed up with subsequent counselling sessions to review how things were progressing. Savita was also able to visit clients' homes to ensure that all parties were complying with the agreed course of action. Despite the impact of the Covid-19 restrictions, CRTDP was able to deal with 121 cases during the course of the year, more than half of which were successfully resolved.

Nagazari village continues to be the rural headquarters for CRTDP, where it first started its work in 1980. CRTDP has a registered office, guest house, community hall and medical dispensary, which has been served by a community nurse. Tailoring classes have been conducted there for almost thirty years by one of CRTDP's longest serving employees, Mrs. Manorama Bhoge, who moved to Nagazari in 1994 to work for CRTDP along with her late husband, Arjun. Other activities in Nagazari have included poultry farming, goat rearing, cultivation of tree saplings for watershed projects and the manufacture of compressed earth blocks for low cost houses and toilets. Activities have been limited in recent years due to a lack of funding but Phoenix India will endeavour to continue to support these village projects as much as possible going forward.

CRTDP plan to renovate the Community Centre in the village of Mandwa, which is approximately five kilometres from Nagazari. During my first visit to India in 1995, Mandwa was the centre of several very successful watershed projects. At that time, two engineers stayed in the guesthouse and the community nurse visited regularly, dispensing medication and providing basic care. The CRTDP office has been empty for most of the time since the watershed projects came to an end. However, the office has been renovated and CRTDP hope to be able to cooperate with other NGOs to fully utilise it by implementing computer and tailoring skill development courses.

Following the renovation of the healthcare centre at Sheshnagar village, CRTDP have been conducting meetings to arrange the disbursement of Self-Help Group loans for local farmers and small scale businesses. In addition to this, the centre is being used to undertake social and health surveys in the village. There have also been health camps held to promote health care within the rural setting.

The Phoenix India funded Mother and Child Care Centre at Yerangaon was renamed the Jussi Brodd School of Excellence after the late Rev. Jussi Brodd, who was a great friend and benefactor to CRTDP. The school provides care and education for around 40 children from 10 surrounding villages. CRTDP rents out two rooms within the complex. This substantially funds the cost of running the 'Kindergarten', which is served by three dedicated teachers. This is the first school within the area where villagers feel they can easily enrol their children, who receive an invaluable early life education that would otherwise be unavailable locally. CRTDP have been trying to obtain government permission to start operating classes for older children.

CRTDP has been trying to revive the skill development classes at BMPT since prior to the Covid pandemic. With support from some government funding agencies, there has been some success in this regard. Three-day financial literacy courses were held, at which almost 600 youths gained an excellent fundamental knowledge of how to manage their finances.

Indian Space Research Organisation (ISRO) is a major constituent element of the Indian Government, Department of Space (DOS). It is India's foremost office in all

matters relating to space exploration, and the associated science and technological advances. As well as this, the organisation contributes to science and science education within the country in general and provides support to NGOs promoting science related education as part of their remit. In March 2022, CRTDP submitted a proposal to ISRO, for a three-month health care assistant training course. The proposal was accepted and CRTDP was able to provide training to 30 students from some of the poorest villages in the surrounding vicinity. The course, which was residential, provided training on various subjects including gynaecology, anatomy, physiology, public health, general surgical nursing and midwifery. The students also received practical experience at Mure Memorial Hospital in Nagpur, with which CRTDP has a long association of mutual cooperation. All the students passed the exam and 70% have already obtained positions in hospitals within the Nagpur area.

CRTDP have plans to expand the Fetri complex by constructing additional first floor accommodation. This will be financed by utilising rent from the 24 shops and two banks, which currently lease buildings from CRTDP. Once complete, the new accommodation will generate additional income for CRTDP, which can be utilised to develop existing and new projects and improve terms, conditions and benefits for the loyal and conscientious staff.

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 programme focused on distributing 250 blankets to the elderly and people with disabilities in the villages of Nagazari, Mandwa, Katangdhara and Kanholibara. The blankets were donated by Churches Auxiliary for Social Action (CASA), which has provided CRTDP with blankets for many years. During the winter months, a blanket 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 during the year unfortunately. 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. My wife and fellow trustee, Yashoda, plan to return to Nagpur in July 2023 with our three

daughters. We are very much looking forward to reuniting with family and friends after an almost four-year absence.

