

REACHING THE UNREACHED

England & Wales · Charity number 1091295

Details

Other names RTU

Status Registered

Legal form Charitable company

Company number [04217700](#)

Registered 2002-03-21

Register [View on the Charity Commission register](#)

Contact

Address 16 Glasshouse Studios
Fryern Court Road
Fordingbridge
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Activities

Objects: TO RELIEVE POVERTY, ADVANCE EDUCATION AND PROTECT HEALTH AMONGST PERSONS LIVING IN DEVELOPING COUNTRIES (PARTICULARLY IN RESPECT OF REFUGEES AND THOSE LIVING IN RURAL AREAS)

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Classification

- **How:** Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** WORLDWIDE
- India

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£773,110	£702,770	£777,585	0
2024-03-31	£583,056	£639,831	£711,176	0
2023-03-31	£604,558	£651,947	£752,749	0
2022-03-31	£600,601	£500,201	£829,012	0
2021-03-31	£545,508	£430,262	£722,904	0

Trustees

Name	Role	Appointed
ANDREW GREGORY MOORE		2018-10-27
Alison Tomlinson		2025-11-15
BR JOHN MICHAEL DEENEY FSC		2014-11-15
Dr JAMES PLAYFAIR		
Dr THOMAS WILLIAMS		
Kenneth Brackenridge		2020-10-16
MARGARET DAVIES		2017-12-18
MAXWELL JOHN PHILBRICK		2012-12-03
SCOTT PRESTON		2012-07-02
Sean Blair Justin Henry		2021-10-09

REACHING THE UNREACHED

England & Wales - Charity number 1091295

Accounts

2025 ANNUAL REPORT



Annual report and financial statements for Reaching the Unreached
for the year ending March 2025

Registered charity no: 1091295
Company Registration No 04217700

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ADMINISTRATIVE DETAILS

Registered office	16 Glasshouse Studios, Fryern Court Road, Fordingbridge, Hants, SP6 1QX
Telephone	01425 657321
Email	info@rtu.org.uk
Web	www.rtu.org.uk



Independent Examiner	Jeremy Kitson, Prime Accountants, Corner Oak, 1 Homer Road, Solihull, B91 3QG
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Bankers	Unity Trust Bank, 9 Brindley Place, Birmingham, B1 2HB
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DIRECTORS AND OFFICERS

Reaching the Unreached in the UK (RTU-UK) is a company limited by guarantee (No 4217700) and has adopted the Memorandum and Articles of Association Model of the Charity Law Foundation. It was incorporated on 16th May 2001 and obtained charitable status on 21st March 2002 (Charity No 1091295). In 2002 it took over all of the operations of the unincorporated Charity of the same name established in 1983. The directors of the Charitable Company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. The trustees during the year and since the year end are as follows:

Amy Anderson	(resigned 24 November 2024)
Ian Brady	Chair and Executive Group Member
Kenneth Brackenridge	
Margaret Davies	Executive Group Member
John Deeney	
Sean Henry	Treasurer and Executive Group Member
Andrew Moore	
Max Philbrick	
James Playfair	Executive Group Member
Scott Preston	Safeguarding Lead and Executive Group Member
Thomas Williams	Vice Chair and Executive Group Member

CHAIR'S INTRODUCTION



Reaching the Unreached in India (RTU-I) has served the poorest rural communities in Theni and Dindigul Districts, north-west of the city of Madurai, in Tamil Nadu, South India for 47 years.

Since it was founded in 1978, RTU-I has been providing safe, loving homes for thousands of orphaned and abandoned children. Many of these children require expert support to recover from trauma, and through our funding, RTU-I employs highly trained counsellors, foster mothers, and teachers who help these children thrive in the secure environments of RTU's Children's Villages.

Education is a key focus of our work. Our support helps RTU, and other local partners provide extra tuition and specialised teaching for vulnerable children, both in their own schools and at local government schools. This additional support helps ensure that as many children as possible stay in full-time education, breaking the cycle of poverty that might otherwise trap them in adulthood.

Alongside this core work with children, our funding assists various rural development programmes. These initiatives, implemented by RTU and our other partners, offer hope for a better life to the most vulnerable local families and communities, particularly focussing on those with chronic illnesses, those with a disability, lone women/widows, children with grandparent carers and the elderly.

Most of the people we support come from Scheduled Castes (also known as Dalits) and other marginalised communities. Our work aims to address the systemic inequalities these groups face, providing opportunities for education and development that might otherwise be out of reach.

The ethos established by RTU's founder, Brother James Kimpton, of combining immediate practical solutions with long-term planning, guides our approach to all our partnerships in India. As a UK charity, we strive to embody this philosophy in our fundraising and support efforts.

This is my last year of being Chair of RTU in the UK and part of the trustee board as I retire to spend more time helping to review and develop one of RTU's key programmes. My successor, Margaret Davies, will be formally appointed at the AGM in November 2025 and I am happy in the knowledge that I will leave the UK charity in the very capable hands of her and the other trustees. It has been an incredibly rewarding experience, and I would like to thank all the trustees who have provided me with so much support over the years.

On behalf of the trustees, I also want to express our deepest gratitude to Father Antony Paulsamy, Director of RTU in India, and to the leaders and staff of all our partner organisations. Their on-the-ground work transforms the support we provide into real-world change.

To our UK-based supporters - individuals, church groups, charitable trusts and other organisations - your generosity is the lifeblood of our charity. Every donation, no matter the size, contributes to the life-changing work of RTU and our other partners in India.

As we reflect on the past year and look to the future, we remain committed to supporting initiatives that reach the unreached and transform lives across rural India. Thank you for being an essential part of this journey. Together, we are making a difference.

Ian Brady, Chair

The trustees are pleased to present their report for the year ended 31st March 2025.

AIMS AND OBJECTIVES

Charitable aims and objectives

The purpose of the Charity, as laid out in the Memorandum and Articles of Association, is to relieve poverty, advance education and protect health amongst people living in under-developed countries, particularly in respect of refugees and those living in rural areas.

The key objectives of the Charity are:

- to provide funding and other practical support to relieve poverty through working with local partners in South India where the trustees have confidence in the ethos and capabilities of the local management team, and where structures, policies and procedures are in place to ensure a high standard of service to beneficiaries.
- to raise funds, and maximise the funds available for beneficiaries, by ensuring that fundraising, management and administration costs are kept under control and provide value for money.
- to stimulate continuing, secure and long-term support for poverty relief through channels in South India, the international community and from UK supporters and institutions.



How RTU achieves its objectives

The Charity achieves its objectives primarily through the funding and support of a wide range of services at Reaching the Unreached in India (referred to in much of this report as RTU-I), a fully independent sister organisation located under the Palani Hills in the state of Tamil Nadu, South India, which was registered as a Society in 1978. We also provide support to other local partners undertaking similar work in South India, namely Jeevan Jyothi Hospice, Arogya Agam and the Rural Area Development Trust (RUADT).

RTU in India (RTU-I) is a highly successful and far-reaching grassroots organisation, providing a range of services in south India to empower some of the most marginalised and disadvantaged people from scheduled castes, and particularly focusing its services on children. It is a secular charity founded on Christian principles and it is fully inclusive, providing support to those in need irrespective of their background and faith.

RTU-I obtains direct funding from international grant-making organisations, together with donations from individuals, foundations, and corporates in India and overseas. It uses the money raised by the Charity in the UK to fund new initiatives and the ongoing provision of services not covered by other funding sources. The UK trustees work closely with RTU-I and have an in-depth knowledge of its work.

Achieving public benefit is a fundamental driver of the way the trustees approach their work. The trustees have due regard to guidance published by the Charity Commission on this and recognise that, as the actions to improve the lives of beneficiaries take place in India, they are required to adopt a particular approach to ensure that the funds devoted to achieving the Charity's objectives are used effectively.

The trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 with due regard to the public benefit guidance published by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The trustees work closely with RTU-I to provide strategic and fiduciary oversight and guidance. They have appointed an Executive Group of trustees responsible for the management of the Charity and the approval of unbudgeted expenditure up to an agreed limit. They also oversee communication between RTU and other partner NGOs in India.

The Executive Group holds meetings several times a year and reports to the trustees. Full trustee meetings are held twice a year. Day-to-day work is subcontracted to the UK Co-ordinator, Mo Houlden, with help from specialist freelancers as and when needed.

Recruitment, appointment and induction of trustees

The trustees regularly scrutinise the range of skills and experience the trustee board is able to offer. New trustees are appointed with this in mind to ensure the board has the appropriate range of expertise to meet the needs of RTU and its strategic aims.

The induction process for new trustees includes an information pack and briefings covering the Charity's history, finances, long-term strategies and governance arrangements, as well as the roles and responsibilities of trustees. New trustees are encouraged to make a visit to our partners in India within a year of their appointment.

Trustees serve an initial 10-year term on their first appointment, and then 5-year terms on any subsequent re-appointment(s). The Chair and other office-bearers are appointed for 5-year terms, which take precedence over (i.e. allow an extension of) a term as trustee.

During the year, the Chair announced his intention to resign as a trustee after 15 years to devote more time to a major review and development project with RTU-I. The two Vice Chairs undertook an individual review with all the trustees to look at the role of the Chair and, as a result, one of the existing trustees, Margaret Davies, has agreed to take on the role of Chair at the AGM in November 2025. A new Vice Chair has also been appointed.

In addition, two new trustees have attended trustee meetings as observers, and will also be formally appointed at the AGM in November 2025.

Risk review

Each year the trustees review and update the Charity's risk register, which identifies all the key perceived risks to the organisation and notes the actions required to mitigate these risks. The last review took place in November 2024. The trustees are satisfied that the Charity has addressed the major risks it faces within the UK, and those of partner NGOs it funds, and that adequate operating systems and procedures are in place.

The trustees are confident that the financial procedures and accountancy standards of the Charity's partners are of the highest standard, and that anti-fraud and corruption measures are strictly adhered to. The Treasurer reports on invested reserves, cashflow and exchange rate movements at each trustee meeting and makes recommendations as appropriate.

Other risks are mitigated by matching the Charity's vision and objectives to those of RTU-I in India and the need of the people it serves; reviewing its governance and structure to ensure the board of trustees continues to be effective; ensuring RTU-I's safeguarding and anti-bribery policies and procedures, and those of the other local partners we fund in India remain fit for purpose.

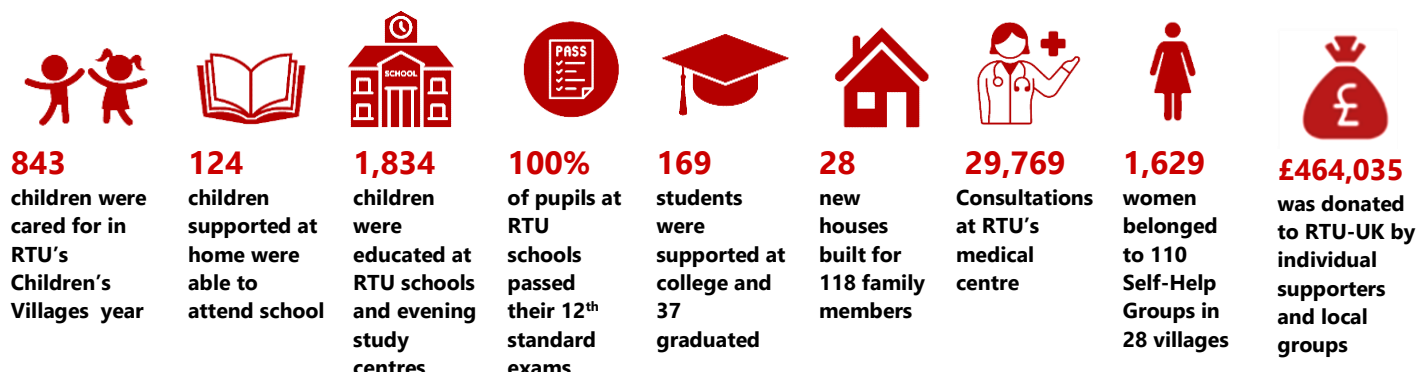
The trustees are in close contact with RTU-I and with other local partners. The Director of RTU in India, Father Antony Paulsamy, regularly attends online meetings and the trustees visit India to monitor the projects of all our local partners. There were three visits by trustees during the year.

Related Parties

Transactions involving trustees are detailed in note 5. There were no other dealings with related parties during the year that are required to be disclosed in these accounts.



REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS



RTU's work in India

RTU-I works tirelessly to improve the lives of the most disadvantaged people, especially children, living in the poorest rural areas of South India. Many of the people it helps are from scheduled castes (sometimes known as Dalits or untouchables) and tribal communities living in remote rural areas, reliant on daily wage agricultural work. The low social status of these people means they are often marginalised, discriminated against and have difficulty accessing Government schemes and other support.

Children's Villages

Rooted in its origins in the late 1970s, when Brother James Kimpton established the first Children's Village for orphaned and abandoned children, RTU-I now has four Children's Villages. Younger children live in small family houses with 'foster' mothers. They receive a high-quality education at RTU-India's schools and counselling and free healthcare.

At around the age of 13, children move into single sex hostels, supervised by a warden, to give them greater independence as they grow up.



843 children and teenagers had a safe, loving home at RTU at year end



This year, RTU-I finished the replacement of 15 of the Children's Village houses at Sirumalar Children's Village built over a period of three years. The original village houses were old and needed a lot of maintenance. The new houses are a larger and have much updated bathroom and kitchen.

Education



Schools

The children who are in the care of RTU-I receive an excellent education at RTU's schools. There are six balwadies (pre-schools), three primary and middle schools and a higher secondary school. 1,478 children attended RTU-India's schools, including the children from the most disadvantaged families who all receive free uniforms, schoolbooks and nutritious school meals.

Pupils aspire to high academic standards leading to qualifications that enable them to enter further education and secure well-paid employment. The schools further enrich the children's lives with a wide range of extra-curricular activities including school parliaments, trips, sports days, exhibitions and competitions, and participation in district and state sports and dance events.

After completing the State 10th, 11th and 12th standard exams, students are funded to attend college and gain academic and professional qualifications, until they are able to support themselves and live independently. A scholarship scheme additionally helps the most able local children to enter further education.



1,478 children attended RTU's schools and 169 were supported to study at college

Educational outreach

Evening study centres



RTU runs eleven evening study centres in rural villages to lift the educational attainment of the most disadvantaged children who attend poor, rural government schools. Open five evenings a week and on Saturday afternoons, they are a quiet place to study, with teachers on hand to provide extra tuition and encouragement where needed. The children who use the centres also receive a nourishing snack and are given free school materials when they attend. Parents are encouraged to become involved in their children's learning.

Using play, songs and Tamil and English word games in their lessons, RTU's experienced teachers engaged the children in enjoyable activities that help them to feel secure and happy and help them with their homework.



356 children attended RTU's study centres

Mobile science laboratories

RTU-I's three mobile laboratories, run by six highly qualified science teachers, regularly visit poor rural government schools to provide pupils with invaluable hands-on science and technical experiments in line with the Tamil school curriculum. All the laboratory teaching uses the latest innovative materials and methods.



6,090 children at 96 government schools received practical science lessons

Mobile IT laboratory



In January 2025, RTU-I launched its first Mobile IT lab to bring digital skills to children in poor rural government schools to increase their educational opportunities and improve employment prospects. It currently visits 13 schools with laptops, and all the connectivity needed plus chairs and tables, and two specialist IT teachers deliver training to all the children in 8th standard over the whole of the academic year. As well as online safety, the course covers components of a PC, software and hardware, search engines, Word, Excel, and children are able to take a

recognised qualification at the end of the year.



731 children at 13 government schools received IT lessons from the mobile IT lab

Home Support scheme

RTU-I's Home Support scheme provides monetary assistance to some of the most disadvantaged local families, to help feed and clothe their children and send them to school.

In the most recent academic year, nearly all the children in families receiving Home Support and attending school passed their 10th standard exams (equivalent to GCSEs) and 12th standard exams (equivalent to A-levels).



124 children received assistance from RTU's Home Support scheme and were able to go to school

House building



In rural communities in South India, many poor families live in dangerous sub-standard housing, often at risk of fire, prone to vermin and easily damaged by monsoon rains. RTU-I's house building programme provides families living in low quality accommodation, with safe, secure housing. Widows/lone women, older people, people who are HIV+ or have a long-term health problem or disability are given priority.

All the doors, frames, windows, and roofs are concrete and are made at RTU's block construction plant. The houses are weather-proof to withstand the monsoon rains and also have a shady veranda for shelter from the extreme heat. Each house has a living room, kitchen area, and a toilet/washing area. Where possible, the homes also have an electricity supply. RTU has built over 9,000 homes.



28 families in 9 villages moved into a new home built by RTU benefitting 118 people including 60 children

Borewell drilling



Clean water is vital to protect community health and limit the incidence of water-borne diseases that can lead to malnourishment, disease and fatalities amongst young children. RTU's well-drilling programme provides people living in rural villages with reliable supplies of safe, clean water.



RTU-I drilled one new borewell benefitting 365 families and equipped them with electric pumps and water tanks

Health

RTU-I delivered free medical care and physiotherapy to over 24,000 people include children and vulnerable elderly people. Without RTU's clinics, services, and health outreach, many families and vulnerable individuals, especially children, those who are affected by HIV/AIDS, people with a disability, and many others with common but often devastating illnesses, would have no free access to the treatment and care they need.

RTU-I's Pushparani Medical Centre, Mobile Clinics and Physiotherapy Unit all provide access to medical treatment and ongoing care for vulnerable local people who cannot afford healthcare, even in remote rural areas.

In partnership with hospital doctors and the local Primary Healthcare Centre, RTU-I carries out regular general medical tests, dental check-ups and eye tests. It also runs 'health camps' in local villages, the Children's Villages, hostels, and schools, identifying common diseases and conditions and making referrals for further investigation and treatment.

Children receive immunisations and iron tablets, and fortified high-nutrition flour is given to those who are malnourished. Counselling is available to children to help them overcome issues like trauma and abandonment, that many of them have sadly experienced.

This year marked a significant milestone for RTU-I's health programme, with the opening of their rebuilt Pushparani Medical Clinic to replace the first basic building built over 50 years ago. It has state-of-the-art health facilities not usually available to people from the lowest castes, with a new physiotherapy suite, an onsite lab and a pharmacy. Commonly treated conditions include ear, nose and throat issues, infections, diarrheal diseases, tuberculosis, and wound dressings. People will receive physiotherapy, helping those with long-term disabilities such as cerebral palsy walk again, or supporting a stroke survivor return to work quicker, reducing the financial burden on their family.



There were 29,769 consultations at treated in RTU-I's medical centre

Women's empowerment

Self-Help Groups

RTU-I's women's empowerment programme provides services and resources for women in rural villages so that they can start their own Self-Help Groups. They are encouraged within the group structure to build economic independence and self-reliance, supported to set up their own income generating initiatives and micro-finance schemes and to work collectively to bring about positive change in their communities.



RTU also provides regular training for women on issues such as health awareness, enterprise, cattle-rearing, domestic violence, access to Government schemes and legal aid entitlement.



1,629 women were members of 110 RTU's Women's Self-Help Groups in 28 villages

Mobile tailoring training

RTU has three mobile training centres delivering accredited six-month tailoring courses to women living in rural villages. Once qualified, they are well-placed to earn a regular income and set up their own businesses so that they can become self-reliant and support their families independently. RTU-I has delivered training to over 3,000 women to date.



158 women from five villages completed one of RTU's tailoring training courses

Support for the elderly

RTU provides regular, nutritious food from its kitchen, and a pension for a number of older people living locally. Some have chronic, long-term illnesses such as TB or are cured leprosy patients who have been ostracised by their communities. RTU's practical support helps them to maintain their dignity and independence for as long as possible in later life.



81 vulnerable older people received direct support from RTU to help them retain their independence

In the last financial year, all the services at RTU were provided on a revenue budget of just INR 11.1 crore which, at year end exchange rates, is just over £1m. Further information about the work carried out, together with the RTU Annual Review and Financial Statements are available on our website at www.rtu.org.uk.

WORKING WITH OTHER ORGANISATIONS

Last year, the trustees were also delighted to be able to provide grants to three other local partner NGOs who have close links with RTU-I:

Jeevan Jyothi Hospice provides in-patient care for people who are HIV+ including children in RTU's care if they become ill or face a negative reaction to ART drug therapy. The Hospice is 25km from RTU and has 40 beds. Children stay at Jeevan Jyothi until they are well enough to return to their home in the Children's Villages. As well as providing a service for children and adults at the hospice, Jeevan Jyothi meets the needs of people with HIV in the surrounding villages and has an outpatient clinic and an extensive outreach programme, ensuring that people with HIV/AIDS maintain the drug therapy they need and receive good nutrition.

The Rural Area Development Trust (RUADT) supports children and young people with disabilities and their families, providing a range of services including special schools and rehabilitation centres. We support their vocational training programme, giving young adults with learning difficulties vital skills to enable them to earn a living, and also two village rehabilitation programmes, providing physiotherapy and support to people of all ages.



We also support their Self-Help Groups for the parents/carers of children with disabilities and provide training to help families improve their economic wellbeing and enable them to come together to support each other.

During the previous year, we were able to help RUADT purchase a plot of land to build a new special school for children with disabilities. Unlike their other special schools which are purpose-built, this school is currently being run by RUADT in a cramped rented building with no outdoor space following the closure of two other special schools in the area following safeguarding concerns. We are also helping to raise funding towards the construction of the new school which will start in the current financial year.

Arogya Agam is a rights-based organisation working in a different area of Tamil Nadu with the most disadvantaged people, including people living with HIV, tuberculosis and leprosy; women in prostitution, transgendered people, sexual minorities, children at risk and people with a disability.

During the year we helped submitted a successful application to The Mercury Phoenix Trust which provided funding for a two-year HIV awareness and prevention project. As a result, Arogya Agam has delivered training to 5,109 people in Tamil Nadu, distributed 41,745 condoms, and tested 1,837 people for HIV. They worked

with extremely vulnerable groups including young men engaging in non-heterosexual sex, young men who had run away from home, tribal communities, and people who are gay, bisexual and transgender.



WORKING WITH RTU IN INDIA

Governance

The trustees prioritise the provision of sufficient funding and support for RTU-I's work in India and those of our other partners. RTU is an independent organisation registered as a 'Society' in Tamil Nadu, and we have procedures here in the UK to ensure that formal arrangements are in place, particularly in respect of funding requests and their evaluation. Long historical links between our local partners, together with the personal involvement of the trustees over the years, has led us to being particularly proactive.

There is frequent communication and liaison between trustees and our partners online and through visits made to India. These trips are funded at the trustees' own expense and timed to coincide with RTU-I's Board Meetings and AGM, which we attend as an observer. This style of co-operation works well and ensures the trustees in the UK remain well-informed about developments and issues at RTU-I and our other partners, and are able to assure that our funding achieves the desired public benefit.

The relationships between the organisations are formalised in a Memorandum of Understanding which sets out the framework of the working relationship between the Charity in the UK and our partners in India and ensures clarity of roles and responsibilities on both sides.

The trustees also provide management and strategic support where appropriate and have been involved in developing policies at RTU, including safeguarding, discrimination in the workplace and other governance issues.

Safeguarding

The trustees take the issue of safeguarding extremely seriously and are committed to promoting the rights of children and vulnerable adults, including their right to be protected from harmful influences, abuse and exploitation. We have a safeguarding policy that is subject to frequent review and there are procedures in place to ensure that the same is true of the organisations we work with.

At RTU, a Home Management Committee operates involving senior RTU staff, the District Children Protection Officer, the President of the District Child Welfare Committee, the Government Medical Officer and other local officials, to oversee safeguarding issues in the Children's Villages and schools. This committee meets quarterly.

Regular training is used to increase awareness of the importance of safeguarding for both beneficiaries and staff, and to ensure any breaches of best practice are reported and addressed.



Fundraising in India

We in the UK and RTU-I have been working together for some years to build fundraising capacity at RTU, to implement a fundraising strategy and to increase in-country financial support. With the assistance of a Tamil-speaking consultant based in Chennai who is funded by the Charity and following a successful pilot, RTU is now in the sixth year of a project to target Indian foundations and corporate social responsibility (CSR) opportunities. New grants have been secured for capital projects and revenue funding has been obtained for RTU's schools.

BUILDING SUPPORT IN THE UK

The trustees are very grateful to all our loyal and highly-engaged supporters – individuals, churches, schools, and other organisations – who have made donations, organised fundraising events in their areas and acted as ambassadors in their churches, schools and communities to maintain awareness of RTU's work.

The majority of income received by the Charity last year was thanks to those who made regular donations or supported our child and student sponsorship schemes. Many donors also fundraise collectively through community initiatives and in memoriam contributions. These activities often succeed in raising enough money to pay for new houses and wells in their entirety.

Our supporters tend to be long-standing and loyal, reassured by our very strong links with RTU in India that their contributions are making a significant, direct difference on the ground.

Our income from individual supporters has decreased marginally this year, whilst our legacy income has increased considerably, and we have continued to see a steady growth in grants from new charitable trusts. The income from our supporters and grants from charitable trusts needs to be sustained and developed in the current year as the need for funds from our partners in India to enable them to run and develop their services is likely to increase.

PLANS FOR THE FUTURE

India continues to present a picture of stark contrasts. While emerging as one of the world's fastest-growing economies, with annual GDP growth of 6.5% to 7%, it grapples with inequality. There is an expanding middle class and significant urban migration. However, the benefits of this growth are unevenly distributed. People from scheduled castes or Dalits currently make up 25% of India's population and suffer from discrimination and disadvantage purely as a result of their birth. One in 25 of the world's population are Dalits.

India's achievements in space exploration, nuclear capabilities, and information technology stand in sharp contrast to persistent social challenges. The country is home to one-third of the world's malnourished children, with 44% of children under 5 underweight and 65% of deaths in children under 5 due to nutrition. 15% of people live below the official poverty line. Additionally, 11 million people are trapped in various forms of exploitation, the highest number in any country.

Gender inequality remains a critical issue, with India ranking 131st out of 146 countries in the UN Gender Inequality Index. Women face disparities in education, pay, healthcare access, and representation in political and social spheres. Literacy for women stands at 65% compared to 82% for men due to parents' perceptions that education for girls is a waste of resources as daughters eventually live with their husband's families. Discrimination against women also contributes to wage gaps, with women earning on average 64% of what their male counterparts earn.

Despite these challenges, numerous community-based organisations, such as the local partners that we work with, are working to support the most marginalised people. There has been greater investment in infrastructure, health and education by the Tamil Nadu State Government. However, in the remote rural villages where RTU works, large numbers of the rapidly increasing population continue to live in severe poverty.

RTU-I is the largest and most wide-reaching registered NGO in the area, and few of the well-recognised larger development agencies or overseas agencies work in the area where our local partners are based. RTU has good links with smaller NGOs and other stakeholders in the area, and there is huge potential to have a greater impact in collaboration with these and other organisations.

The main priorities for the Charity in the UK in the forthcoming year are:

- To make further progress in developing fundraising in the UK so that work with beneficiaries in India can continue and develop. An individual giving strategy is being rolled out and reviewed regularly, and the website continues to increase engagement and online giving. Looking to the future, there are opportunities to increase income from grant-makers and develop a deeper engagement with church and other community groups.
- To work with RTU-I to enable them to build and consolidate their own local fundraising capacity and become less reliant on income from overseas.
- To maintain and develop working relations with RTU-I and other local partners that we fund in India and to offer support in any ways that can add value to their work.



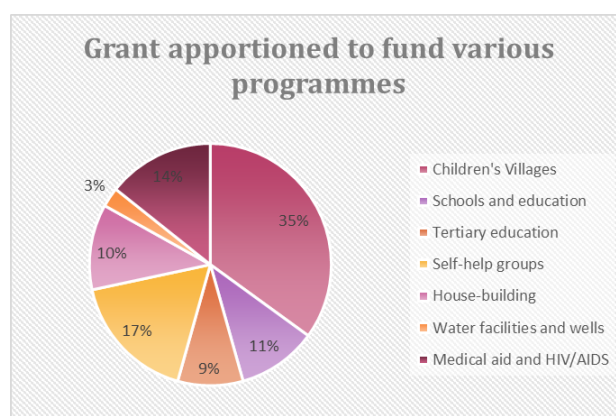
FINANCES, INVESTMENTS, AND RESERVES POLICY

Results for the year

Cash grants, donations and regular giving from supporters to the Charity in the UK have decreased slightly over the previous year and at the end of the year stood at £464,035 compared to £479,946. Legacy income showed a large increase, and grants from charitable trusts increased which meant that overall, income was up by £190,054 to £773,110.

RTU-UK has a Legacy Fund and has adopted a policy whereby, on receipt, a legacy is placed in the Fund with a planned but flexible drawdown depending on the nature and size of the legacy. We had considerable legacies in the last year which unexpectedly increased our reserves. Legacies received this year were to the value of £181,939 (2024: £10,469). The Legacy Fund brought forward was £145,985, and the carried forward balance is £236,283 which means that over £91,000 was utilised to cover grants to India.

A total of £577,860 (2024: £525,672) was transferred to our partners in India the year. This amount would have been much higher had it not been for the beneficial exchange rates. Of the grants, 11% (2024: 20%) was spent on schools and education; 35% (2024: 45%) on childcare and the Children's Villages; 9% (2024: 1%) on tertiary education to support children through college; 14% (2023: 6%) on healthcare and HIV/AIDS prevention and support; 17% (2024: 17%) on community development and women's Self-Help Groups; and 13% (2024: 12%) on housing and well-drilling. In addition, capital funding of £53,730 was granted for the building of two new Children's Village houses, and for the new medical centre building.



Although most of our funding goes to support RTU-I, £41,140 (2024: £14,716) was given to Jeevan Jyothi Hospice, £15,779 (2024: £30,584) to RUADT and £6,590 (2024: 0) to Arogya Agam.

The Statement of Financial Activities shows the operating results of the Charity for the year, and the Balance Sheet shows its state of affairs at 31 March 2025. The trustees consider this to be satisfactory a position from which to meet the Charity's commitments for the foreseeable future.

Currency fluctuations

The trustees follow the policy of committing funds each year to partner NGOs in Indian rupees (INR). This has simplified financial planning for our partners but has meant that we take the full exchange rate risk. As the strength of both sterling and INR has fluctuated, in some years our commitments have cost less than anticipated at the start of the year while in other years expenditure has been higher than planned. However, throughout the year, exchange rates were in the Charity's favour and have continued to rise throughout 2025 which has meant that it has cost less than anticipated to meet our INR commitments. The trustees mitigate risk by transferring funds at the best exchange rates, forward purchasing currency and taking regular advice. The trustees wish to maintain the practice of committing in INR to our partners, and do not currently see the need for any change.

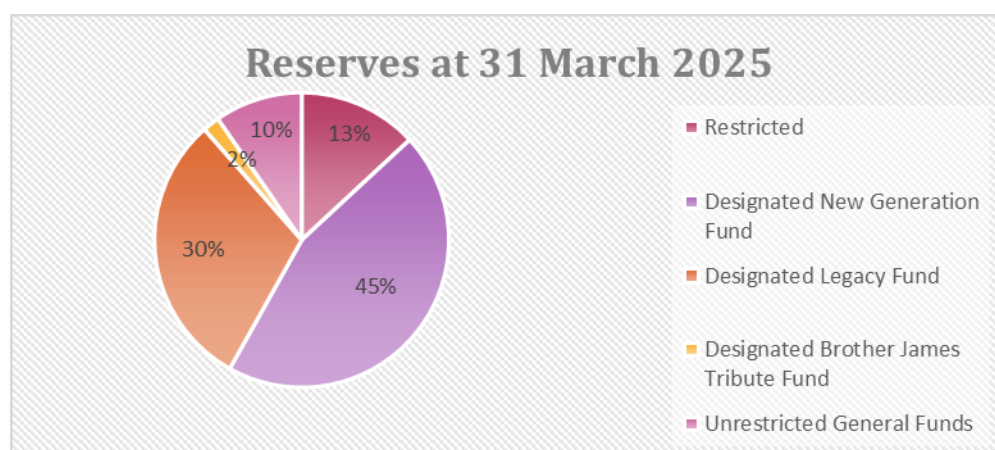
Reserves

The Charity's Reserves Policy is set to protect the work in India from the risk of disruption at short notice due to a lack of funds, whilst at the same time ensuring that we do not retain income for longer than required.

The Reserves Policy has been set to cover between six to twelve months of projected expenditure and is reviewed on a regular basis and adjusted as risk perceptions and other factors change. Central to the trustees' considerations in setting the policy is the responsibility to ensure that when a child enters the Children's Villages at RTU there is a safe, supportive, and stable environment that will allow the child to grow to maturity and lead an independent life. As this will need to be maintained for a significant number of years, the trustees have used nine years as the average period of commitment. The trustees have therefore set aside a designated fund for this called the New Generation Fund which is currently set at £350,000.

The trustees also want to maintain sufficient reserves to respond to any emergency needs in India, to help provide vital new services to the beneficiaries and to help our partners with capacity building.

The charity's unrestricted reserves not including the designated New Generation Fund at 31st March 2025 were £325,601 (2024: £211,790) which equates to 5.5 months running costs, based on our 2025/26 projected expenditure. Our total reserves increased by £66,409 in the financial year due to unexpected legacies of £181,939, which are designated in our Legacy Fund.



Free reserves at 31 March 2025 were £74,927 (2024: £50,068). The total funds held by the Charity were £777,585 (2024: £711,176), of which £101,984 (2024: £149,386) is held in restricted reserves, mainly for capital building projects.

Investment Powers

Under the Memorandum and Articles of Association, the trustees have the power to make any investment they see fit subject to taking advice from a specialist in the field. The reserves are invested with a view to maintaining their capital value in real terms and, if possible, to generate a return. Funds are invested in interest yielding accounts pending their being sent to India or put into special reserve.

In April 2010, trustees placed £150,000 on term deposits and £200,000 was placed with Brewin Dolphin for investment in bonds and equities. A further £50,000 was placed with Brewin Dolphin in 2023. The portfolio is managed on a diversified risk basis and this year its value increased from £332,417 at 31 March 2024 to £346,547 at 31 March 2025. In addition, it generated income of £16,073 (2024: £14,545). As these investments are held against long-term needs, fluctuations are to be expected, and the trustees do not intend to vary their policy in light of short-term fluctuations.



RESPONSIBILITIES OF THE TRUSTEES

The trustees (who are also directors of Reaching the Unreached for the purposes of company law) are responsible for preparing the trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

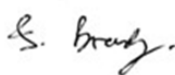
- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Registered office:
16 Glasshouse Studios
Fryern Court Road
Fordingbridge, Hants
SP6 1QX

Signed on behalf of the trustees:



Ian Brady - Chair

Approved by the trustees on 15 November 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts for the year ended 31st March 2025, which are set out on pages 21 to 33.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Jeremy Kitson FCA
Prime Chartered Accountants
Corner Oak
1 Homer Road
Solihull
West Midlands
B91 3QG

15 November 2025

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

Year to 31.03.2025				Year to 31.03.2024		
Note	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total</u> £	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total</u> £
Income from:						
Donations	198,738	265,297	464,035	198,899	281,047	479,946
Trusts and foundations	23,254	81,270	104,524	5,000	65,774	70,774
Legacies	181,939	-	181,939	10,469	-	10,469
Income from trading activities	6,539	-	6,539	7,322	-	7,322
Investments:						
Interest receivable	2 5,809	-	5,809	6,661	-	6,661
Investment income	2 10,264	-	10,264	7,884	-	7,884
Total income	<u>426,543</u> =====	<u>346,567</u> =====	<u>773,110</u> =====	<u>236,235</u> =====	<u>346,821</u> =====	<u>583,056</u> =====
Expenditure on:	3					
Raising funds						
Raising donations and legacies	22,233	-	22,233	16,798	-	16,798
Costs of trading activities	1,350	-	1,350	3,418	-	3,418
Investment management costs	3,316	-	3,316	3,088	-	3,088
Charitable activities	<u>142,262</u>	<u>533,609</u>	<u>675,871</u>	<u>158,691</u>	<u>457,836</u>	<u>616,527</u>
Total expenditure	<u>169,161</u> =====	<u>533,609</u> =====	<u>702,770</u> =====	<u>181,995</u> =====	<u>457,836</u> =====	<u>639,831</u> =====
Net gains/(losses) on investment assets	<u>(3,931)</u>	<u>-</u>	<u>(3,931)</u>	<u>15,202</u>	<u>-</u>	<u>15,202</u>
Net (expenditure)/income for the year	4 253,451	(187,042)	66,409	69,442	(111,015)	(41,753)
Transfers between funds	<u>(139,640)</u>	<u>139,640</u>	<u>-</u>	<u>(200,650)</u>	<u>200,650</u>	<u>-</u>
Net movement in funds	<u>113,811</u>	<u>(47,402)</u>	<u>66,409</u>	<u>(131,208)</u>	<u>89,635</u>	<u>(41,573)</u>
Reconciliation of funds						
Funds brought forward	<u>561,790</u>	<u>149,386</u>	<u>711,176</u>	<u>692,998</u>	<u>59,751</u>	<u>752,749</u>
Funds carried forward	<u>675,601</u> =====	<u>101,984</u> =====	<u>777,585</u> =====	<u>561,790</u> =====	<u>149,386</u> =====	<u>711,176</u> =====

All activities are of a continuing nature.

The statement of financial activities includes all gains and losses recognised in the year.

BALANCE SHEET AT 31 MARCH 2025

	<u>Notes</u>	<u>2025</u> £	<u>2024</u> £
FIXED ASSETS			
Tangible fixed assets	7	119	-
Investments	8	346,547	332,417
		<u>346,666</u>	<u>332,417</u>
CURRENT ASSETS			
Debtors	9	48,491	43,791
Cash at bank and in hand		398,912	352,884
		<u>447,403</u>	<u>396,675</u>
CREDITORS: Amounts falling due within one year	10	(16,484)	(17,916)
Net Current Assets		<u>430,919</u>	<u>378,759</u>
NET ASSETS		<u>777,585</u>	<u>711,176</u>
CHARITY FUNDS	12 & 13		
Restricted Funds		101,985	149,386
Unrestricted Funds			
Designated			
Brother James Tribute Fund		14,390	15,737
New Generation Fund		350,000	350,000
Legacy Fund		236,283	145,985
General		<u>74,927</u>	<u>50,068</u>
TOTAL CHARITY FUNDS		<u>777,585</u>	<u>711,176</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

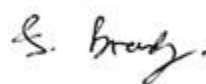
The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to companies, subject to the small companies' regime. This report was approved and authorised for issue by the trustees on and signed on their behalf by:



Sean Henry - Treasurer



Ian Brady - Chair

The notes on pages 24 to 33 form part of these financial statements.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2025

	<u>2025</u>	<u>2024</u>
	£	£
Cash flow from operating activities	51,510	(45,411)
	=====	=====
Cash flow from investing activities		
Interest received	5,809	6,661
Investment income received	10,264	7,884
Purchase of investments	(21,670)	(70,749)
Sale of investments	3,610	45,362
Investment management fees	(3,316)	(3,068)
Fixed asset additions	(179)	-
	-----	-----
Net cash flow from investing activities	(5,482)	(13,930)
	=====	=====
Net (decrease)/increase in cash and cash equivalents in the year	46,028	(59,341)
Cash and cash equivalents at the beginning of the year	352,884	412,225
	-----	-----
Total cash equivalents at the end of the year	398,912	352,884
	=====	=====
Cash and cash equivalents consist of:		
Cash at bank and in hand	398,912	352,884
	=====	=====
Reconciliation of net income to net cash flow from operating activities		
Net movement in funds	66,409	(41,573)
Depreciation	60	-
Interest receivable	(5,809)	(6,661)
Investment income	(10,264)	(7,884)
Investment management fees	3,316	3,088
(Gains)/losses on investment assets	3,930	(15,202)
(Increase)/ decrease in debtors	(4,700)	44,184
	-----	-----
(Decrease)/increase in creditors	(1,432)	(21,363)
	-----	-----
Net cash from operating activities	51,510	(45,411)
	=====	=====

NOTES TO THE ACCOUNTS TO 31 MARCH 2025

1 ACCOUNTING POLICIES

(a) Basis of Accounting

Reaching the Unreached (RTU-UK) is a registered charity in the United Kingdom, limited by guarantee and registered in England and Wales. The address of its principal office is given in the charity information on page 2 of these financial statements. The nature of the charity's operations and principal activities are given on pages 7-11 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The accounts have been prepared in sterling (£) which is also the functional currency of the entity.

(b) Going Concern

These financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

(c) Incoming Resources

Income is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled in the reporting period.
- Legacy gifts are recognised on a case-by-case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

- Donated facilities and donated professional services are recognised as income at their fair value when their economic benefit is probable, it can be measured reliably, and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.
- Investment income is earned through holding assets for investment purposes such as shares and term deposit accounts. It includes interest income which is recognised as it accrues, and dividend income which is recognised as the charity's right to receive payment is established.
- Income from grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under activities that aggregate all costs related to any particular activity. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties; it is probable that the settlement will be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds comprise costs incurred by the charity in the generation of donations and fundraising income.
- Expenditure on charitable activities include those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.
- Other expenditure represents those items not falling into the categories above.
- All categories of costs include both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

(e) Support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include premises costs, office costs, governance costs and administrative costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular activities, they have been allocated to expenditure on a basis which may be based on activity as represented by direct costs expended on that activity or based on a proportion of staff costs. The analysis of these costs is included in Note 3.

(f) Fund accounting

Funds held by the Charity are either:

- Unrestricted general funds – these are funds without specified purpose and are available as general funds.
- Designated funds – these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

- (iii) Restricted funds – these are funds which can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Transfers between funds are made to cover deficits on individual restricted funds and to recognise fixed assets acquired with restricted income, but with no further restriction on use, within unrestricted funds.

(g) Legacy Fund

The trustees have established a Legacy Fund into which any legacy received by the Charity will be placed on receipt. Transfers out of the fund to general funds are at the discretion of the trustees and will be made having regard to the charity's general policy on reserves.

(h) Investment Income

Material amounts of income arising from investments earmarked against any particular fund are added to that fund. Otherwise, income from investments is allocated to the general fund.

(i) Depreciation

Depreciation is calculated to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Office equipment - 33% straight line basis

(j) Foreign exchange

Transactions denominated in foreign currencies are initially translated into sterling at the exchange rates ruling at the date of the transactions. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are translated into sterling at the exchange rates ruling at the year end. Foreign exchange differences are dealt with in the income and expenditure account and allocated directly to activities where appropriate to do so.

(k) Fixed Asset Investments

Fixed asset investments are recognised initially at fair value which is normally the transaction price including transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

(l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(m) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity from the date of acquisition or opening of the deposit or similar account.