We were deeply saddened to hear of the passing of Phoenix India Life President, Jean Byworth, on 28th November 2022. Jean, along with her husband, Simon, visited Nagpur in the late 1980's and early 1990's. They were so moved by the difficulties being endured by the poor people whom they met, and heartened by the tremendous work being done by CRTDP to alleviate this, that they decided they must do something to help. They met with some friends and, together, they formed Phoenix India, which was formally constituted on 1st September 1994. Jean was instrumental in the development of the charity and the projects it has supported since its inception. Jean returned to Nagpur with Simon numerous times over the intervening years. She had a special affinity for the work being done by DWCDI and a real empathy for the destitute women and children who were being supported. She was loved, respected and held in the highest esteem by all those who knew her. CRTDP have created a memorial hall, dedicated in Jean's memory. As you enter the hall, there is remembrance stone at the doorway. The message is clearly heartfelt and indicative of how Jean was perceived, referring to her simply as 'Mother of the Destitute'.

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 1st April 2021 with £12,077 of funds.
- Regular donations of £16,015 were received.
- Other individual gifts contributed £6,007. This included the sum of £4,636.55 received from Solicitors Mackintosh and Wylie, which was in relation to the residue of the estate of the late Violet Barr. Phoenix India received the interim payment of £7,500 from her estate in June 2009.
- Donations of £3,412 via JustGiving were received.
- Gift aid claims were submitted on eight months during the year, contributing a further £3,592 to an overall total income of £29,026.
- Quarterly payments totalling £15,100 were made throughout the year. Only three Payments were made during 2021/22 as the first quarterly grant was processed in March 2021 and, thereby, in year 2020/21.
- No exceptional one-off payments were made during 2021/22.
- Service charges in relation to the JustGiving account totalled £216.
- Money transfer charges totalled £45. There were no other administration costs.
- Total expenditure for the year was £15,361.
- Net funds have increased by £13,664 to £29,661. This is artificially high due to the receipts from the Violet Barr estate, JustGiving donations and one less quarterly grant payment being made in financial year 2021/22.

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 December 2021, the sum of £5,720 was transferred from the current account to the restricted account, to retain £9,640 in accordance with the above funding policy. This was to return the sum of £5,720 which had been transferred from the restricted account to the current account in May 2020 to fund the Covid 19 relief appeal. It was agreed that this transfer back to the restricted account would be done once all the Covid Appeal JustGiving donations had been received.

Declaration

Signed on behalf of the charity's trustees.



Kenneth Alexander Hossack

Chair and Treasurer

Phoenix India

28/01/2023



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

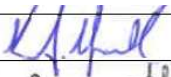

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For the period from	Period start date 1st April 2021	To	Period end date 31st March 2022
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Section A Receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	Last year to nearest £
A1 Receipts					
Regular Individual Donations	16,015			16,015	16,869
Tax Reclaim	3,592			3,592	3,046
Other Individual Gifts	6,007			6,007	3,432
Tax Reclaim	-			-	-
JustGiving Individual Gifts	3,412			3,412	7,610
Tax Reclaim				-	
Bank Interest	-			-	-
				-	
Sub total	29,026	-	-	29,026	30,956
A2 Asset and investment sales, etc.				-	
Total receipts	29,026	-	-	29,026	30,956
A3 Payments					
Quarterly payments to partner Indian Charity	15,100			15,100	23,011
Occasional grants to partner Indian Charity	-			-	465
Exceptional payment to partner Indian Charity Covid-19	-			-	6,819
Money transfer costs	45			45	75
Service Charges (JustGiving)	216			216	198
Office costs	-			-	-
Travel costs	-			-	-
Publicity costs	-			-	-
Telephone costs	-			-	-
				-	
Sub total	15,361	-	-	15,361	30,568
A4 Asset and investment purchases, etc.				-	
Total payments	15,361	-	-	15,361	30,568
Net of receipts/(payments)	13,664	-	-	13,664	389
A5 Transfers between funds				-	
A6 Cash funds last year end	15,997			15,997	15,608
Cash funds this year end	29,661	-	-	29,661	15,997

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 £
B1 Cash funds	Deposit Accounts			
	Current Accounts	20,021	9,640	
	Petty Cash			
	Total cash funds	20,021	9,640	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B5 Liabilities	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	31/12/2022
			Ruth Byworth	31/12/2022



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Phoenix India

On accounts for the year
ended

31st March 2022

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 / 2022**.

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:

21/01/2023

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.