(n) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(o) Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

(p) Financial Instruments

The charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. These basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2 INVESTMENT INCOME

	<u>2025</u> £	<u>2024</u> £
Income from investments listed on a recognised stock exchange	10,264	8,376
Interest receivable	5,809	6,169
	-----	-----
	16,073	14,545
	=====	=====

3 TOTAL RESOURCES EXPENDED

See appendix A

4 NET INCOME/(EXPENDITURE) FOR THE YEAR

	<u>2025</u> £	<u>2024</u> £
This is stated after charging:		
Depreciation of tangible fixed assets	60	-
Independent examiner's remuneration	3,000	3,000
	====	====

5 TRUSTEES REMUNERATION AND EXPENSES

There were no employees during the year, nor the previous year.

The constitution forbids any trustee to be remunerated.

In 2025 2 trustees (2024: 2) had travel expenses of £454 (2024: £932) paid to them.

6 TAXATION

The company is a registered Charity and it is considered that its operations are conducted such that no taxation liability will arise.

7 TANGIBLE FIXED ASSETS

Office Equipment

£

Cost

<i>At 1 April 2024</i>	263
<i>Additions</i>	179
<i>At 31 March 2025</i>	442

=====

Depreciation

<i>At 1 April 2024</i>	(263)
<i>Charge for year</i>	(60)
<i>At 31 March 2025</i>	(323)

=====

Net Book Value

<i>At 31 March 2025</i>	119
-------------------------	-----

=====

<i>At 31 March 2024</i>	-
-------------------------	---

=====

8 FIXED ASSET INVESTMENTS

	£
Listed investments:	
Market value at 1 April 2024	332,417
Sales in year at market value	(4,619)
Additions in year at cost	21,670
Net increase on valuation at 31 March 2025	(2,921)

Carrying value (market value) at 31 March 2025	346,547
	=====
 Listed in the UK	 70,600
Listed outside the UK	275,947

	346,547
	=====

These investments are held primarily for an investment return.

9 DEBTORS

	<u>2025</u>	<u>2024</u>
	£	£
Gift aid recoverable	31,890	35,267
Currency forward purchased	9,571	2,071
Prepayments	5,783	5,103
Accrued income	1,247	1,350
	-----	-----
	48,491	43,791
	=====	=====

10 CREDITORS: Amounts falling due within one year

	<u>2025</u>	<u>2024</u>
	£	£
Trade creditors	4,778	20
Accruals	11,706	17,896
	-----	-----
	16,484	17,916
	=====	=====

11 CAPITAL

The company has no share capital being limited by guarantee. There are 11 members of the company each of whom has committed to contribute £1 in the event of the company being wound up. There is no one controlling party of the Charity.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

For the year ended 31 March 2025

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
	£	£	£
Tangible fixed assets	119		119
Investments	346,547	-	346,547
Debtors	48,491	-	48,491
Bank balances	296,927	101,985	398,912
Creditors	(16,484)	-	(16,484)
	-----	-----	-----
	675,600	101,985	777,585
	=====	=====	=====

Comparative for the year ended 31 March 2024

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
	£	£	£
Tangible fixed assets	-		-
Investments	332,417	-	332,417
Debtors	43,791	-	43,791
Bank balances	203,498	149,386	352,884
Creditors	(17,916)	-	(17,916)
	-----	-----	-----
	561,790	149,386	711,176
	=====	=====	=====

13 MOVEMENT IN FUNDS

Movement in Funds – for the year ended 31 March 2025

	<u>At 1 Apr</u> <u>2024</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 Mar</u> <u>2025</u> £
Restricted funds					
Administration	-	1,125	-	(1,125)	-
Childcare	-	151,468	(162,392)	10,924	-
Community buildings	66,563	24,320	(53,730)	-	37,153
Community Outreach & Self-Help Groups	-	30,377	(80,249)	49,872	-
Disability	-	75	(15,779)	15,704	-
Education	-	66,077	(49,406)	-	16,671
Housing	39,665	38,485	(53,075)	-	25,075
Medical	-	2,093	(66,359)	64,266	-
Tertiary education	22,528	31,327	(40,492)	-	13,363
Water resources	20,630	1,220	(12,128)	-	9,722
Total restricted funds	149,386	346,567	(533,610)	139,641	101,984
Unrestricted funds					
Designated funds					
Brother James Tribute Fund	15,737	3,787	(5,133)	-	14,391
Capacity and Contingency Fund	350,000	-	-	-	350,000
Legacy Fund	145,985	181,939	-	(91,641)	236,283
Total designated funds	511,722	185,726	(5,133)	(91,641)	600,674
General funds	50,068	240,817	(167,958)	(48,000)	74,927
Total unrestricted funds	561,790	426,543	(173,091)	(139,641)	675,601
Total funds	711,176	773,110	(706,701)	-	777,585
	=====	=====	=====	=====	=====

In the trustees' opinion, there were sufficient resources held to enable each fund to be applied in accordance with the restrictions imposed by donors.

Transfers of £139,641 (2024: £200,650) were made between unrestricted and restricted funds to cover deficits on restricted funds that cannot be recovered through future income on the projects concerned.

13 MOVEMENT IN FUNDS (continued)

Movement in Funds – comparative for the year ended 31 March 2024

	<i>At 1 Apr 2023</i>	<i>Incoming Resources</i>	<i>Outgoing Resources</i>	<i>Transfers</i>	<i>At 31 Mar 2024</i>
	£	£	£	£	£
Restricted funds					
Administration	-	1,125	-	(1,125)	-
Childcare	-	133,213	(180,963)	47,750	-
Community buildings	-	74,295	(25,732)	18,000	66,563
Community Outreach & Self-Help Groups	-	25,515	(69,555)	44,040	-
Disability	-	75	(16,443)	16,368	-
Education	-	5,664	(81,910)	76,246	-
Housing	36,340	44,873	(37,548)	(4,000)	39,665
Medical	-	33,251	(36,622)	3,371	-
Tertiary education	-	24,351	(1,823)	-	22,528
Water resources	23,411	4,459	(7,240)	-	20,630
Total restricted funds	59,751	346,821	(457,836)	200,650	149,386
Unrestricted funds					
Designated funds					
Brother James Tribute Fund	16,446	-	(709)	-	15,737
New Generation Fund	350,000	-	-	-	350,000
Legacy Fund	273,351	10,469	(60)	(137,775)	145,985
Total designated funds	639,797	10,469	(769)	(137,775)	511,722
General funds	53,201	225,766	(166,024)	(62,875)	50,068
Total unrestricted funds	692,998	236,235	(166,793)	(200,650)	561,790
Total funds	752,749	583,056	(624,629)		711,176

Purposes of Restricted Funds

Administration	To provide income to meet the Charity's UK running costs.
Childcare	To provide for orphaned and destitute children and young people in the Children's Villages.
Community buildings	To support the construction of school classrooms, nursery schools, hostels and other facilities.
Community Outreach	To provide assistance to destitute elderly or infirm people; to provide support for children in need in their home environment.
Self Help Groups	To support micro finance schemes to enable women to set up their own income generating initiatives.
Disability	To support services for disabled beneficiaries.

13 MOVEMENT IN FUNDS (continued)

Education	To support the education of the poorest children and villagers, through the provision of schools and evening study centres including meeting the costs of teachers' salaries.
Housing	To support the construction of low-cost village houses for homeless families.
Medical	To provide a medical clinic, including work with people who are HIV+ or have AIDS-related illnesses.
Tertiary education	To support young people through tertiary education or vocational training after completing school.
Water resources	To provide essential water supplies, especially through the drilling of borewells.

Purpose of Designated Funds:

Brother James Tribute Fund	This fund was previously called the Brother Lionel Fund and was established to provide a special fund available to James Kimpton, the founder of RTU in India, to allow him to exercise his discretion within the Objects of the charity to support initiatives of his choosing within RTU in India. On his death in October 2017, the trustees launched a Tribute Fund in his memory and transferred the existing funds from the Brother Lionel Fund into this new fund.
New Generation Fund	The New Generation Fund and other designated funds have been established in order to be able to commit to support any child brought into RTU's care for the full period of their dependency. The Fund has also been established to meet any emergency need in India and to invest in capacity building in our partner agencies and in the UK. That limit has currently been set at £350,000 by the trustees.
Legacy Fund	The Legacy Fund has been established for legacies received to allow a controlled release of funds to RTU in India and for planned programme developments.

14 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year to 31 March 2025 nor during the year to 31 March 2024 requiring disclosure in these financial statements.

REACHING THE UNREACHED

APPENDIX A (NOTE 3) TOTAL RESOURCES EXPENDED FOR THE YEAR ENDED 31 MARCH 2025

	<u>Basis of Allocation</u>	<u>Fundraising Costs</u> £	<u>Support for India</u> £	<u>Governance</u> £	<u>Total</u> £	<u>Year to 31.03.2024</u> £
Costs directly allocated to activities:						
Payments to project partners:						
(A) Reaching the Unreached of Village India (RTU-I):						
Core funding	Direct	-	-	-	-	-
Children	Direct	-	162,392	-	162,392	180,963
Community buildings	Direct	-	53,730	-	53,730	11,591
Community outreach	Direct	-	80,249	-	80,249	69,555
Educational programme	Direct	-	49,406	-	49,406	81,910
Housing	Direct	-	53,075	-	53,075	37,548
Medical programme	Direct	-	18,628	-	18,628	21,906
Tertiary education	Direct	-	40,492	-	40,492	1,823
Water resources	Direct	-	12,128	-	12,128	7,240
Total Gifts to Reaching the Unreached		-	470,100	-	470,100	412,536
(B) Payment to Project Partner Jeevan Jyothi	Direct	-	41,140	-	41,140	14,716
(C) Payment to Project Partner RUADT	Direct	-	15,779	-	15,779	30,584
(D) Payment to Arogya Agam	Direct	-	6,590	-	6,590	-
Total Grants Payable		-	533,609	-	533,609	457,836
Outgoing resources:						
Costs met for RTU India	Direct	-	44,251	-	44,251	67,836
Cost of raising funds	Direct	22,233	-	-	22,233	16,796
Costs of goods sold	Direct	1,350	-	-	1,350	3,418
Costs of supporter trips to India	Direct	-	-	-	-	-
Total Outgoing Resources		23,583	44,251	-	67,834	88,050
Support costs:						
Salaries and administration fees	Staff time	6,941	31,755	10,598	49,294	55,516
Premises costs	Staff time	2,174	2,108	1,493	5,775	4,656
Office costs	Staff time/Direct	18,454	6,914	777	26,145	8,447
Miscellaneous costs	Direct	2,079	3,213	40	5,332	1,189
Professional costs	Staff time/Direct	1,176	278	197	1,651	1,134
Communications costs	Direct	2,772	1,848	-	4,620	11,283
Travel costs	Staff time/Direct	191	(182)	66	75	2,363
Finance costs	Staff time/Direct	426	203	144	773	827
Governance costs	Staff time/Direct	136	131	4,079	4,346	5,439
Investment management costs	Direct	3,316	-	-	3,316	3,088
Total Support Costs		37,665	46,268	17,394	101,327	93,942
Total Costs before Governance cost allocation		61,248	624,128	17,394	702,770	639,830
Governance cost allocation	Usage	8,697	8,697	(17,394)	-	-
Total Costs		69,945	632,825	-	702,770	639,830

REACHING THE UNREACHED

APPENDIX A (NOTE 3) TOTAL RESOURCES EXPENDED COMPARATIVE FOR THE YEAR ENDED 31 MARCH 2024

	<u>Basis of Allocation</u>	<u>Fundraising Costs</u> £	<u>Support for India</u> £	<u>Governance</u> £	<u>Total</u> £	<u>Year to 31.03.2023</u> £
Costs directly allocated to activities:						
Payments to project partners:						
(A) Reaching the Unreached of Village India (RTU):						
Core funding	Direct	-	-	-	-	-
Children	Direct	-	180,963	-	180,963	147,268
Community buildings	Direct	-	11,591	-	11,591	11,052
Community outreach	Direct	-	69,555	-	69,555	55,174
Educational programme	Direct	-	81,910	-	81,910	75,157
Housing	Direct	-	37,548	-	37,548	47,837
Medical programme	Direct	-	21,906	-	21,906	25,391
Tertiary education	Direct	-	1,823	-	1,823	76,173
Water resources	Direct	-	7,240	-	7,240	4,273
Total Gifts to Reaching the Unreached		-	412,536	-	412,536	442,325
(B) Payment to Project Partner Jeevan Jyothi	Direct	-	14,716	-	14,716	23,193
(C) Payment to Project Partner RUADT	Direct	-	30,584	-	30,584	21,329
Total Grants Payable		-	457,836	-	457,836	486,846
		=====	=====	=====	=====	=====
Outgoing resources:						
Costs met for RTU India	Direct	-	67,836	-	67,836	69,967
Cost of raising funds	Direct	16,798	-	-	16,798	8,896
Costs of goods sold	Direct	3,418	-	-	3,418	1,825
Costs of supporter trips to India	Direct	-	-	-	-	6,894
Total Outgoing Resources		20,216	67,836	-	88,052	87,582
Support costs:						
Salaries and administration fees	Staff time	7,606	35,961	11,949	55,516	43,855
Premises costs	Staff time	1,753	1,699	1,204	4,656	2,664
Office costs	Staff time/Direct	4,743	3,234	470	8,447	10,946
Miscellaneous costs	Direct	239	949	1	1,189	278
Professional costs	Staff time/Direct	963	100	71	1,134	151
Communications costs	Direct	7,841	3,442	-	11,283	9,850
Travel costs	Staff time/Direct	438	1,815	110	2,363	1,684
Finance costs	Staff time/Direct	455	208	164	827	895
Governance costs	Staff time/Direct	108	105	5,226	5,439	4,419
Investment management costs	Direct	3,088	-	-	3,088	2,777
Total Support Costs		27,234	47,513	19,195	93,942	77,519
Total Costs before Governance cost allocation		47,450	573,185	19,195	639,830	651,947
Governance cost allocation	Usage	9,745	9,450	(19,195)	-	-
Total Costs		57,195	582,635	-	639,830	651,947
		=====	=====	=====	=====	=====

REACHING THE UNREACHED

England & Wales - Charity number 1091295

Accounts

2024 ANNUAL REPORT



Annual report and financial statements for Reaching the Unreached
for the year ending March 2024

Registered charity no: 1091295
Company Registration No 04217700

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ADMINISTRATIVE DETAILS

Registered office	16 Glasshouse Studios, Fryern Court Road, Fordingbridge, Hants, SP6 1QX
Telephone	01425 657321
Email	info@rtu.org.uk
Web	www.rtu.org.uk



Independent Examiner	Jeremy Kitson, Prime Accountants, Corner Oak, 1 Homer Road, Solihull, B91 3QG
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Bankers	Unity Trust Bank, 9 Brindley Place, Birmingham, B1 2HB
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DIRECTORS AND OFFICERS

Reaching the Unreached in the UK (RTU-UK) is a company limited by guarantee (No 4217700) and has adopted the Memorandum and Articles of Association Model of the Charity Law Foundation. It was incorporated on 16th May 2001 and obtained charitable status on 21st March 2002 (Charity No 1091295). In 2002 it took over all of the operations of the unincorporated Charity of the same name established in 1983. The directors of the Charitable Company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. The trustees during the year and since the year end are as follows:

Amy Anderson	
Ian Brady	Chair and Executive Group Member
Kenneth Brackenridge	
Margaret Davies	Executive Group Member
John Deeney	
Sean Henry	Treasurer and Executive Group Member
Andrew Moore	
Max Philbrick	
James Playfair	Executive Group Member
Scott Preston	Safeguarding Lead and Executive Group Member
Thomas Williams	Vice Chair and Executive Group Member

CHAIR'S INTRODUCTION



Reaching the Unreached in India (RTU) has served the poorest rural communities in Theni and Dindigul Districts, north-west of the city of Madurai, in Tamil Nadu, South India for 46 years.

Since it was founded in 1978, RTU has been providing safe, loving homes for thousands of orphaned and abandoned children. Many of these children require expert support to recover from early trauma, and through our funding, RTU employs highly trained counsellors, foster mothers, and teachers who help these children thrive in the secure environments of RTU's Children's Villages.

Education is a key focus of our mission. Our support helps RTU, and other local partners provide extra tuition and specialised teaching for vulnerable children, both in their own schools and at local government schools. This additional support helps ensure that as many children as possible stay in full-time education, breaking the cycle of poverty that might otherwise trap them in adulthood.

Alongside this core work with children, our funding assists various rural development programmes. These initiatives, implemented by RTU and our other partners, offer hope for a better life to the most vulnerable local families and communities, particularly focussing on those with chronic illnesses, those with a disability, lone women/widows, children with grandparent carers and the elderly.

All of the people we support come from Scheduled Castes (also known as Dalits) and other marginalised communities. Our work aims to address the systemic inequalities these groups face, providing opportunities for education and development that might otherwise be out of reach.

The ethos established by RTU's founder, Brother James Kimpton, of combining immediate practical solutions with long-term planning, guides our approach to all our partnerships in India. As a UK charity, we strive to embody this philosophy in our fundraising and support efforts.

On behalf of the trustees, I want to express our deepest gratitude to Father Antony Paulsamy, Director of RTU, and to the leaders and staff of all our partner organisations in India. Their on-the-ground work transforms the support we provide into real-world change.

To our UK-based supporters - individuals, church groups, and charitable trusts and other organisations - your generosity is the lifeblood of our charity. Every donation, no matter the size, contributes to the life-changing work of RTU and our other partners in India.

As we reflect on the past year and look to the future, we remain committed to supporting initiatives that reach the unreached and transform lives across rural India. Thank you for being an essential part of this journey.

Together, we are making a difference.

Ian Brady
Chair

The trustees are pleased to present their report for the year ended 31st March 2024.

AIMS AND OBJECTIVES

Charitable aims and objectives

The purpose of the Charity, as laid out in the Memorandum and Articles of Association, is to relieve poverty, advance education and protect health amongst people living in under-developed countries, particularly in respect of refugees and those living in rural areas.

The key objectives of the Charity are:

- to provide funding and other practical support to relieve poverty through working with local partners in South India where the trustees have confidence in the ethos and capabilities of the local management team, and where structures, policies and procedures are in place to ensure a high standard of service to beneficiaries.
- to raise funds, and maximise the funds available for beneficiaries, by ensuring that fundraising, management and administration costs are kept under control and provide value for money.
- to stimulate continuing, secure and long-term support for poverty relief through channels in South India, the international community and from UK supporters and institutions.



How RTU achieves its objectives

The Charity achieves its objectives primarily through the funding and support of a wide range of services at Reaching the Unreached in India (referred to in much of this report as RTU-I), a fully independent sister organisation located under the Palani Hills in the state of Tamil Nadu, South India, which was registered as a Society in 1978. We also provides support to other local partners undertaking similar work in South India, namely Jeevan Jyothi Hospice, Arogya Agam and the Rural Area Development Trust (RUADT).

RTU in India (RTU-I) is a highly successful and far-reaching grassroots organisation, providing a range of services in south India to empower some of the most marginalised and disadvantaged people from scheduled castes, and particularly focusing its services on children. It is a secular charity founded on Christian principles and it is fully inclusive, providing support to those in need irrespective of their background and faith.

RTU-I obtains direct funding from international grant-making organisations, together with donations from individuals, foundations, and corporates in India and overseas. It uses the money raised by the Charity in the UK to fund new initiatives and the ongoing provision of services not covered by other funding sources. The UK trustees work closely with RTU-I and have an in-depth knowledge of its work.

Achieving public benefit is a fundamental driver of the way the trustees approach their work. The trustees have due regard to guidance published by the Charity Commission on this and recognise that, as the actions to improve the lives of beneficiaries take place in India, they are required to adopt a particular approach to ensure that the funds devoted to achieving the Charity's objectives are used effectively.

The trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 with due regard to the public benefit guidance published by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The trustees work closely with RTU to provide strategic and fiduciary oversight and guidance. They have appointed an Executive Group of trustees responsible for the management of the Charity and the approval of unbudgeted expenditure up to an agreed limit. They also oversee communication between RTU and other partner NGOs in India.

The Executive Group holds meetings several times a year and reports to the trustees. Full trustee meetings are held three times a year. Day-to-day work is subcontracted to the UK Co-ordinator, Mo Houlden, with help from specialist freelancers as and when needed.

Recruitment, appointment and induction of trustees

The trustees regularly scrutinise the range of skills and experience the trustee board is able to offer. New trustees are appointed with this in mind to ensure the board has the appropriate range of expertise to meet the needs of RTU and its strategic aims.

The induction process for new trustees includes an information pack and briefings covering the Charity's history, finances, long-term strategies and governance arrangements, as well as the roles and responsibilities of trustees. New trustees are encouraged to make a visit to our partners in India within a year of their appointment.

Trustees serve an initial 10-year term on their first appointment, and then 5-year terms on any subsequent re-appointment(s). The Chair and other office-bearers are appointed for 5-year terms, which take precedence over (i.e. allow an extension of) a term as trustee.

Risk review

Each year the trustees review and update the Charity's risk register, which identifies all the key perceived risks to the organisation and notes the actions required to mitigate these risks. The last review took place in December 2023. The trustees are satisfied that the Charity has addressed the major risks it faces within the UK, and those of partner NGOs it funds, and that adequate operating systems and procedures are in place.

The trustees are confident that the financial procedures and accountancy standards of the Charity's partners are of the highest standard, and that anti-fraud and corruption measures are strictly adhered to. The Treasurer reports on invested reserves, cashflow and exchange rate movements at each trustee meeting and makes recommendations as appropriate.

Other risks are mitigated by matching the Charity's vision and objectives to those of RTU-I in India and the need of the people it serves; reviewing its governance and structure to ensure the board of trustees continues to be effective; ensuring RTU-I's safeguarding and anti-bribery policies and procedures, and those of the other local partners we fund in India remain fit for purpose.

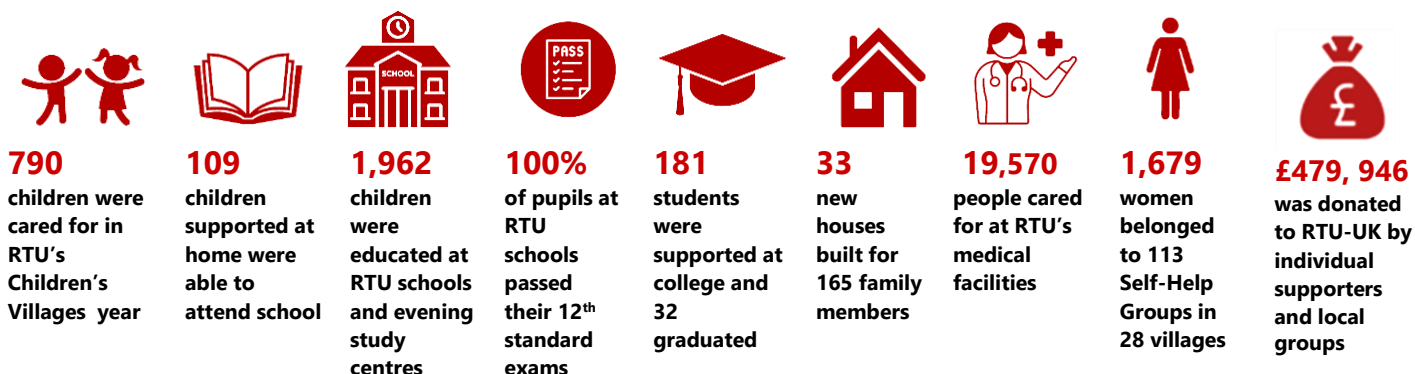
The trustees are in close contact with RTU-I and with other local partners. The Director of RTU in India, Father Antony Paulsamy, regularly attends online meetings and the trustees visit India to monitor the project of all our local partners. There were three visits by trustees during the year.

Related Parties

Transactions involving trustees are detailed in note 5. There were no other dealings with related parties during the year that are required to be disclosed in these accounts.



REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS



RTU's work in India

RTU-I works tirelessly to improve the lives of the most disadvantaged people, especially children, living in the poorest rural areas of South India. Many of the people it helps are from scheduled castes (sometimes known as Dalits or untouchables) and tribal communities living in remote rural areas, reliant on daily wage agricultural work. The low social status of these people means they are often marginalised, discriminated against and have difficulty accessing Government schemes and other support.

Children's Villages

Rooted in its origins in the late 1970s, when Brother James Kimpton established the first Children's Village for orphaned and abandoned children, RTU now has four Children's Villages. Younger children live in small family houses with 'foster' mothers, while teenagers have hostel-style accommodation that offers them more independence as they grow up.



790 children and teenagers had a safe, loving home at RTU

Education



Schools

The children who live at RTU receive an excellent education at RTU's schools. There are six balwadies (pre-schools), three primary and middle schools and a higher secondary school. Over 750 local children from disadvantaged families also attend, and receive free uniforms, schoolbooks and nutritious school meals.

Pupils aspire to high academic standards leading to qualifications that enable them to enter further education and secure well-paid employment. The schools further enrich the children's lives with a wide range of extra-curricular activities including school parliaments, trips, sports days, exhibitions and competitions, and participation in district and state sports and dance events.

After completing the State 10th, 11th and 12th standard exams, students are funded to attend college and gain academic and professional qualifications, until they are able to support themselves and live independently. A scholarship scheme additionally helps the most able local children to enter further education.



1,596 children attended RTU's schools and 181 were supported to study at college

Educational outreach

Evening study centres



RTU runs ten evening study centres in rural villages to lift the educational attainment of the most disadvantaged children who attend poor, rural Government schools. Open five evenings a week and on Saturday afternoons, they are a quiet place to study, with teachers on hand to provide extra tuition and encouragement where needed. The children who use the centres also receive a nourishing snack and are given free school materials when they attend. Parents are encouraged to become involved in their children's learning.

Using play, songs and Tamil and English word games in their lessons, RTU's experienced teachers engaged the children in enjoyable activities that help them to feel secure and happy and help them with their homework.



366 children attended RTU's study centres

Mobile science laboratories

RTU's three mobile laboratories, run by six highly qualified science teachers, regularly visit rural Government schools to provide pupils with invaluable hands-on experience of science and technical experiments. All the laboratory-based teaching uses the latest innovative materials and methods.



6,756 children at 104 Government schools received lessons from RTU's three mobile science laboratories



Home Support scheme

RTU's Home Support scheme provides monetary assistance to some of the most disadvantaged local families, to help feed and clothe their children and send them to school.

In the most recent academic year, nearly all the children in families receiving Home Support and attending school passed their 10th standard exams (equivalent to GCSEs) and 12th standard exams (equivalent to A-levels).



109 families received assistance from RTU's Home Support scheme and were able to send their children to school

House building



In rural communities in South India, many poor families live in dangerous sub-standard housing, often at risk of fire, prone to vermin and easily damaged by monsoon rains. RTU's house building programme provides families living in low quality accommodation, or who have lost their homes altogether, with safe, secure housing. Widows/lone women, older people, people who are HIV+ or have a long-term health problem or disability are given priority.

All the doors, frames, windows, and roofs are concrete and are made at RTU's block construction plant. The houses are weather-proof to withstand the monsoon rains and also have a shady

veranda for shelter from the extreme heat. Each house has a living room, kitchen area, and a toilet/washing area. Where possible, the homes also have an electricity supply. RTU has built over 9,000 homes.



33 families in 12 villages with 165 family members including 68 children moved into a new home built by RTU

Borewell drilling

Clean water is vital to protect community health and limit the incidence of water-borne diseases that can lead to illness and fatalities amongst young children. RTU's well-drilling programme provides people living in rural villages with reliable supplies of safe, clean water.



RTU drilled 3 new borewells and equipped them with electric pumps and water tanks



Health

Without RTU's clinics, services, and health outreach, many families and vulnerable individuals, especially children, those who are affected by HIV/AIDS, people with a disability, and many others with common but often devastating illnesses, would have no free access to the treatment and care they need.



RTU's Pushparani Medical Centre, Mobile Clinics and Physiotherapy Unit all provide access to medical treatment and ongoing care for vulnerable local people who cannot afford healthcare, even in remote rural areas.

In partnership with hospital doctors and the local Primary Healthcare Centre, RTU carries out regular general medical tests, dental check-ups and eye tests. It also runs 'health camps' in local villages, the Children's Villages, hostels, and schools, identifying common diseases and conditions and making referrals for further investigation and treatment.

Ongoing immunisation programmes and other activities further help to protect schools and the wider community against outbreaks of serious and contagious diseases.



19,570 people were treated in RTU's medical facilities

Women's empowerment

Self-Help Groups

RTU's women's empowerment programme provides services and resources for women in rural villages so that they can start their own Self-Help Groups. They are encouraged within the group structure to build economic independence and self-reliance, supported to set up their own income generating initiatives and micro-finance schemes and to work collectively to bring about positive change in their communities.



RTU also provides regular training for women on issues such as health awareness, enterprise, domestic violence, access to Government schemes and legal aid entitlement.



1,679 women were members of 113 RTU's Women's Self-Help Groups in 28 villages

Mobile tailoring training

RTU has three mobile training centres delivering accredited six-month tailoring courses to women living in rural villages. Once qualified, they are well-placed to earn a regular income and set up their own businesses so that they can become self-reliant and support their families independently.



189 women from five villages completed one of RTU's tailoring training courses

Support for the elderly

RTU provides regular, nutritious food from its kitchen, and a pension for a number of older people living locally. Some have chronic, long-term illnesses such as TB or are cured leprosy patients who have been ostracised by their communities. RTU's practical support helps them to maintain their dignity and independence for as long as possible in later life.



85 vulnerable older people received direct support from RTU to help them retain their independence

In the last financial year, all the services at RTU were provided on a revenue budget of just INR 934 lakhs which, at year end exchange rates, is approximately £900,000. Further information about the work carried out, together with the RTU Annual Review and Financial Statements are available on our website at www.rtu.org.uk.

WORKING WITH OTHER ORGANISATIONS

Last year, the trustees were also delighted to be able to provide grants to two local partner NGOs who have close links with RTU-I:

Jeevan Jyothi Hospice provides in-patient care for HIV+ people including children in RTU's care if they become ill or face a negative reaction to ART drug therapy. The Hospice is 25km from RTU and has 40 beds. Children stay at Jeevan Jyothi until they are well enough to return to their home in the Children's Villages. As well as providing a service for children and adults at the hospice, Jeevan Jyothi meets the needs of people with HIV in the surrounding villages and has an outpatient clinic and an extensive outreach programme, ensuring that people with HIV/AIDS maintain the drug therapy they need and receive good nutrition.

The Rural Area Development Trust (RUADT) supports children and young people with disabilities and their families, providing a range of services including special schools and rehabilitation centres. The trustees granted funding for the vocational training programme, giving young adults with learning difficulties vital skills to enable them to earn a living, and also to continue two of its village rehabilitation programmes, providing physiotherapy and support to people of all ages.



We also supported their Self-Help Groups which improves the economic wellbeing of the parents of RUADT's beneficiaries.

Arogya Agam is a rights-based organisation working in a different area of Tamil Nadu with the most disadvantaged people, including people living with HIV, tuberculosis and leprosy; women in prostitution, transgendered people, sexual minorities, children at risk and people with a disability. We will be working with them in the forthcoming year supporting their HIV awareness training.

WORKING WITH RTU IN INDIA

Governance

The trustees prioritise the provision of sufficient funding and support for RTU's work in India. RTU is an independent organisation registered as a 'Society' in Tamil Nadu, and we have procedures here in the UK to ensure that formal arrangements are in place, particularly in respect of funding requests and their evaluation. Long historical links between the two organisations, together with the personal involvement of the trustees over the years, have led us being particularly proactive.

There is frequent communication and liaison between trustees and RTU online and through visits made to India. These trips are funded at the trustees' own expense and timed to coincide with RTU's Board Meetings and AGM, which we attend as an observer. This style of co-operation works well and ensures the trustees in the UK remain well-informed about developments and issues at RTU, and are able to assure that its funding achieves the desired public benefit.

The relationship between the two organisations is formalised in a Memorandum of Understanding which sets out the framework of the working relationship between the Charity in the UK and RTU in India and ensures clarity of roles and responsibilities on both sides.

The trustees also provide management and strategic support where appropriate and have been involved in developing policies at RTU, including safeguarding, discrimination in the workplace and other governance issues.



Safeguarding

The trustees take the issue of safeguarding extremely seriously and are committed to promoting the rights of children and vulnerable adults, including their right to be protected from harmful influences, abuse and exploitation. We have a safeguarding policy that is subject to frequent review and there are procedures in place to ensure that the same is true of the organisations we work with.

At RTU, a Home Management Committee operates involving senior RTU staff, the District Children Protection Officer, the President of the District Child Welfare Committee, the Government Medical Officer and other local officials, to oversee safeguarding issues in the Children's Villages and schools. This committee meets quarterly. Regular training is used to increase awareness of the importance of safeguarding for both beneficiaries and staff, and to ensure any breaches of best practice are reported and addressed. During the year, RTU conducted a wide-ranging review of safeguarding.

Fundraising in India

We in the UK and RTU have been working together for some years to build fundraising capacity at RTU, to implement a fundraising strategy and to increase donations from within India. With the assistance of a Tamil-speaking consultant based in Chennai who is funded by the Charity and following a successful pilot, RTU is now in the fifth year of a project to target Indian foundations and corporate social responsibility (CSR) opportunities. New grants have been secured for capital projects and revenue funding has been obtained for RTU's schools.

BUILDING SUPPORT IN THE UK

The trustees are very grateful to all our loyal and highly-engaged supporters – individuals, churches, schools, and other organisations – who have made donations, organised fundraising events in their areas and acted as ambassadors in their churches, schools and communities to maintain awareness of RTU's work.

The majority of income received by the Charity last year was thanks to those who made regular donations or supported the child and student sponsorship schemes. Many donors also fundraise collectively through community initiatives and in memoriam contributions. These activities often succeed in raising enough money to pay for new houses and wells in their entirety.

Our supporters tend to be long-standing and loyal, reassured by our very strong links with RTU in India that their contributions are making a significant, direct difference on the ground.

The previous year, world events beyond our control caused total donation values from individual givers to decrease in comparison to previous years, a trend that was replicated across the third sector. However, our income from individual supporters has risen this year, and while our legacy income has fallen considerably, we continue to see a steady growth in small grants from new charitable trusts. The increase in donations from our supporters and grants from charitable trusts needs to be sustained and developed in the current year as the need for funds from our partners in India to enable them to run and develop their services is likely to increase.

PLANS FOR THE FUTURE

India continues to present a picture of stark contrasts. While emerging as one of the world's fastest-growing economies, with annual GDP growth of 5% to 7%, it grapples with inequality. There is an expanding middle class and significant urban migration. However, the benefits of this growth are unevenly distributed.

India's achievements in space exploration, nuclear capabilities, and information technology stand in sharp contrast to persistent social challenges. The country is home to one-third of the world's malnourished children, with 15% of its population undernourished and 21% living below the official poverty line. Additionally, 18.3 million people are trapped in conditions of modern slavery.

Gender inequality remains a critical issue, with India ranking 127th out of 146 countries in the UN Gender Inequality Index. Women face disparities in pay, healthcare access, and representation in political and social spheres.

Despite these challenges, numerous community-based organisations, such as the local partners that we work with, are working to support the most marginalised people. There has been greater investment in infrastructure, health and education by the Tamil Nadu State Government, but there is little evidence of this in the remote rural villages where RTU works, and large numbers of the rapidly increasing population continue to live in severe poverty.

RTU is the largest and most wide-reaching registered NGO in the area, and few of the well-recognised larger development agencies or overseas agencies work in the area where RTU and our other local partners are based. RTU has good links with smaller NGOs and other stakeholders in the area, and there is huge potential to have a greater impact in collaboration with these and other organisations.

The main priorities for the Charity in the UK in the forthcoming year are:

- To make further progress in developing fundraising in the UK so that work with beneficiaries in India can continue and develop. An individual giving strategy is being rolled out and reviewed regularly, and the website continues to increase engagement and online giving. Looking to the future, there are opportunities to increase income from grant-makers and develop a deeper engagement with church and other community groups.
- To work with RTU to enable them to build and consolidate their own local fundraising capacity and become less reliant on income from overseas.
- To maintain and develop working relations with RTU and other local partners that we fund in India and to offer support in any ways that can add value to their work.



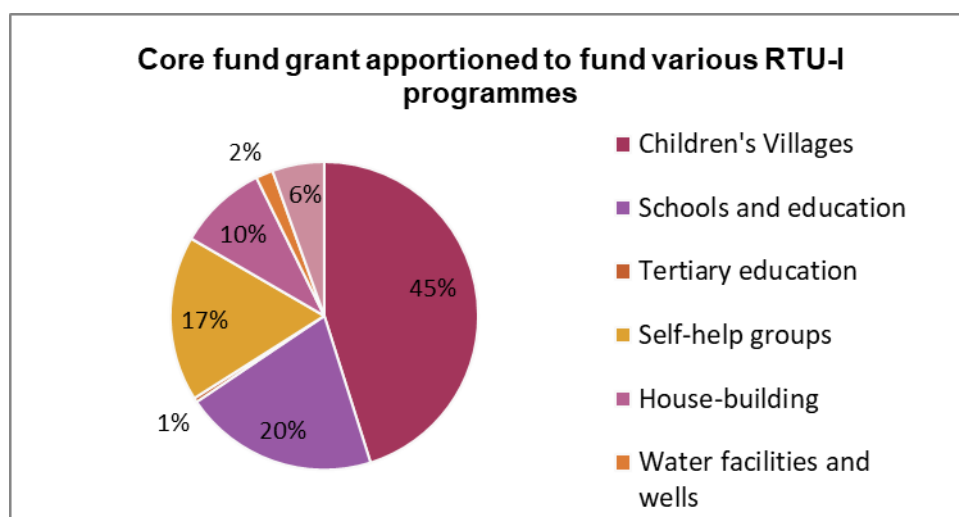
FINANCES, INVESTMENTS, AND RESERVES POLICY

Results for the year

Cash grants, donations and regular giving from supporters to the Charity in the UK have increased over the previous year and at the end of the year stood at £479,946 up from £383,232. Legacy income was £118,000 lower which meant that overall, income was down by £21,502.

RTU-UK has a Legacy Fund and has adopted a policy whereby, on receipt, a legacy is placed in the Fund with a planned but flexible drawdown depending on the nature and size of the legacy. We had considerable legacies in the past two years which unexpectedly increased our reserves. Legacies received this year were to the value of £10,469 (2023: £128,630). The Legacy Fund brought forward was £273,351, and the carried forward balance is £145,985.

A total of £412,536 (2023: £442,325) was transferred to RTU in the year, which represents 40% of their total income. This reduced sterling figure is more a reflection of the beneficial exchange rates, rather than a decrease in funding. Of the grant to RTU for core revenue funding, 20% (2023: 17%) was spent on schools and education; 45% (2023: 32%) on childcare and the Children's Villages; 1% (2023: 17%) on tertiary education to support children through college; 6% (2023: 11%) on healthcare and HIV/AIDS prevention and support; 17% (2023: 12%) on community development and women's Self-Help Groups; and 12% (2023: 11%) on housing and well-drilling. The funds sent for tertiary education were lower due to other funding that RTU received. In addition, capital funding of £16,268 was granted for the building of a new Children's Village house, and for additional training for women in the Self-Help Groups.



In addition to the funding for RTU, a further £45,300 (2023: £44,522) was sent to India including £14,716 (2023: £23,193) to Jeevan Jyothi Hospice and £30,584 (2023: £21,329) to RUADT.

The Statement of Financial Activities shows the operating results of the Charity for the year and the Balance Sheet shows its state of affairs at 31 March 2024. The trustees consider this to be satisfactory a position from which to meet the Charity's commitments for the foreseeable future.

Currency fluctuations

The trustees follow the policy of committing funds each year to partner NGOs in Indian rupees (INR). This has simplified financial planning for our partners but has meant that we take the full exchange rate risk. As the

strength of both sterling and INR has fluctuated, in some years our commitments have cost less than anticipated at the start of the year while in other years expenditure has been higher than planned. The continuing fluctuation of the value of sterling in recent years and the costs associated with this have meant that it has cost the Charity considerably more to meet its INR commitments. However, throughout the year, exchange rates were in the Charity's favour which meant that it cost less than anticipated to meet our INR commitments. The trustees mitigate risk by transferring funds at the best exchange rates, forward purchasing currency and taking regular advice. The trustees wish to maintain the practice of committing in INR to our partners, and do not currently see the need for any change.

Reserves

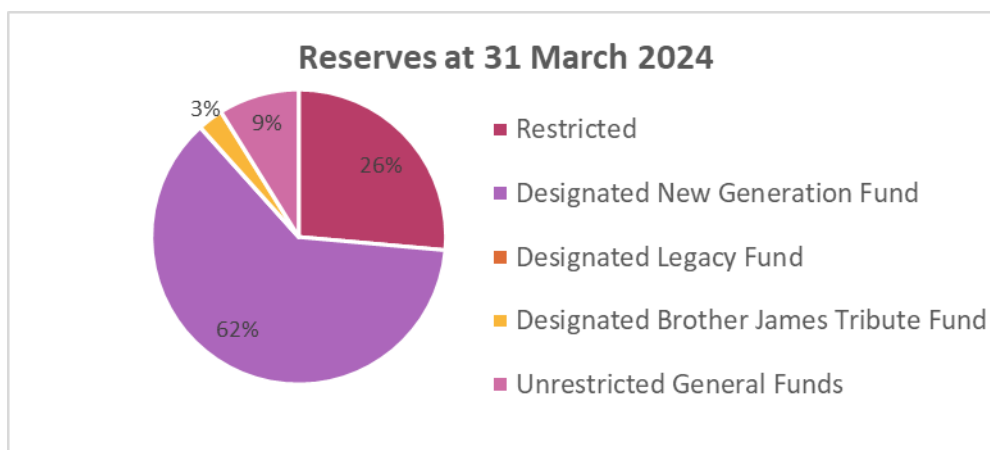
The Charity's Reserves Policy is set to protect the work in India from the risk of disruption at short notice due to a lack of funds, whilst at the same time ensuring that we do not retain income for longer than required.

The Reserves Policy has been set to cover between six to twelve months of projected expenditure and is reviewed on a regular basis and adjusted as risk perceptions and other factors change. Central to the trustees' considerations in setting the policy is the responsibility to ensure that when a child enters the Children's Villages at RTU there is a safe, supportive, and stable environment that will allow the child to grow to maturity and lead an independent life. As this will need to be maintained for a significant number of years, the trustees have used nine years as the average period of commitment. The trustees have therefore set aside a designated fund for this called the New Generation Fund which is currently set at £350,000.

The trustees also want to maintain sufficient reserves to respond to any emergency needs in India, to help provide vital new services to the beneficiaries and to help our partners with capacity building.

The charity's unrestricted reserves not including the designated New Generation Fund at 31st March 2024 were £211,790 (2023: £342,998) which equates to 3.5 months running costs, based on our 2024/25 projected expenditure (see note below). Our reserves increased during the pandemic because many of our partners were unable to deliver projects due to lockdown restrictions, and we were extremely fortunate to receive additional donations from our committed individual supporters. Our reserves also increased in the previous financial year due to unexpected legacies of £128,630, which were designated in our Legacy Fund.

This year we have sent additional funds to our partners in India and our unrestricted reserves have decreased by £131,124 (2023: 76,263).



Free reserves at 31 March 2024 were £50,068 (2023: £53,201). The total funds held by the Charity were £711,176 (2023: £752,665), of which £149,386 (2023: £59,751) is held in restricted reserves, mainly for capital building projects.

Investment Powers

Under the Memorandum and Articles of Association, the trustees have the power to make any investment they see fit subject to taking advice from a specialist in the field. The reserves are invested with a view to maintaining their capital value in real terms and, if possible, to generate a return. Funds are invested in interest yielding accounts pending their being sent to India or put into special reserve.

In April 2010, trustees placed £150,000 on term deposits and £200,000 was placed with Brewin Dolphin for investment in bonds and equities. A further £50,000 was placed with Brewin Dolphin in 2023. The portfolio is managed on a diversified risk basis and this year its value increased from £291,828 at 31 March 2023 to £332,417 at 31 March 2024. In addition, it generated income of £8,376 (2023: £8,690). As these investments are held against long-term needs, fluctuations are to be expected and the trustees do not intend to vary their policy in light of short-term fluctuations.



RESPONSIBILITIES OF THE TRUSTEES

The trustees (who are also directors of Reaching the Unreached for the purposes of company law) are responsible for preparing the trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

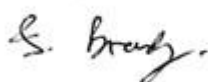
- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Registered office:
16 Glasshouse Studios
Fryern Court Road
Fordingbridge, Hants
SP6 1QX

Signed on behalf of the trustees:



Ian Brady - Chair

Approved by the trustees on 23rd November 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts for the year ended 31st March 2024, which are set out on pages 20 to 32.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Jeremy Kitson FCA
Prime Chartered Accountants
Corner Oak
1 Homer Road
Solihull
West Midlands
B91 3QG

Date: 10 December 2024

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2024

Year to 31.03.2024				Year to 31.03.2023		
Note	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total</u> £	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total</u> £
Income from:						
Donations	198,899	281,047	479,946	198,369	184,863	383,232
Trusts and foundations	5,000	65,774	70,774	6,000	62,782	68,782
Legacies	10,469	-	10,469	128,630	-	128,630
Income from trading activities	7,322	-	7,322	12,084	-	12,084
Investments:						
Interest receivable	2 6,661	-	6,661	3,140	-	3,140
Investment income	2 7,884	-	7,884	8,690	-	8,690
Total income	<u>236,235</u>	<u>346,821</u>	<u>583,056</u>	<u>356,913</u>	<u>247,645</u>	<u>604,558</u>
	=====	=====	=====	=====	=====	=====
Expenditure on:	3					
Raising funds						
Raising donations and legacies	16,798	-	16,798	8,896	-	8,896
Costs of trading activities	3,418	-	3,418	8,719	-	8,719
Investment management costs	3,088	-	3,088	2,777	-	2,777
Charitable activities	<u>158,691</u>	<u>457,836</u>	<u>616,527</u>	<u>144,709</u>	<u>486,846</u>	<u>631,555</u>
	=====	=====	=====	=====	=====	=====
Total expenditure	<u>181,995</u>	<u>457,836</u>	<u>639,831</u>	<u>165,101</u>	<u>486,846</u>	<u>651,947</u>
	=====	=====	=====	=====	=====	=====
Net gains/(losses) on investment assets	<u>15,202</u>	<u>-</u>	<u>15,202</u>	<u>(28,874)</u>	<u>-</u>	<u>(28,874)</u>
	=====	=====	=====	=====	=====	=====
Net (expenditure)/income for the year	4 <u>69,442</u>	<u>(111,015)</u>	<u>(41,573)</u>	<u>162,938</u>	<u>(239,201)</u>	<u>(76,263)</u>
	=====	=====	=====	=====	=====	=====
Transfers between funds	<u>(200,650)</u>	<u>200,650</u>	<u>-</u>	<u>(174,685)</u>	<u>174,685</u>	<u>-</u>
	=====	=====	=====	=====	=====	=====
Net movement in funds	<u>(131,208)</u>	<u>89,635</u>	<u>(41,573)</u>	<u>(11,747)</u>	<u>(64,516)</u>	<u>(76,263)</u>
	=====	=====	=====	=====	=====	=====
Reconciliation of funds						
Funds brought forward	<u>692,998</u>	<u>59,751</u>	<u>752,749</u>	<u>704,745</u>	<u>124,267</u>	<u>829,012</u>
	=====	=====	=====	=====	=====	=====
Funds carried forward	<u>561,790</u>	<u>149,386</u>	<u>711,176</u>	<u>692,998</u>	<u>59,751</u>	<u>752,749</u>
	=====	=====	=====	=====	=====	=====

All activities are of a continuing nature.

The statement of financial activities includes all gains and losses recognised in the year.

BALANCE SHEET AT 31 MARCH 2024

	<u>Notes</u>	<u>2024</u> £	<u>2023</u> £
FIXED ASSETS			
Tangible fixed assets	7	-	-
Investments	8	332,417	291,828
		<u>332,417</u>	<u>291,828</u>
CURRENT ASSETS			
Debtors	9	43,791	87,975
Cash at bank and in hand		352,884	412,225
		<u>396,675</u>	<u>500,200</u>
CREDITORS: Amounts falling due within one year	10	(17,916)	(39,279)
		<u>378,759</u>	<u>460,921</u>
Net Current Assets			
		<u>711,176</u>	<u>752,749</u>
NET ASSETS		<u>711,176</u>	<u>752,749</u>
CHARITY FUNDS	12 & 13		
Restricted Funds		149,386	59,751
Unrestricted Funds			
Designated			
Brother James Tribute Fund		15,737	16,446
New Generation Fund		350,000	350,000
Legacy Fund		145,985	273,351
General		50,068	53,201
TOTAL CHARITY FUNDS		<u>711,176</u>	<u>752,749</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

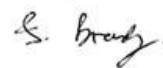
The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to companies, subject to the small companies' regime. This report was approved and authorised for issue by the trustees on 23rd November 2024 and signed on their behalf by:



Sean Henry - Treasurer



Ian Brady - Chair

The notes on pages 23 to 34 form part of these financial statements.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2024

	<u>2024</u> £	<u>2023</u> £
Cash flow from operating activities	(45,411) =====	(88,449) =====
Cash flow from investing activities		
Interest received	6,661	3,140
Investment income received	7,884	8,690
Purchase of investments	(70,749)	(52,716)
Sale of investments	45,362	24,339
Investment management fees	(3,088)	(2,777)
Fixed asset additions	-	-
Net cash flow from investing activities	(13,930) =====	(19,324) =====
Net (decrease)/increase in cash and cash equivalents in the year	(59,341)	(107,773)
Cash and cash equivalents at the beginning of the year	412,225	519,998
Total cash equivalents at the end of the year	352,884 =====	412,225 =====
Cash and cash equivalents consist of:		
Cash at bank and in hand	352,884 =====	412,225 =====
Reconciliation of net income to net cash flow from operating activities		
Net movement in funds	(41,573)	(76,263)
Interest receivable	(6,661)	(3,140)
Investment income	(7,884)	(8,690)
Investment management fees	3,088	2,777
(Gains)/losses on investment assets	(15,202)	28,947
(Increase)/ decrease in debtors	44,184	(60,225)
(Decrease)/increase in creditors	(21,363)	28,145
Net cash from operating activities	(45,411) =====	(88,449) =====

NOTES TO THE ACCOUNTS TO 31 MARCH 2024

1 ACCOUNTING POLICIES

(a) Basis of Accounting

Reaching the Unreached (RTU-UK) is a registered charity in the United Kingdom, limited by guarantee and registered in England and Wales. The address of its principal office is given in the charity information on page 2 of these financial statements. The nature of the charity's operations and principal activities are given on pages 7-11 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The accounts have been prepared in sterling (£) which is also the functional currency of the entity.

(b) Going Concern

These financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

(c) Incoming Resources

Income is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled in the reporting period.
- Legacy gifts are recognised on a case-by-case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

- Donated facilities and donated professional services are recognised as income at their fair value when their economic benefit is probable, it can be measured reliably, and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.
- Investment income is earned through holding assets for investment purposes such as shares and term deposit accounts. It includes interest income which is recognised as it accrues, and dividend income which is recognised as the charity's right to receive payment is established.
- Income from grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under activities that aggregate all costs related to any particular activity. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties; it is probable that the settlement will be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds comprise costs incurred by the charity in the generation of donations and fundraising income.
- Expenditure on charitable activities include those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.
- Other expenditure represents those items not falling into the categories above.
- All categories of costs include both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

(e) Support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include premises costs, office costs, governance costs and administrative costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular activities, they have been allocated to expenditure on a basis which may be based on activity as represented by direct costs expended on that activity or based on a proportion of staff costs. The analysis of these costs is included in Note 3.

(f) Fund accounting

Funds held by the Charity are either:

- Unrestricted general funds – these are funds without specified purpose and are available as general funds.
- Designated funds – these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

- (iii) Restricted funds – these are funds which can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Transfers between funds are made to cover deficits on individual restricted funds and to recognise fixed assets acquired with restricted income, but with no further restriction on use, within unrestricted funds.

(g) Legacy Fund

The trustees have established a Legacy Fund into which any legacy received by the Charity will be placed on receipt. Transfers out of the fund to general funds are at the discretion of the trustees and will be made having regard to the charity's general policy on reserves.

(h) Investment Income

Material amounts of income arising from investments earmarked against any particular fund are added to that fund. Otherwise, income from investments is allocated to the general fund.

(i) Depreciation

Depreciation is calculated to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Office equipment - 33% straight line basis

Fixed assets are not capitalised unless their cost is more than £200.

(j) Foreign exchange

Transactions denominated in foreign currencies are initially translated into sterling at the exchange rates ruling at the date of the transactions. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are translated into sterling at the exchange rates ruling at the year end. Foreign exchange differences are dealt with in the income and expenditure account and allocated directly to activities where appropriate to do so.

(k) Fixed Asset Investments

Fixed asset investments are recognised initially at fair value which is normally the transaction price including transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

(l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(m) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity from the date of acquisition or opening of the deposit or similar account.

(n) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(o) Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

(p) Financial Instruments

The charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. These basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2 INVESTMENT INCOME

	<u>2024</u> £	<u>2023</u> £
Income from investments listed on a recognised stock exchange	8,376	8,690
Interest receivable	6,169	3,140
	-----	-----
	14,545	11,830
	=====	=====

3 TOTAL RESOURCES EXPENDED

See appendix A

4 NET INCOME/(EXPENDITURE) FOR THE YEAR

	<u>2024</u> £	<u>2023</u> £
This is stated after charging:		
Depreciation of tangible fixed assets	-	-
Independent examiner's remuneration	3,000	2,500
	====	====

5 TRUSTEES REMUNERATION AND EXPENSES

There were no employees during the year, nor the previous year.

The constitution forbids any trustee to be remunerated.

In 2024 2 trustees (2023: 3) had travel expenses of £932 (2023: £1,127) paid to them.

6 TAXATION

The company is a registered Charity and it is considered that its operations are conducted such that no taxation liability will arise.

7 TANGIBLE FIXED ASSETS

<u>Office Equipment</u>	
£	
<u>Cost</u>	
At 1 April 2023 and 31 March 2024	263
	=====
<u>Depreciation</u>	
At 1 April 2023 and 31 March 2024	(263)
	=====
<u>Net Book Value</u>	
At 31 March 2024	-
	=====
At 31 March 2023	-
	=====

8 FIXED ASSET INVESTMENTS

	£
Listed investments:	
Market value at 1 April 2023	291,828
Sales in year at market value	(46,935)
Additions in year at cost	70,639
Net increase on valuation at 31 March 2024	16,885

Carrying value (market value) at 31 March 2024	332,417
	=====
 Listed in the UK	 69,475
Listed outside the UK	262,942

	332,417
	=====

These investments are held primarily for an investment return.

9 DEBTORS

	<u>2024</u>	<u>2023</u>
	£	£
Gift aid recoverable	35,267	26,710
Currency forward purchased	2,071	5,000
Prepayments	5,103	696
Accrued income	1,350	55,569
	-----	-----
	43,791	87,975
	=====	=====

10 CREDITORS: Amounts falling due within one year

	<u>2024</u>	<u>2023</u>
	£	£
Trade creditors	20	1,454
Accruals	17,896	37,825
	-----	-----
	17,916	39,279
	=====	=====

11 CAPITAL

The company has no share capital being limited by guarantee. There are 11 members of the company each of whom has committed to contribute £1 in the event of the company being wound up. There is no one controlling party of the Charity.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

For the year ended 31 March 2024

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
	£	£	£
Tangible fixed assets		-	-
Investments	332,417	-	332,417
Debtors	43,791	-	43,791
Bank balances	203,498	149,386	352,884
Creditors	(17,916)	-	(17,916)
	-----	-----	-----
	561,790	149,386	711,176
	=====	=====	=====

Comparative for the year ended 31 March 2023

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
	£	£	£
Tangible fixed assets		-	-
Investments	291,828	-	291,828
Debtors	87,975	-	87,975
Bank balances	352,474	59,751	412,225
Creditors	(39,279)	-	(39,279)
	-----	-----	-----
	692,998	59,751	752,749
	=====	=====	=====

13 MOVEMENT IN FUNDS

Movement in Funds – for the year ended 31 March 2024

	<u>At 1 Apr</u> <u>2023</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 Mar</u> <u>2024</u> £
Restricted funds					
Administration	-	1,125	-	(1,125)	-
Childcare	-	133,213	(180,963)	47,750	-
Community buildings	-	74,295	(25,732)	18,000	66,563
Community Outreach & Self-Help Groups	-	25,515	(69,555)	44,040	-
Disability	-	75	(16,443)	16,368	-
Education	-	5,664	(81,910)	76,246	-
Housing	36,340	44,873	(37,548)	(4,000)	39,665
Medical	-	33,251	(36,622)	3,371	-
Tertiary education	-	24,351	(1,823)	-	22,528
Water resources	23,411	4,459	(7,240)	-	20,630
Total restricted funds	59,751	346,821	(457,836)	200,650	149,386
Unrestricted funds					
Designated funds					
Brother James Tribute Fund	16,446	-	(709)	-	15,737
New Generation Fund	350,000	-	-	-	350,000
Legacy Fund	273,351	10,469	(60)	(137,775)	145,985
Total designated funds	639,797	10,469	(769)	(137,775)	511,722
General funds	53,201	225,766	(166,024)	(62,875)	50,068
Total unrestricted funds	692,998	236,235	(166,793)	(200,650)	561,790
Total funds	752,749	583,056	(624,629)	-	711,176

In the trustees' opinion, there were sufficient resources held to enable each fund to be applied in accordance with the restrictions imposed by donors.

Transfers of £200,650 (2023: £174,685) were made between unrestricted and restricted funds to cover deficits on restricted funds that cannot be recovered through future income on the projects concerned.

13 MOVEMENT IN FUNDS (continued)

Movement in Funds – comparative for the year ended 31 March 2023

	<u>At 1 Apr</u> <u>2022</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 Mar</u> <u>2023</u> £
Restricted funds					
Administration	-	1,125	-	(1,125)	-
Childcare	-	114,504	(147,267)	32,763	-
Community buildings	5,120	-	(14,875)	9,755	-
Community Outreach & Self-Help Groups	-	31,868	(55,174)	23,306	-
Disability	-	75	(17,507)	17,432	-
Education	-	6,339	(75,157)	68,818	-
Housing	50,929	33,248	(47,837)	-	36,340
Medical	-	40,326	(48,584)	8,258	-
Tertiary education	40,910	19,784	(76,172)	15,478	-
Water resources	27,308	376	(4,273)	-	23,411
Total restricted funds	124,267	247,645	(486,846)	174,685	59,751
Unrestricted funds					
Designated funds					
Brother James Tribute Fund	17,108	-	-	(662)	16,446
New Generation Fund	350,000	-	-	-	350,000
Covid Recovery Fund	85,000	-	-	(85,000)	-
Legacy Fund	194,722	128,629	-	(50,000)	273,351
Total designated funds	646,830	128,629	-	(135,662)	639,797
General funds	57,915	228,284	(209,957)	(23,042)	53,200
Total unrestricted funds	707,745	356,913	(209,957)	(174,685)	677,016
Total funds	829,012	604,558	(696,803)		752,749

Purposes of Restricted Funds

Administration	To provide income to meet the Charity's UK running costs.
Childcare	To provide for orphaned and destitute children and young people in the Children's Villages.
Community buildings	To support the construction of school classrooms, nursery schools, hostels and other facilities.
Community Outreach	To provide assistance to destitute elderly or infirm people; to provide support for children in need in their home environment.
Self Help Groups	To support micro finance schemes to enable women to set up their own income generating initiatives.
Disability	To support services for disabled beneficiaries.

13 MOVEMENT IN FUNDS (continued)

Education	To support the education of the poorest children and villagers, through the provision of schools and evening study centres including meeting the costs of teachers' salaries.
Housing	To support the construction of low-cost village houses for homeless families.
Medical	To provide a medical clinic, including work with people who are HIV+ or have AIDS-related illnesses.
Tertiary education	To support young people through tertiary education or vocational training after completing school.
Water resources	To provide essential water supplies, especially through the drilling of borewells.

Purpose of Designated Funds:

Brother James Tribute Fund	This fund was previously called the Brother Lionel Fund and was established to provide a special fund available to James Kimpton, the founder of RTU in India, to allow him to exercise his discretion within the Objects of the charity to support initiatives of his choosing within RTU in India. On his death in October 2017, the trustees launched a Tribute Fund in his memory and transferred the existing funds from the Brother Lionel Fund into this new fund.
New Generation Fund	The New Generation Fund and other designated funds have been established in order to be able to commit to support any child brought into RTU's care for the full period of their dependency. The Fund has also been established to meet any emergency need in India and to invest in capacity building in our partner agencies and in the UK. That limit has currently been set at £350,000 by the trustees.
Covid Recovery Fund	This designated fund was agreed by the trustees during the previous year to earmark some funds over and above the usual designated funds, to allow for the development of RTU's programmes in the aftermath of the pandemic, to allow a quick response to ongoing challenges in India and to raise funds in the UK. This fund has now been spent.
Legacy Fund	The Legacy Fund has been established for legacies received to allow a controlled release of funds to RTU in India and for planned programme developments.

14 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year to 31 March 2024 nor during the year to 31 March 2023 requiring disclosure in these financial statements.

REACHING THE UNREACHED

APPENDIX A (NOTE 3) TOTAL RESOURCES EXPENDED FOR THE YEAR ENDED 31 MARCH 2024

	<u>Basis of Allocation</u>	<u>Fundraising Costs</u> £	<u>Support for India</u> £	<u>Governance</u> £	<u>Total</u> £	<u>Year to 31.03.2023</u> £
Costs directly allocated to activities:						
Payments to project partners:						
(A) Reaching the Unreached of Village India (RTU-I):						
Core funding	Direct	-	-	-	-	-
Children	Direct	-	180,963	-	180,973	147,268
Community buildings	Direct	-	11,591	-	11,591	11,052
Community outreach	Direct	-	69,555	-	69,555	55,174
Educational programme	Direct	-	81,910	-	81,910	75,157
Housing	Direct	-	37,548	-	37,548	47,837
Medical programme	Direct	-	21,906	-	21,906	25,391
Tertiary education	Direct	-	1,823	-	1,823	76,173
Water resources	Direct	-	7,240	-	7,240	4,273
Total Gifts to Reaching the Unreached		-	412,536	-	412,536	442,325
(B) Payment to Project Partner Jeevan Jyothi	Direct	-	14,716	-	14,716	23,193
(C) Payment to Project Partner RUADT	Direct	-	30,584	-	30,584	21,329
Total Grants Payable		-	457,836	-	457,836	486,846
		=====	=====	=====	=====	=====
Outgoing resources:						
Costs met for RTU India	Direct	-	67,836	-	67,836	69,967
Cost of raising funds	Direct	16,798	-	-	16,798	8,896
Costs of goods sold	Direct	3,418	-	-	3,418	1,825
Costs of supporter trips to India	Direct	-	-	-	-	6,894
Total Outgoing Resources		20,216	67,836	-	88,052	87,582
Support costs:						
Salaries and administration fees	Staff time	7,606	35,961	11,949	55,516	43,855
Premises costs	Staff time	1,,753	1,699	1,204	4,656	2,664
Office costs	Staff time/Direct	4,743	3,234	470	8,447	10,946
Miscellaneous costs	Direct	239	949	1	1,189	278-
Professional costs	Staff time/Direct	963	100	71	1,134	151
Communications costs	Direct	7,841	3,442	-	11,283	9,850
Travel costs	Staff time/Direct	438	1,815	110	2,363	1,684
Finance costs	Staff time/Direct	455	208	164	827	895
Governance costs	Staff time/Direct	108	105	5,226	5,439	4,419
Investment management costs	Direct	3,088	-	-	3,088	2,777
Total Support Costs		27,234	47,513	19,195	93,942	77,519
Total Costs before Governance cost allocation						
Governance cost allocation	Usage	47,450	573,185	19,195	639,830	651,947
		9,745	9,450	(19,195)	-	-
Total Costs		57,195	582,635	-	639,830	651,947
		=====	=====	=====	=====	=====

REACHING THE UNREACHED

APPENDIX A (NOTE 3) TOTAL RESOURCES EXPENDED COMPARATIVE FOR THE YEAR ENDED 31 MARCH 2023

	<u>Basis of Allocation</u>	<u>Fundraising Costs</u> £	<u>Support for India</u> £	<u>Governance</u> £	<u>Total</u> £	<u>Year to 31.03.2022</u> £
Costs directly allocated to activities:						
Payments to project partners:						
(A) Reaching the Unreached of Village India (RTU):						
Core funding	Direct	-	-	-	-	7,873
Children	Direct	-	147,268	-	147,268	133,261
Community buildings	Direct	-	11,052	-	11,052	-
Community outreach	Direct	-	55,174	-	55,174	30,368
Educational programme	Direct	-	75,157	-	75,157	40,281
Housing	Direct	-	47,837	-	47,837	45,945
Medical programme	Direct	-	25,391	-	25,391	12,705
Tertiary education	Direct	-	76,173	-	76,173	51,094
Water resources	Direct	-	4,273	-	4,273	5,919
		-----	-----	-----	-----	-----
Total Gifts to Reaching the Unreached		-	442,325	-	442,235	327,446
		-----	-----	-----	-----	-----
(B) Payment to Project Partner Jeevan Jyothi	Direct	-	23,193	-	23,193	18,848
(C) Payment to Project Partner RUADT	Direct	-	21,329	-	21,329	12,353
		-----	-----	-----	-----	-----
Total Grants Payable		-	486,846	-	486,846	358,647
		=====	=====	=====	=====	=====
Outgoing resources:						
Costs met for RTU India	Direct	-	69,967	-	69,967	54,196
Cost of raising funds	Direct	8,896	-	-	8,896	11,852
Costs of goods sold	Direct	1,825	-	-	1,825	2,655
Costs of supporter trips to India	Direct	6,894	-	-	6,894	-
		-----	-----	-----	-----	-----
Total Outgoing Resources		17,615	69,967	-	87,582	68,703
Support costs:						
Salaries and administration fees	Staff time	6,250	28,149	9,456	43,855	39,740
Premises costs	Staff time	1,003	972	689	2,664	2,664
Office costs	Staff time/Direct	6,707	4,093	146	10,946	14,262
Miscellaneous costs	Direct	58	217	3	278	-
Professional costs	Staff time/Direct	88	37	26	151	141
Communications costs	Direct	6,242	3,608	-	9,850	8,938
Travel costs	Staff time/Direct	397	1,205	82	1,684	121
Finance costs	Staff time/Direct	460	267	168	895	897
Governance costs	Staff time/Direct	98	95	4,226	4,419	3,338
Investment management costs	Direct	2,777	-	-	2,777	2,750
		-----	-----	-----	-----	-----
Total Support Costs		24,080	38,643	14,796	77,519	72,851
Total Costs before Governance cost allocation						
		-----	-----	-----	-----	-----
Governance cost allocation	Usage	41,695	595,456	14,796	651,947	500,201
		7,512	7,284	(14,796)	-	-
		-----	-----	-----	-----	-----
Total Costs		49,207	602,740	-	651,947	500,201
		=====	=====	=====	=====	=====

REACHING THE UNREACHED

England & Wales - Charity number 1091295

Accounts

2023 ANNUAL REPORT



Annual report and financial statements for Reaching the Unreached
for the year ending March 2023

Registered charity no: 1091295
Company Registration No 04217700

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ADMINISTRATIVE DETAILS

Registered office	16 Glasshouse Studios, Fryern Court Road, Fordingbridge, Hants, SP6 1QX
Telephone	01425 657321
Email	info@rtu.org.uk
Web	www.rtu.org.uk



Independent Examiner	Jeremy Kitson, Prime Accountants, Corner Oak, 1 Homer Road, Solihull, B91 3QG
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Bankers	Unity Trust Bank, 9 Brindley Place, Birmingham, B1 2HB
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DIRECTORS AND OFFICERS

Reaching the Unreached in the UK (RTU-UK) is a company limited by guarantee (No 4217700) and has adopted the Memorandum and Articles of Association Model of the Charity Law Foundation. It was incorporated on 16th May 2001 and obtained charitable status on 21st March 2002 (Charity No 1091295). In 2002 it took over all of the operations of the unincorporated Charity of the same name established in 1983. The directors of the Charitable Company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. The trustees during the year and since the year end are as follows:

Amy Anderson	
Ian Brady	Chair and Executive Group Member
Kenneth Brackenridge	
Margaret Davies	Executive Group Member
John Deeney	
Sean Henry	Treasurer and Executive Group Member
Andrew Moore	
Max Philbrick	
James Playfair	Executive Group Member
Scott Preston	Safeguarding Lead and Executive Group Member
Thomas Williams	Vice Chair and Executive Group Member

CHAIR'S INTRODUCTION



Reaching the Unreached in India (RTU) has served the poorest rural communities in Theni and Dindigul Districts, north-west of the city of Madurai, in Tamil Nadu, South India for 45 years.

Since the charity was founded in 1978, RTU has provided safe, loving homes for thousands of orphaned and abandoned children. Many of the children RTU look after need expert support to help them recover from the trauma and distress of their early lives. The Covid-19 pandemic, which destroyed the stability of countless impoverished families in India through illness, hardship, and death, only served to exacerbate and highlight this issue. With the help of highly trained counsellors, loving foster mothers and committed teachers, many children whose lives have been disrupted by devastating social upheaval are now thriving in the secure environment of RTU's Children's Villages.

The pandemic also profoundly affected children's longer-term life chances when they were unable to attend school during the prolonged lockdown closures. RTU worked as hard as possible to maintain pupils' engagement via remote learning, but after the schools reopened last year, it quickly recognised that a number of children were struggling to return to their studies. Younger pupils in particular, had lost the basic literacy, numeracy, and social skills they had learned before the schools closed, while some of the older children, especially girls, had taken on domestic duties or paid work in the interim, to help support their families. Many of these students were slow to return to regular school attendance - others dropped out altogether.

RTU provides extra tuition and specialised one-to-one teaching for these vulnerable pupils, both at its own schools and at local Government schools. This extra support helps to ensure as many children as possible stay in full-time education and do not risk becoming trapped in a further cycle of poverty in adulthood.

Alongside its core work with children, last year RTU's rural development programmes continued to deliver the prospect of a better life for local families and communities. During the prolonged lockdowns, the organisation carried out a full-scale review of its strategic priorities and ways of working. It was therefore well-placed to restart its housebuilding and water programmes, and resume its outreach work, with improved focus and efficiency.

Our founder, Brother James Kimpton, knew the importance of alleviating the immediate suffering of the people he served. However, he also profoundly understood the complex long-term challenges they face. RTU's ethos of combining immediate practical solutions with robust planning for the future remains deeply rooted in his knowledge and wisdom.

The trustees of the charity in the UK would like to place on record our sincere thanks to the Director of RTU in India, Father Antony Paulsamy, all the staff, and those in our other partner NGOs, for their diligence, energy, and unswerving commitment to their work.

We would also like to thank our supporters, especially the UK-based individuals, church groups and organisations on whom we rely for donations. None of our activities would be possible without them, or you.

Ian Brady
Chair

The trustees are pleased to present their report for the year ended 31st March 2023.

AIMS AND OBJECTIVES

Charitable aims and objectives

The purpose of the Charity, as laid out in the Memorandum and Articles of Association, is to relieve poverty, advance education and protect health amongst people living in under-developed countries, particularly in respect of refugees and those living in rural areas.

The key objectives of the Charity are:

- to provide funding and other practical support to relieve poverty through working with NGOs in South India where the trustees have confidence in the ethos and capabilities of the local management team, and where structures, policies and procedures are in place to ensure a high standard of service to beneficiaries.
- to raise funds, and maximise the funds available for beneficiaries, by ensuring that fundraising, management and administration costs are kept under control and provide value for money.
- to stimulate continuing, secure and long-term support for poverty relief through channels in South India, the international community and from UK supporters and institutions.



How RTU achieves its objectives

The Charity achieves its objectives primarily through the funding and support of a wide range of services at Reaching the Unreached in India (RTU), a fully independent sister organisation located under the Palani Hills in the state of Tamil Nadu, South India, which was registered as a Society in 1978. It also provides support to other organisations undertaking similar work in South India in consultation with RTU, namely Jeevan Jyothi Hospice and the Rural Area Development Trust (RUADT).

RTU is a highly successful and far-reaching grassroots organisation, providing a range of services in south India to empower some of the most marginalised and disadvantaged people from scheduled castes, and particularly focusing its services on children. It is a secular charity founded on Christian principles and it is fully inclusive, providing support to those in need irrespective of their background and faith.

RTU obtains direct funding from international grant-making organisations, together with donations from individuals, foundations, and corporates in India and overseas. It uses the money raised by the Charity in the UK to fund new initiatives and the ongoing provision of services not covered by other funding sources. The UK trustees work closely with RTU and have an in-depth knowledge of its work.

Achieving public benefit is a fundamental driver of the way the trustees approach their work. The trustees have due regard to guidance published by the Charity Commission on this and recognise that, as the actions to improve the lives of beneficiaries take place in India, they are required to adopt a particular approach to ensure that the funds devoted to achieving the Charity's objectives are used effectively.

The trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 with due regard to the public benefit guidance published by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The trustees work closely with RTU to provide strategic and fiduciary oversight and guidance. They have appointed an Executive Group of trustees responsible for the management of the Charity and the approval of unbudgeted expenditure up to an agreed limit. They also oversee communication between RTU and other partner NGOs in India.

The Executive Group holds meetings several times a year and reports to the trustees. Full trustee meetings are held three times a year. Day-to-day work is subcontracted to the UK Co-ordinator, Mo Houlden, with help from specialist freelancers as and when needed.

Recruitment, appointment and induction of trustees

The trustees regularly scrutinise the range of skills and experience the trustee board is able to offer. New trustees are appointed with this in mind to ensure the board has the appropriate range of expertise to meet the needs of RTU and its strategic aims.

The induction process for new trustees includes an information pack and briefings covering the Charity's history, finances, long-term strategies and governance arrangements, as well as the roles and responsibilities of trustees. New trustees are encouraged to make a visit to RTU within a year of their appointment.

Trustees serve an initial 10-year term on their first appointment, and then 5-year terms on any subsequent re-appointment(s). The Chair and other office-bearers are appointed for 5-year terms, which take precedence over (i.e. allow an extension of) a term as trustee.

Risk review

Each year the trustees review and update the Charity's risk register, which identifies all the key perceived risks to the organisation and notes the actions required to mitigate these risks. The last review took place in October 2022. The trustees are satisfied that the Charity has addressed the major risks it faces within the UK, and those of partner NGOs it funds, and that adequate operating systems and procedures are in place.

The trustees are confident that the financial procedures and accountancy standards of the Charity's partners are of the highest standard, and that anti-fraud and corruption measures are strictly adhered to. The Treasurer reports on invested reserves, cashflow and exchange rate movements at each trustee meeting and makes recommendations as appropriate.

During the coronavirus pandemic, the trustees reviewed the financial risks to the Charity and believed that the Charity had sufficient funds to operate as normal. Trustees were flexible in allowing RTU and other partner NGOs to use unrestricted funds to adapt their services to meet the needs of beneficiaries. Many of the programmes, particularly the housebuilding and well-drilling programmes and health and educational outreach work, were put on hold for long periods.

The Charity kept funds in restricted and designated reserves for when these services resumed and also established a Covid Recovery Fund which enabled services to be adapted and developed in the aftermath of the pandemic. This Fund was spent during the year, mainly focusing on supporting the educational attainment of children whose learning had been severely disrupted when the schools in Tamil Nadu were closed by lockdowns for almost two years.

Post-pandemic, the Charity, in line with many other charities, has seen a downturn in the number and value of donations it receives. There are various factors contributing to this financial challenge: the continuing effects of the coronavirus pandemic; global instability; high inflation rates; the cost-of-living crisis in the UK; and, highly specific to RTU, volatile currency exchange rates that sometimes affect its pound/rupee transactions. It is also widely acknowledged in the charitable sector that donors are currently experiencing many other demands on their generosity, as political unrest, war, and natural disasters disrupt societies and communities across the world. The trustees work to ensure the Charity maintains its focus on fundraising in the UK as a core objective.

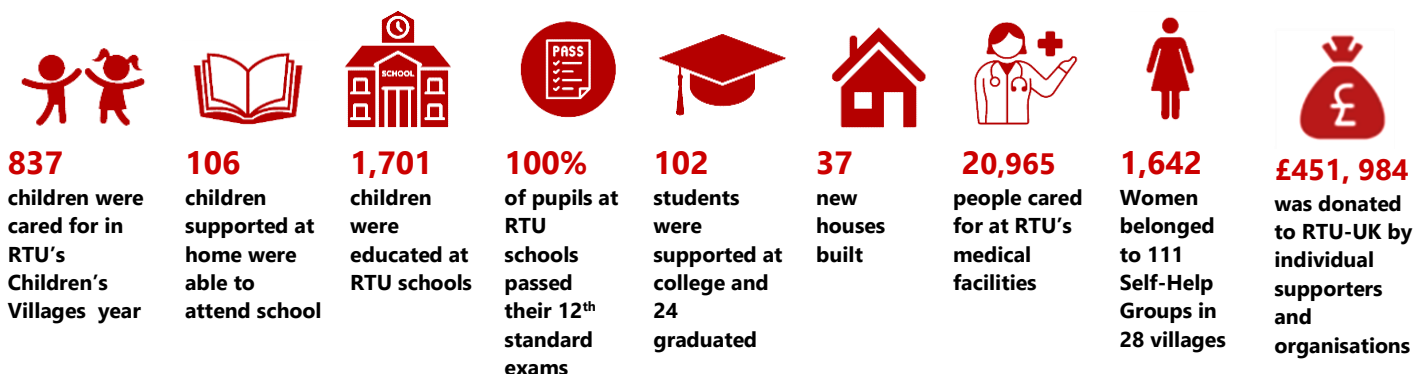
Other risks are mitigated by matching the Charity's vision and objectives to those of RTU in India and the need of the people it serves; reviewing its governance and structure to ensure the board of trustees continues to be effective; ensuring RTU's safeguarding and anti-bribery policies and procedures, and those of the other organisations it funds in India remain fit for purpose.

The trustees are in close contact with RTU. The Director in India, Father Antony Paulsamy, regularly attends online meetings and the trustees visit India to monitor RTU's projects. There were three visits by trustees during the year, the first since 2020.

Related Parties

Transactions involving trustees are detailed in note 5. There were no other dealings with related parties during the year that are required to be disclosed in these accounts.

REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS



RTU's work in India

RTU works tirelessly to improve the lives of disadvantaged people, especially children, living in the poorest rural areas of South India. Many of the people it helps are from scheduled castes (sometimes known as Dalits or untouchables) and tribal communities living in remote rural areas, reliant on daily wage agricultural work. The low social status of these people means they are often marginalised, discriminated against and are excluded from Government and other support.

Children's Villages

Rooted in its origins in the late 1970s, when Brother James Kimpton established the first Children's Village for orphaned and abandoned children, RTU now has four Children's Villages. Younger children live in small family houses with 'foster' mothers, while teenagers have hostel-style accommodation that offers them more independence as they grow up.



837 children and teenagers had a safe, loving home at RTU

Education



Schools

The children who live at RTU receive an excellent education at RTU's schools. There are eight balwadies (pre-schools), three primary and middle schools and a higher secondary school. Over 750 local children from disadvantaged families also attend, and receive free uniforms, school books and nutritious school meals.

Pupils aspire to high academic standards leading to qualifications that enable them to enter further education and secure well-paid employment. The schools further enrich the children's lives with a wide range of extra-curricular activities including school parliaments, trips, sports days, exhibitions and competitions, and participation in district and state sports and dance events.

After completing the State 10th, 11th and 12th standard exams, students are funded to attend college and gain academic and professional qualifications, until they are able to support themselves and live independently. A scholarship scheme additionally helps the most able local children to enter further education.



1,701 children attended RTU's schools and 102 were supported to study at college

Educational outreach

Evening study centres

RTU runs nine evening study centres in rural villages to lift the educational attainment of the most disadvantaged children who attend poor, rural Government schools. They are a quiet place to study, with teachers on hand to provide extra tuition and encouragement where needed. The pupils who use the centres also receive a nourishing snack and are given school materials when they attend.

The prolonged Covid-19 lockdown school closures severely undermined many younger pupils' literacy and numeracy skills and, after the long absence from their daily routine, some also lacked confidence among their peers when the schools reopened. Using play, songs and Tamil and English word games in their lessons, RTU's experienced teachers engaged the children in enjoyable activities that helped them to feel secure and happy. The pupils also received regular reading, writing and arithmetic tuition to help them catch up on their missed schooling.



242 children attended RTU's study centres

Mobile science laboratories

RTU's three mobile laboratories, run by six highly qualified science teachers, regularly visit rural Government schools to provide pupils with invaluable hands-on experience of science and technical experiments. All the laboratory-based teaching uses the latest innovative materials and methods.



6,861 children at 105 Government schools received lessons from RTU's three mobile science laboratories

Home Support scheme

RTU's Home Support scheme provides monetary assistance to some of the most disadvantaged local families, to help feed and clothe their children and send them to school.

In the most recent academic year, nearly all the children in families receiving Home Support and attending school passed their 10th standard exams (equivalent to GCSEs) and 12th standard exams (equivalent to A-levels).



106 families received assistance from RTU's Home Support scheme and were able to send their children to school

House building



Ashokan, his wife Seethalakshmi and their son Madahavan, 17, who is disabled, in front of their new home.

In rural communities in South India, many poor families live in dangerous sub-standard housing, often at risk of fire, prone to vermin and easily damaged by monsoon rains. RTU's house building programme provides families living in low quality accommodation, or who have lost their homes altogether, with safe, secure housing.

All the doors, frames, windows, and roofs are concrete and are made at RTU's block construction plant. The houses are weather-proof to withstand the monsoon rains and also have a shady veranda for shelter from the extreme heat. Each house has a living room, kitchen area, and a toilet/washing area. Where possible, the homes also have an electricity supply. RTU has built over 9,000 homes.



37 families in 13 villages moved into a new home built by RTU

Borewell drilling



Clean water is vital to protect community health and limit the incidence of water-borne diseases that can lead to illness and fatalities amongst young children. RTU's well-drilling programme provides people living in rural villages with reliable supplies of safe, clean water.



RTU drilled four new borewells and equipped them with electric pumps and water tanks

Health

Without RTU's clinics, services, and health outreach, many families and vulnerable individuals, especially children, those who are affected by HIV/AIDS, people with a disability, and many others with common but often devastating illnesses, would have no free access to the treatment and care they need.

RTU's Pushparani Medical Centre, Mobile Clinics and Physiotherapy Unit all provide access to medical treatment and ongoing care for vulnerable local people who cannot afford healthcare, even in remote rural areas.

In partnership with hospital doctors and the local Primary Healthcare Centre, RTU carries out regular general medical tests, dental check-ups and eye tests. It also runs 'health camps' in the Children's Villages, hostels, and schools, identifying common diseases and conditions and making referrals for further investigation and treatment.



Ongoing immunisation programmes and other activities further help to protect schools and the wider community against outbreaks of serious and contagious diseases.



20,965 people were treated in RTU's medical facilities

Women's empowerment

Self-Help Groups

RTU's women's empowerment programme provides services and resources for women in rural villages so that they can start their own Self-Help Groups. They are encouraged within the group structure to build economic independence and self-reliance, supported to set up their own income generating initiatives and micro-finance schemes and to work collectively to bring about positive change in their communities.



RTU also provides regular training for women on issues such as health awareness, enterprise, domestic violence, access to Government schemes and legal aid entitlement.



1,642 women were members of 111 RTU's Women's Self-Help Groups in 28 villages

Mobile tailoring training

RTU has three mobile training centres delivering accredited six-month tailoring courses to women living in rural villages. Once qualified, they are well-placed to earn a regular income and set up their own businesses so that they can become self-reliant and support their families independently.



201 women from five villages completed one of RTU's training courses

Support for the elderly

RTU provides regular, nutritious food from its kitchen, and a pension for a number of older people living locally. Some have chronic, long-term illnesses such as TB or are cured leprosy patients who have been ostracised by their communities. RTU's practical support helps them to maintain their dignity and independence for as long as possible in later life.



91 vulnerable older people received direct support from RTU to help them retain their independence

In the last financial year, all the services at RTU were provided on a revenue budget of just INR 950 lakhs which, at year end exchange rates, is approximately equal to £950,000. Further information about the work carried out, together with the RTU Annual Review and Financial Statements are available on our website at www.rtu.org.uk.

WORKING WITH OTHER ORGANISATIONS

Last year, the trustees were also delighted to be able to provide grants to two 'partner' NGOs who have close links with RTU:

Jeevan Jyothi Hospice provides in-patient care for HIV+ people including children in RTU's care if they become ill or face a negative reaction to ART drug therapy. The Hospice is 25km from RTU and has 40 beds. Children stay at Jeevan Jyothi until they are well enough to return to their home in the Children's Villages. As well as providing a service for children and adults at the hospice, Jeevan Jyothi meets the needs of people with HIV in the surrounding villages and has an extensive outreach programme, ensuring that people with HIV/AIDS maintain the drug therapy they need and receive good nutrition.

It also runs a programme for vulnerable children and provides the national 'Childline' service in the Theni District of Tamil Nadu where it is based, mainly dealing with issues of child marriage, drug addiction and children who have dropped out of school.

The Rural Area Development Trust (RUADT) supports children and young people with disabilities and their families, providing a range of services including special schools and rehabilitation centres. The trustees award RUADT the funding it required to run its vocational training programme, giving young adults with learning difficulties vital skills to enable them to earn a living, and also to continue two of its village rehabilitation programmes, providing physiotherapy and support to people of all ages.

We also backed a new project to set up Self-Help Groups with the aim of improving the economic wellbeing of the parents of RUADT's beneficiaries.



WORKING WITH RTU IN INDIA



Governance

The trustees prioritise the provision of sufficient funding and support for RTU's work in India. RTU is an independent organisation registered as a 'Society' in Tamil Nadu, and we have procedures here in the UK to ensure that formal arrangements are in place, particularly in respect of funding requests and their evaluation. Long historical links between the two organisations, together with the personal involvement of the trustees over the years, have led us being particularly proactive.

There is frequent communication and liaison between trustees and RTU online and through visits made to India. These trips are funded at the trustees' own expense and timed to coincide with RTU's Board Meetings and AGM, which we attend as an observer. This style of co-operation works well and ensures the trustees in the UK remain well-informed about developments and issues at RTU, and are able to assure that its funding achieves the desired public benefit.

The relationship between the two organisations is formalised in a Memorandum of Understanding which sets out the framework of the working relationship between the Charity in the UK and RTU in India and ensures clarity of roles and responsibilities on both sides.

The trustees also provide management and strategic support where appropriate and have been involved in developing policies at RTU, including safeguarding, discrimination in the workplace and other governance issues.

Safeguarding

The trustees take the issue of safeguarding extremely seriously and are committed to promoting the rights of children and vulnerable adults, including their right to be protected from harmful influences, abuse and exploitation. We have a safeguarding policy that is subject to frequent review and there are procedures in place to ensure that the same is true of the organisations we work with.

It is the responsibility of everyone to protect the spirit of this policy, including the trustees, as well as volunteers, consultants, and visitors.

At RTU, a Home Management Committee operates involving senior RTU staff, the District Children Protection Officer, the President of the District Child Welfare Committee, the Government Medical Officer and other local officials, to oversee safeguarding issues in the Children's Villages and schools. This committee meets quarterly. Regular training is used to increase awareness of the importance of safeguarding for both beneficiaries and staff, and to ensure any breaches of best practice are reported and addressed. In the forthcoming year, we are supporting RTU to conduct a wide-ranging review of safeguarding.

Fundraising in India

We in the UK and RTU have been working together for some years to build fundraising capacity at RTU, to implement a fundraising strategy and to increase donations from within India. With the assistance of a Tamil-speaking consultant based in Chennai who is funded by the Charity and following a successful pilot, RTU is now in the fourth year of a project to target Indian foundations and corporate social responsibility (CSR) opportunities. New grants have been secured for capital projects and revenue funding has been obtained for RTU's schools.

We secured funding to collaborate with the consultant to carry out a vulnerability needs assessment in the rural villages where RTU works. Designed to inform future service provision in the aftermath of the pandemic, the project undertook interviews with women in 200 villages, as well as focus groups amongst existing beneficiaries, and has provided a valuable data set for strategic planning purposes.

BUILDING SUPPORT IN THE UK

The trustees are very grateful to all our loyal and highly-engaged supporters – individuals, churches, schools, and other organisations – who have made donations, organised fundraising events in their areas and acted as ambassadors in their churches, schools and communities to maintain awareness of RTU's work.

The majority of income received by the Charity last year was thanks to those who made regular donations or supported the child and student sponsorship schemes.

Many donors also fundraise collectively through community initiatives and in memoriam contributions. These activities often succeed in raising enough money to pay for new houses and wells in their entirety.

Our supporters tend to be long-standing and loyal, reassured by our very strong links with RTU in India that their contributions are making a significant, direct difference on the ground.

Last year, world events beyond our control caused total donation values from individual givers to decrease in comparison to the previous year, a trend that was replicated across the third sector, as discussed in the 'Risk review' section of this report (see pages 5-6). However, our income as a whole increased slightly year on year thanks to grants from new charitable trusts, and two unexpected large legacies. The increase is unlikely to be sustained in the current year as support for our partners in India to enable them to run and develop their services is likely to exceed our voluntary income considerably.

PLANS FOR THE FUTURE



Although there has been economic growth in India in recent years and greater investment in infrastructure, health and education by the Tamil Nadu State Government, there is little evidence of this in the remote rural villages where RTU works, and large numbers of the rapidly increasing population continue to live in severe poverty. The economic impact of the coronavirus pandemic and subsequent long lockdowns in Tamil Nadu was particularly damaging in the region and the situation persists.

RTU is the largest and most wide-reaching registered NGO in the area, and few of the well-recognised larger development agencies or overseas agencies were on the ground in the region to provide immediate help. RTU has formed links with smaller NGOs and other stakeholders in the area, and there is huge potential to have a greater impact in collaboration with these and other organisations.

The main priorities for the Charity in the UK in the forthcoming year are:

- To make further progress in developing fundraising in the UK so that work with beneficiaries in India can continue and develop. An individual giving strategy is being rolled out and reviewed regularly, and the website continues to increase engagement and online giving. Looking to the future, there are opportunities to increase income from grant-makers and develop a deeper engagement with church and other community groups.
- To work with RTU to enable them to build and consolidate their own local fundraising capacity and become less reliant on income from overseas.
- To maintain and develop working relations with RTU and other NGOs we fund in India and to offer support in any ways that can add value to their work.

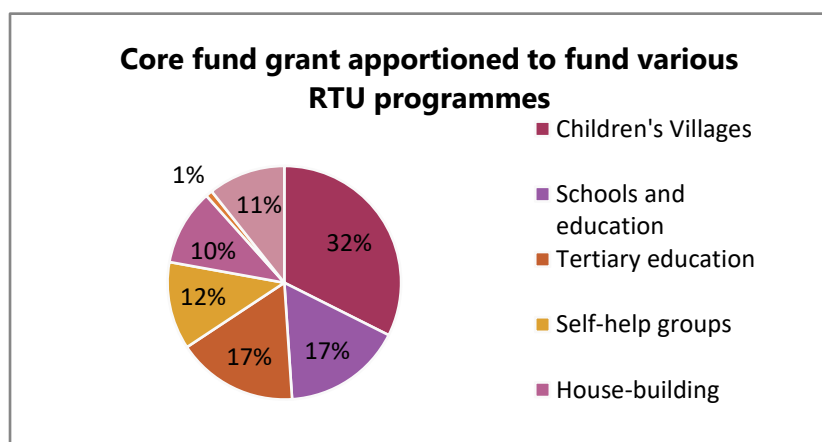
FINANCES, INVESTMENTS, AND RESERVES POLICY

Results for the year

Day-to-day grants, donations and regular giving from supporters to the Charity in the UK have decreased by a small amount compared with the previous financial year, and at year end stood at £452,014. However, donations from individuals and community groups have decreased from £439,160 to £383,232. Thankfully our reserves will help provide a cushion as we grow our voluntary income to match the likely increased demand for our funds in India.

RTU-UK has a Legacy Fund and has adopted a policy whereby, on receipt, a legacy is placed in the Fund with a planned but flexible drawdown depending on the nature and size of the legacy. We have had considerable legacies in the past two years which have unexpectedly increased our reserves. Legacies received this year were to the value of £128,630 (2022: £105,254). The Legacy Fund brought forward was £194,722, and the carried forward balance is £273,351. In 2023/24, we expect that a large proportion of this will be utilised for our partners in India for their education and health programmes.

A total of £442,325 (2021: £327,446) was transferred to RTU in the year, which represents 46% of their total expenditure. Of the grant to RTU for core revenue funding, 17% (2022: 12%) was spent on schools and education; 32% (2022: 43%) on childcare and the Children's Villages; 17% (2022: 16%) on tertiary education to support children through college; 11% (2022: 4%) on healthcare and HIV/AIDS prevention and support; 12% on community development and women's Self-Help Groups (2022: 14%); and 11% (2022: 16%) on housing and well-drilling. In addition, capital funding of £14,875 was given for the refurbishment of one of the hostels, the building of a new Children's Village house, and the refurbishment of the Evening Study centres.



In addition to the funding for RTU, a further £44,522 (2022: £31,201) was sent to India including £23,193 (2022: £18,848) to Jeevan Jyothi Hospice and £21,329 (2022: £12,353) to RUADT.

The Statement of Financial Activities shows the operating results of the Charity for the year and the Balance Sheet shows its state of affairs at 31 March 2023. The trustees consider this to be satisfactory a position from which to meet the Charity's commitments for the foreseeable future.

Currency fluctuations

The trustees follow the policy of committing funds each year to partner NGOs in Indian rupees (INR). This has simplified financial planning for our partners but has meant that we take the full exchange rate risk. As the

strength of both sterling and INR has fluctuated, in some years our commitments have cost less than anticipated at the start of the year while in other years expenditure has been higher than planned. The continuing fluctuation of the value of sterling and the costs associated with this have meant that it has cost the Charity considerably more in recent years to meet its INR commitments. The trustees have mitigated the situation by transferring funds at the best exchange rates, forward purchasing currency and taking regular advice. The trustees wish to maintain the practice of committing in INR to our partners, and do not currently see the need for any change.

Reserves

The Charity's Reserves Policy is set to protect the work in India from the risk of disruption at short notice due to a lack of funds, whilst at the same time ensuring that we do not retain income for longer than required.

The Reserves Policy has been set to cover between six to twelve months of projected expenditure and is reviewed on a regular basis and adjusted as risk perceptions and other factors change. Central to the trustees' considerations in setting the policy is the responsibility to ensure that when a child enters the Children's Villages at RTU there is a safe, supportive, and stable environment that will allow the child to grow to maturity and lead an independent life. As this will need to be maintained for a significant number of years, the trustees have used nine years as the average period of commitment. The trustees have therefore set aside a designated fund for this called the New Generation Fund which is currently set at £350,000.

The trustees also want to maintain sufficient reserves to respond to any emergency needs in India, to help provide vital new services to the beneficiaries and to help our partners with capacity building.

The charity's unrestricted reserves not including the designated New Generation Fund at 31st March 2023 were £342,998 which equates to 6 months running costs, based on our 2023/24 projected expenditure (see note below). Our reserves increased during the pandemic because many of our partners were unable to deliver projects due to lockdown restrictions, and we were extremely fortunate to receive additional donations from our committed individual supporters. Our reserves also increased this financial year due to significant, unexpected legacies of £128,630, which were designated in our Legacy Fund.

This year we have sent additional funds to our partners in India and our reserves have decreased by £76,263. In 2023/24 we plan to considerably spend down our Legacy Fund by giving additional funding to education and healthcare projects in India.

Free reserves at 31 March 2023 were £53,201 (2022: £57,915). The total funds held by the Charity were £752,748 (2022: £829,012).

Investment Powers

Under the Memorandum and Articles of Association, the trustees have the power to make any investment they see fit subject to taking advice from a specialist in the field. The reserves are invested with a view to maintaining their capital value in real terms and, if possible, to generate a return. Funds are invested in interest yielding accounts pending their being sent to India or put into special reserve.

In April 2010, trustees placed £150,000 on term deposits and £200,000 was placed with Brewin Dolphin for investment in bonds and equities. A further £50,000 was placed with Brewin Dolphin within the year. The portfolio is managed on a diversified risk basis and this year its value decreased from £292,398 at 31 March 2022 to £291,828 at 31 March 2023. In addition, it generated income of £8,690 (2022: £5,231). As these investments are held against long-term needs, fluctuations are to be expected and the trustees do not intend to vary their policy in light of short-term fluctuations.

RESPONSIBILITIES OF THE TRUSTEES

The trustees (who are also directors of Reaching the Unreached for the purposes of company law) are responsible for preparing the trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Registered office:
16 Glasshouse Studios
Fryern Court Road
Fordingbridge, Hants
SP6 1QX

Signed on behalf of the trustees:



Ian Brady - Chair

Approved by the trustees on 16th September 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts for the year ended 31st March 2023, which are set out on pages 19 to 33.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Jeremy Kitson FCA
Prime Chartered Accountants
Corner Oak
1 Homer Road
Solihull
West Midlands
B91 3QG

Date 16th September 2023

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

Note	Year to 31.03.2023			Year to 31.03.2022		
	Unrestricted Funds £	Restricted Funds £	Total £	Unrestricted Funds £	Restricted Funds £	Total £
Income from:						
Donations	198,369	184,863	383,232	212,448	226,712	439,160
Trusts and foundations	6,000	62,782	68,782	45,500	-	45,500
Legacies	128,630	-	128,630	105,254	-	105,254
Income from trading activities	12,084	-	12,084	4,568	-	4,568
Investments:						
Interest receivable	2 3,140	-	3,140	888	-	888
Investment income	2 8,690	-	8,690	5,231	-	5,231
	-----	-----	-----	-----	-----	-----
Total income	356,913	247,645	604,558	373,889	226,712	600,601
	=====	=====	=====	=====	=====	=====
Expenditure on:						
Raising funds						
Raising donations and legacies	8,896	-	8,896	11,852	-	11,852
Costs of trading activities	8,719	-	8,719	2,655	-	2,655
Investment management costs	2,777	-	2,777	2,750	-	2,750
Charitable activities	144,709	486,846	631,555	132,171	350,773	482,944
	-----	-----	-----	-----	-----	-----
Total expenditure	165,101	486,846	651,947	149,428	350,773	500,201
	=====	=====	=====	=====	=====	=====
Net (losses)/gains on investment assets	(28,874)	-	(28,874)	5,708	-	5,708
	-----	-----	-----	-----	-----	-----
Net (expenditure)/income for the year	4 162,938	(239,201)	(76,263)	230,168	(124,061)	106,108
	-----	-----	-----	-----	-----	-----
Transfers between funds	(174,685)	174,685	-	(115,028)	115,028	-
	-----	-----	-----	-----	-----	-----
Net movement in funds	(11,747)	(64,516)	(76,263)	115,141	(9,033)	106,108
	-----	-----	-----	-----	-----	-----
Reconciliation of funds						
Funds brought forward	704,745	124,267	829,012	589,604	133,300	722,904
	-----	-----	-----	-----	-----	-----
Funds carried forward	692,998	59,751	752,749	704,745	124,267	829,012
	=====	=====	=====	=====	=====	=====

All activities are of a continuing nature.

The statement of financial activities includes all gains and losses recognised in the year.

BALANCE SHEET AT 31 MARCH 2023

	<u>Notes</u>	<u>2023</u> £	<u>2022</u> £
FIXED ASSETS			
Tangible fixed assets	7	-	-
Investments	8	291,828	292,398
		-----	-----
		291,828	292,398
CURRENT ASSETS			
Debtors	9	87,975	27,750
Cash at bank and in hand		412,225	519,998
		-----	-----
		500,200	547,748
CREDITORS: Amounts falling due within one year	10	(39,279)	(11,134)
		-----	-----
Net Current Assets		460,921	536,614
		-----	-----
NET ASSETS		752,749	829,012
		=====	=====
CHARITY FUNDS	12 & 13		
Restricted Funds		59,751	124,267
Unrestricted Funds			
Designated			
Brother James Tribute Fund		16,446	17,108
New Generation Fund		350,000	350,000
Covid Recovery Fund		-	85,000
Legacy Fund		273,351	194,722
General		53,201	57,915
		-----	-----
TOTAL CHARITY FUNDS		752,749	829,012
		=====	=====

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

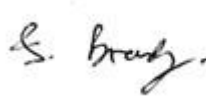
The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to companies, subject to the small companies' regime. This report was approved and authorised for issue by the trustees on and signed on their behalf by:



Sean Henry - Treasurer



Ian Brady - Chair

The notes on pages 22 to 32 form part of these financial statements.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2023

	<u>2023</u> £	<u>2022</u> £
Cash flow from operating activities	(88,449) =====	80,558 =====
Cash flow from investing activities		
Interest received	3,140	888
Investment income received	8,690	5,231
Purchase of investments	(52,716)	(46,065)
Sale of investments	24,339	28,659
Investment management fees	(2,777)	(2,750)
Fixed asset additions	-	-
Net cash flow from investing activities	(19,324) =====	(14,032) =====
Net (decrease)/increase in cash and cash equivalents in the year	(107,773)	66,521
Cash and cash equivalents at the beginning of the year	519,998	453,477
Total cash equivalents at the end of the year	412,225 =====	519,998 =====
Cash and cash equivalents consist of:		
Cash at bank and in hand	412,225 =====	519,998 =====
Reconciliation of net income to net cash flow from operating activities		
Net movement in funds	(76,263)	106,108
Interest receivable	(3,140)	(888)
Investment income	(8,690)	(5,231)
Investment management fees	2,777	2,750
Losses/(gains) on investment assets	28,947	(6,411)
Decrease/(increase) in debtors	(60,225)	(8,384)
(Decrease)/increase in creditors	28,145	(7,386)
Depreciation	-	-
Net cash from operating activities	(88,449) =====	80,558 =====

NOTES TO THE ACCOUNTS TO 31 MARCH 2023

1 ACCOUNTING POLICIES

(a) Basis of Accounting

Reaching the Unreached (RTU-UK) is a registered charity in the United Kingdom, limited by guarantee and registered in England and Wales. The address of its principal office is given in the charity information on page 2 of these financial statements. The nature of the charity's operations and principal activities are given on pages 7-11 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The accounts have been prepared in sterling (£) which is also the functional currency of the entity.

(b) Going Concern

These financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

(c) Incoming Resources

Income is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled in the reporting period.
- Legacy gifts are recognised on a case-by-case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

- Donated facilities and donated professional services are recognised as income at their fair value when their economic benefit is probable, it can be measured reliably, and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.
- Investment income is earned through holding assets for investment purposes such as shares and term deposit accounts. It includes interest income which is recognised as it accrues, and dividend income which is recognised as the charity's right to receive payment is established.
- Income from grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under activities that aggregate all costs related to any particular activity. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties; it is probable that the settlement will be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds comprise costs incurred by the charity in the generation of donations and fundraising income.
- Expenditure on charitable activities include those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.
- Other expenditure represents those items not falling into the categories above.
- All categories of costs include both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

(e) Support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include premises costs, office costs, governance costs and administrative costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular activities, they have been allocated to expenditure on a basis which may be based on activity as represented by direct costs expended on that activity or based on a proportion of staff costs. The analysis of these costs is included in Note 3.

(f) Fund accounting

Funds held by the Charity are either:

- Unrestricted general funds – these are funds without specified purpose and are available as general funds.
- Designated funds – these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

- (iii) Restricted funds – these are funds which can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Transfers between funds are made to cover deficits on individual restricted funds and to recognise fixed assets acquired with restricted income, but with no further restriction on use, within unrestricted funds.

(g) Legacy Fund

The trustees have established a Legacy Fund into which any legacy received by the Charity will be placed on receipt. Transfers out of the fund to general funds are at the discretion of the trustees and will be made having regard to the charity's general policy on reserves.

(h) Investment Income

Material amounts of income arising from investments earmarked against any particular fund are added to that fund. Otherwise, income from investments is allocated to the general fund.

(i) Depreciation

Depreciation is calculated to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Office equipment - 33% straight line basis

Fixed assets are not capitalised unless their cost is more than £200.

(j) Foreign exchange

Transactions denominated in foreign currencies are initially translated into sterling at the exchange rates ruling at the date of the transactions. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are translated into sterling at the exchange rates ruling at the year end. Foreign exchange differences are dealt with in the income and expenditure account and allocated directly to activities where appropriate to do so.

(k) Fixed Asset Investments

Fixed asset investments are recognised initially at fair value which is normally the transaction price including transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

(l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(m) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity from the date of acquisition or opening of the deposit or similar account.

(n) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(o) Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

(p) Financial Instruments

The charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. These basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2 INVESTMENT INCOME

	<u>2023</u> £	<u>2022</u> £
Income from investments listed on a recognised stock exchange	8,690	5,231
Interest receivable	3,140	888
	-----	-----
	11,830	6,119
	=====	=====

3 TOTAL RESOURCES EXPENDED

See appendix A

4 NET INCOME/(EXPENDITURE) FOR THE YEAR

	<u>2023</u> £	<u>2022</u> £
This is stated after charging:		
Depreciation of tangible fixed assets	-	-
Independent examiner's remuneration	2,500	2,250
	====	====

5 TRUSTEES REMUNERATION AND EXPENSES

There were no employees during the year, nor the previous year.

The constitution forbids any trustee to be remunerated.

In 2023 3 trustees (2022: 3) had travel expenses of £1,127 (2022: £602) paid to them.

6 TAXATION

The company is a registered Charity and it is considered that its operations are conducted such that no taxation liability will arise.

7 TANGIBLE FIXED ASSETS

Office Equipment

£

Cost

At 1 April 2022 and 31 March 2023

263

=====

Depreciation

At 1 April 2022 and 31 March 2023

(263)

=====

Net Book Value

At 31 March 2023

-

=====

At 31 March 2022

-

=====

8 FIXED ASSET INVESTMENTS

£

Listed investments:

Market value at 1 April 2022

292,398

Sales in year at market value

(24,339)

Additions in year at cost

52,716

Net decrease on valuation at 31 March 2023

(28,947)

Carrying value (market value) at 31 March 2023

-

291,828

=====

Listed in the UK

Listed outside the UK

291,828

=====

These investments are held primarily for an investment return.

9 DEBTORS

	<u>2023</u>	<u>2022</u>
	£	£
Gift aid recoverable	26,710	26,882
Currency forward purchased	5,000	-
Prepayments	696	648
Accrued income	55,569	220
	-----	-----
	87,975	27,750
	=====	=====

10 CREDITORS: Amounts falling due within one year

	<u>2023</u>	<u>2022</u>
	£	£
Trade creditors	1,454	2,498
Accruals	37,825	8,636
	-----	-----
	39,279	11,134
	=====	=====

11 CAPITAL

The company has no share capital being limited by guarantee. There are 11 members of the company each of whom has committed to contribute £1 in the event of the company being wound up. There is no one controlling party of the Charity.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

For the year ended 31 March 2023

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
	£	£	£
Tangible fixed assets	-	-	-
Investments	291,828	-	291,828
Debtors	87,975	-	87,975
Bank balances	352,474	59,751	412,225
Creditors	(39,279)	-	(39,279)
	-----	-----	-----
	692,998	59,751	752,749
	=====	=====	=====

Comparative for the year ended 31 March 2022

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
	£	£	£
Tangible fixed assets	-	-	-
Investments	292,398	-	292,398
Debtors	27,750	-	27,750
Bank balances	395,731	124,267	519,998
Creditors	(11,134)	-	(11,134)
	-----	-----	-----
	704,745	124,267	829,012
	=====	=====	=====

13 MOVEMENT IN FUNDS

Movement in Funds – for the year ended 31 March 2023

	<u>At 1 Apr</u> <u>2022</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 Mar</u> <u>2023</u> £
Restricted funds					
Administration	-	1,125	-	(1,125)	-
Childcare	-	114,504	(147,267)	32,763	-
Community buildings	5,120	-	(14,875)	9,755	-
Community Outreach & Self-Help Groups	-	31,868	(55,174)	23,306	-
Disability	-	75	(17,507)	17,432	-
Education	-	6,339	(75,157)	68,818	-
Housing	50,929	33,248	(47,837)	-	36,340
Medical	-	40,326	(48,584)	8,258	-
Tertiary education	40,910	19,784	(76,172)	15,478	-
Water resources	27,308	376	(4,273)	-	23,411
Total restricted funds	124,267	247,645	(486,846)	174,685	59,751
Unrestricted funds					
Designated funds					
Brother James Tribute Fund	17,108	-	-	(662)	16,446
New Generation Fund	350,000	-	-	-	350,000
Covid Recovery Fund	85,000	-	-	(85,000)	-
Legacy Fund	194,722	128,629	-	(50,000)	273,351
Total designated funds	646,830	128,629	-	(135,662)	639,797
General funds	57,915	228,284	(209,957)	(23,042)	53,200
Total unrestricted funds	707,745	356,913	(209,957)	(174,685)	677,016
Total funds	829,012	604,558	(696,803)		752,749
	=====	=====	=====	=====	=====

In the trustees' opinion, there were sufficient resources held to enable each fund to be applied in accordance with the restrictions imposed by donors.

Transfers of £174,685 (2022: £115,029) were made between unrestricted and restricted funds to cover deficits on restricted funds that cannot be recovered through future income on the projects concerned.

13 MOVEMENT IN FUNDS (continued)

Movement in Funds – comparative for the year ended 31 March 2022

	<u>At 1 Apr</u> <u>2021</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 Mar</u> <u>2022</u> £
Restricted funds					
Administration	-	1,125	-	(1,125)	-
Childcare	-	113,950	(133,261)	19,311	-
Community buildings	3,277	8,095	(6,252)	-	5,120
Community Outreach & Self-Help Groups	-	8,388	(30,368)	21,980	-
Disability	-	75	(12,353)	12,278	-
Education	-	7,092	(40,281)	33,189	-
Housing	61,015	29,609	(39,695)	-	50,929
Medical	-	2,157	(31,553)	29,396	-
Tertiary education	44,709	47,295	(51,094)	-	40,910
Water resources	24,299	8,926	(5,917)	-	27,308
Total restricted funds	133,300	226,712	(350,774)	115,029	124,267
Unrestricted funds					
Designated funds					
Brother James Tribute Fund	17,058	50	-	-	17,108
New Generation Fund	300,000	-	-	50,000	350,000
Covid Recovery Fund	110,000	-	-	(25,000)	85,000
Legacy Fund	114,468	105,254	-	(25,000)	194,722
Total designated funds	541,526	105,304	-	-	646,830
General funds	48,078	274,294	(149,428)	(115,029)	57,915
Total unrestricted funds	589,604	379,598	(149,428)	(115,029)	704,745
Total funds	722,904	606,310	(500,202)	-	829,012

Purposes of Restricted Funds

Administration	To provide income to meet the Charity's UK running costs.
Childcare	To provide for orphaned and destitute children and young people in the Children's Villages.
Community buildings	To support the construction of school classrooms, nursery schools, hostels and other facilities.
Community Outreach	To provide assistance to destitute elderly or infirm people; to provide support for children in need in their home environment.
Self Help Groups	To support micro finance schemes to enable women to set up their own income generating initiatives.
Disability	To support services for disabled beneficiaries.
Education	To support the education of the poorest children and villagers, through the provision of schools and evening study centres including meeting the costs of teachers' salaries.

13 MOVEMENT IN FUNDS (continued)

Housing	To support the construction of low-cost village houses for homeless families.
Medical	To provide a medical clinic, including work with people who are HIV+ or have AIDS-related illnesses.
Tertiary education	To support young people through tertiary education or vocational training after completing school.
Water resources	To provide essential water supplies, especially through the drilling of borewells.

Purpose of Designated Funds:

Brother James Tribute Fund	This fund was previously called the Brother Lionel Fund and was established to provide a special fund available to James Kimpton, the founder of RTU in India, to allow him to exercise his discretion within the Objects of the charity to support initiatives of his choosing within RTU in India. On his death in October 2017, the trustees launched a Tribute Fund in his memory and transferred the existing funds from the Brother Lionel Fund into this new fund.
New Generation Fund	The New Generation Fund and other designated funds have been established in order to be able to commit to support any child brought into RTU's care for the full period of their dependency. The Fund has also been established to meet any emergency need in India and to invest in capacity building in our partner agencies and in the UK. That limit has currently been set at £350,000 by the trustees.
Covid Recovery Fund	This designated fund was agreed by the trustees during the previous year to earmark some funds over and above the usual designated funds, to allow for the development of RTU's programmes in the aftermath of the pandemic, to allow a quick response to ongoing challenges in India and to raise funds in the UK. This fund has now been spent.
Legacy Fund	The Legacy Fund has been established for legacies received to allow a controlled release of funds to RTU in India and for planned programme developments.

14 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year to 31 March 2023 nor during the year to 31 March 2022 requiring disclosure in these financial statements.

REACHING THE UNREACHED

APPENDIX A (NOTE 3) TOTAL RESOURCES EXPENDED FOR THE YEAR ENDED 31 MARCH 2023

	<u>Basis of Allocation</u>	<u>Fundraising Costs</u> £	<u>Support for India</u> £	<u>Governance</u> £	<u>Total</u> £	<u>Year to 31.03.2022</u> £
Costs directly allocated to activities:						
Payments to project partners:						
(A) Reaching the Unreached of Village India (RTU):						
Core funding	Direct	-	-	-	-	7,873
Children	Direct	-	147,268	-	147,268	133,261
Community buildings	Direct	-	11,052	-	11,052	-
Community outreach	Direct	-	55,174	-	55,174	30,368
Educational programme	Direct	-	75,157	-	75,157	40,281
Housing	Direct	-	47,837	-	47,837	45,945
Medical programme	Direct	-	25,391	-	25,391	12,705
Tertiary education	Direct	-	76,173	-	76,173	51,094
Water resources	Direct	-	4,273	-	4,273	5,919
		-----	-----	-----	-----	-----
Total Gifts to Reaching the Unreached		-	442,325	-	442,235	327,446
		-----	-----	-----	-----	-----
(B) Payment to Project Partner Jeevan Jyothi	Direct	-	23,193	-	23,193	18,848
(C) Payment to Project Partner RUADT	Direct	-	21,329	-	21,329	12,353
		-----	-----	-----	-----	-----
Total Grants Payable		-	486,846	-	486,846	358,647
		=====	=====	=====	=====	=====
Outgoing resources:						
Costs met for RTU India	Direct	-	69,967	-	69,967	54,196
Cost of raising funds	Direct	8,896	-	-	8,896	11,852
Costs of goods sold	Direct	1,825	-	-	1,825	2,655
Costs of supporter trips to India	Direct	6,894	-	-	6,894	-
		-----	-----	-----	-----	-----
Total Outgoing Resources		17,615	69,967	-	87,582	68,703
Support costs:						
Salaries and administration fees	Staff time	6,250	28,149	9,456	43,855	39,740
Premises costs	Staff time	1,003	972	689	2,664	2,664
Office costs	Staff time/Direct	6,707	4,093	146	10,946	14,262
Miscellaneous costs	Direct	58	217	3	278	-
Professional costs	Staff time/Direct	88	37	26	151	141
Communications costs	Direct	6,242	3,608	-	9,850	8,938
Travel costs	Staff time/Direct	397	1,205	82	1,684	121
Finance costs	Staff time/Direct	460	267	168	895	897
Governance costs	Staff time/Direct	98	95	4,226	4,419	3,338
Investment management costs	Direct	2,777	-	-	2,777	2,750
		-----	-----	-----	-----	-----
Total Support Costs		24,080	38,643	14,796	77,519	72,851
Total Costs before Governance cost allocation						
		-----	-----	-----	-----	-----
Governance cost allocation	Usage	41,695	595,456	14,796	651,947	500,201
		-----	-----	-----	-----	-----
Total Costs		7,512	7,284	(14,796)	-	-
		-----	-----	-----	-----	-----
		49,207	602,740	-	647,947	500,201
		=====	=====	=====	=====	=====

REACHING THE UNREACHED

APPENDIX A (NOTE 3) TOTAL RESOURCES EXPENDED COMPARATIVE FOR THE YEAR ENDED 31 MARCH 2022

	<u>Basis of Allocation</u>	<u>Fundraising Costs</u> £	<u>Support for India</u> £	<u>Governance</u> £	<u>Total</u> £
Costs directly allocated to activities:					
Payments to project partners:					
(A) Reaching the Unreached of Village India (RTU):					
Core funding	Direct	-	7,873	-	7,873
Children	Direct	-	133,261	-	133,261
Community outreach	Direct	-	30,368	-	30,368
Educational programme	Direct	-	40,281	-	40,281
Housing and community buildings	Direct	-	45,945	-	45,945
Medical programme	Direct	-	12,705	-	12,705
Tertiary education	Direct	-	51,094	-	51,094
Water resources	Direct	-	5,919	-	5,919
		-----	-----	-----	-----
Total Gifts to Reaching the Unreached		-	327,446	-	327,446
		-----	-----	-----	-----
(B) Payment to Project Partner Jeevan Jyothi	Direct	-	18,848	-	18,848
(C) Payment to Project Partner RUADT	Direct	-	12,353	-	12,353
		-----	-----	-----	-----
Total Grants Payable		-	358,647	-	358,647
		=====	=====	=====	=====
Outgoing resources:					
Costs met for RTU India	Direct	-	54,196	-	54,196
Cost of raising funds	Direct	11,852	-	-	11,852
Costs of goods sold	Direct	2,655	-	-	2,655
Costs of supporter trips to India	Direct	-	-	-	-
		-----	-----	-----	-----
Total Outgoing Resources		14,507	54,196	-	68,703
Support costs:					
Salaries and administration fees	Staff time	6,003	25,187	8,551	39,740
Premises costs	Staff time	1,003	972	689	2,664
Office costs	Staff time/Direct	8,895	5,206	161	14,262
Miscellaneous costs	Direct	-	-	-	-
Professional costs	Staff time/Direct	34	33	74	141
Communications costs	Direct	6,493	2,426	19	8,938
Travel costs	Staff time/Direct	46	44	31	121
Finance costs	Staff time/Direct	472	248	176	897
Governance costs	Staff time/Direct	-	-	3,338	3,338
Investment management costs	Direct	2,750	-	-	2,750
		-----	-----	-----	-----
Total Support Costs		25,696	34,116	13,039	72,851
Total Costs before Governance cost allocation					
		-----	-----	-----	-----
Governance cost allocation	Usage	6,620	6,419	(13,039)	-
		-----	-----	-----	-----
Total Costs		46,823	453,378	-	500,201
		=====	=====	=====	=====

REACHING THE UNREACHED

England & Wales - Charity number 1091295

Accounts

2022 Annual Report



Annual report and financial statements for Reaching the Unreached
For the year ended March 2022

Charity No 1091295
Company Registration No 04217700

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Administrative details

Office	16 Glasshouse Studios, Fryern Court Road, Fordingbridge, Hants, SP6 1QX
Telephone	01425 657321
Email	info@rtu.org.uk
Web	www.rtu.org.uk



RTU-India



Registered Office	16 Glasshouse Studios, Fryern Court Road, Fordingbridge, Hants, SP6 1QX
Independent Examiner	Jeremy Kitson, Prime Accountants, Corner Oak, 1 Homer Road, Solihull, B91 3QG
Bankers	Unity Trust Bank, 9 Brindley Place, Birmingham, B1 2HB

Directors and officers

Reaching the Unreached (RTU) is a company limited by guarantee (Company No 4217700) and has adopted the Memorandum and Articles of Association Model of the Charity Law Foundation. It was incorporated on 16th May 2001 and obtained charitable status on 21st March 2002 (Charity No 1091295). In 2002 it took over all of the operations of the unincorporated Charity of the same name established in 1983. The directors of the Charitable Company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees.

The trustees who served the Charity during the year and since the year end were as follows:

Amy Anderson	
Ian Brady	Chair and Executive Group Member
Kenneth Brackenridge	
Margaret Davies	Executive Group Member
John Deeney	
Sean Henry	Treasurer and Executive Group Member
Andrew Moore	
Max Philbrick	
James Playfair	Executive Group Member
Scott Preston	Safeguarding Lead and Executive Group Member
Thomas Williams	Vice Chair and Executive Group Member

Chair's introduction

For almost 50 years Reaching the Unreached (RTU-I), one of our partners in South India, has served the poorest rural communities in Theni and Dindigul Districts, north-west of the city of Madurai, in Tamil Nadu.

Like many similar charities, RTU-I was forced to abandon its usual activities almost overnight during the Covid-19 pandemic. They rapidly concentrated their resources on emergency response, assisting the many families and displaced people who urgently needed practical, direct support simply to survive. Thanks to the diligent and clear-sighted leadership of the Director, Father Antony Paulsamy, and his tireless and dedicated staff, RTU-I met these challenges admirably.

As I reported last year, they also took the opportunity presented by the enforced suspension of core work to review their strategic direction and streamline their ways of working. They were therefore well-placed to act quickly and effectively as they gradually resumed their core programmes. We believe they have emerged from the crisis stronger than ever.

RTU-I is delighted and relieved to be able to welcome new children to the Children's Villages and hostels once again. Those who have only ever known a life of poverty were especially hard hit by the pandemic. Many lost their parents or carers or were otherwise displaced or rendered homeless in the chaos of lockdown. We rejoice that RTU-I once again provide a safe haven for the most vulnerable of these girls and boys. They remain, as always, the beating heart of RTU-I's work.

As pupils return to their schools, they are also taking steps to ensure that every child's educational attainment is affected as little as possible by the long periods when the schools were closed in Tamil Nadu. Additional teaching for children who have fallen behind their peers and those with specific educational needs, together with improvements to the rural Evening Study Centres, are just two of the initiatives that are enabling them to re-establish regular school attendance, rebuild students' confidence and abilities, and equip them to make the most of their future life opportunities.

Meanwhile, RTU-I have successfully re-started the housebuilding and water programmes, building safe homes for the very poorest families, and digging wells for communities who lack clean water. Our well-drilling activities have never been needed more, as climate change subjects large parts of India to increasingly frequent and extreme heatwaves and scant rainy seasons followed, inevitably, by life-threatening drought.

In terms of finances, we were unable to spend most of the designated reserves in our Covid Recovery Fund because of the second wave of Covid-19 in India at the beginning of the 2021-22 financial year which again meant that many of the programmes were suspended due to further lockdowns. The total funds in our balance sheet therefore exceed our reserves policy at year end. However, in the current year ending in March 2023, our reserves are predicted to decrease substantially as we provide more funding for RTU-I's activities and in expectation of continued exchange rate volatility.

As we move forward, we owe a huge debt of thanks to our dedicated and generous supporters, who helped us to continue to support our work throughout the pandemic. Our particular thanks go to the individuals, church groups and charitable trusts we rely on for donations.

All of us who are involved with, and support RTU-I's work continue to draw strength from the founder and friend, Brother James Kimpton, who touched so many lives with his steadfast faith and pure heart. We remember him with profound admiration and gratitude for all he did to reach out to very marginalised people.

Thank you for reading this report and joining us on the next stage of our journey.



Ian Brady
Chair

The trustees are pleased to present our report for the year ended 31st March 2022.

Aims and objectives

Charitable Aims

The purpose of the Charity, as laid out in the Memorandum and Articles of Association, is to relieve poverty, advance education and protect health amongst persons living in under-developed countries (particularly in respect of refugees and those living in rural areas).

The key objectives of the Charity are:

- to provide funding and other practical support to relieve poverty through working with NGOs in South India where the trustees have confidence in the ethos and capabilities of the local management team, and where structures, policies and procedures are in place to ensure a high standard of service to beneficiaries
- to raise funds, and maximise the funds available for beneficiaries by ensuring that fundraising, management and administration costs are kept under control and provide value for money
- to stimulate continuing, secure and long-term support for poverty relief through channels in South India, the international community and from UK supporters and institutions.

How we achieve our objectives

The Charity achieves its objectives primarily through the funding and support of a wide range of services at Reaching the Unreached in India (RTU-I), a fully independent sister organisation located under the Palani Hills in the state of Tamil Nadu, South India, registered as a Society in 1978. We also provide support to other organisations undertaking similar work in South India in consultation with RTU-I, namely Jeevan Jyothi Hospice and the Rural Area Development Trust (RUADT).

RTU in India is a highly successful and far-reaching, grassroots organisation offering a range of services to empower some of the most marginalised and disadvantaged people in rural South India from scheduled castes, particularly focusing its services on children. It is a secular charity founded on Christian principles and it is fully inclusive, providing support to people in need of all backgrounds and all faiths. It obtains direct funding from international grant-making organisations to cover some of its activities, and donations from individuals, foundations and corporates in India and overseas. It uses the funds raised by RTU-UK to fund new initiatives and the ongoing provision of services to beneficiaries not covered by other funding sources. The trustees work closely with RTU in India and have an in-depth knowledge of its work.

Achieving public benefit is a fundamental driver of the way the trustees approach their work. The trustees have due regard to guidance published by the Charity Commission on this and recognise that, as the actions to improve the lives of beneficiaries takes place in India, it requires us to adopt a particular approach to ensure that the funds we devote to achieving our objectives are used effectively.

Structure, governance and management

Organisational Structure

The trustees have appointed an Executive Group responsible for the management of the Charity, approval of unbudgeted expenditure up to an agreed limit and overseeing communication with Reaching the Unreached and our partner charities in India. The Executive Group holds meetings several times a year and reports to the trustees. Full Trustees' Meetings are held three times a year. The day-to-day work is subcontracted to the UK Co-ordinator, Mo Houlden, and other consultants as and when needed.

Recruitment, Appointment, Induction of Trustees

The trustees regularly look at existing skills and experience and new trustees are recruited to ensure the trustee board has a broad range of management experience to meet the needs of RTU and its strategic aims. The induction process for new trustees includes an information pack, and meetings covering the history, finances, longer term strategies and governance arrangements of the Charity, as well as the roles and responsibilities of trustees. New trustees are encouraged to make a visit to RTU in India within a year of appointment if they have not recently been there.

Trustees serve for an initial 10-year term on first appointment, and then for 5-year terms on any subsequent re-appointment. The Chair and other office-bearers are appointed for 5-year terms, which take precedence over (i.e. allow an extension of) a term as trustee.

Risk Review

Each year the trustees review and update the risk register which identifies all key perceived risks to the organisation and agrees actions to mitigate those risks. This last took place in October 2021. Generally, the trustees are satisfied that the Charity addresses the major risks faced and that adequate operating systems and procedures are in place, both within RTU-UK and RTU-I and the other 'partner' NGO's we fund, to mitigate those risks to an acceptable standard. The trustees are confident that the financial procedures and accountancy standards of our partners are of the highest standard, and that anti-fraud and corruption measures are strictly adhered to.

The Treasurer reports on invested reserves, cashflow and exchange rate movements at each Trustees' Meeting, with recommendations when appropriate. Other risks are mitigated by matching our own vision and objectives to those of RTU in India and the need of the people it serves; reviewing our governance and structure to keep the Board of Trustees effective; and maintaining our focus on fundraising as a core objective of the Charity in the UK. Trustees also regularly review our own safeguarding and bribery policies and procedures, and those of the organisations we fund in India. The risks associated with exchange rate fluctuations are also considered and more information on this is provided below.

Coronavirus response

In the light of the coronavirus pandemic, the trustees reviewed the financial risks to the Charity and believe that the Charity has sufficient funds to operate as normal. In fact, our supporters have been very generous in their response to the situation faced by the beneficiaries in India and the trustees are very grateful for their generosity during this time. Trustees have been flexible in allowing RTU-I and other partner NGOs to use unrestricted funds to adapt their services to meet the needs of beneficiaries, particularly those affected by the first and second wave of Covid-19 and subsequent lockdowns in India over the past two years which left many families destitute. Many of the programmes, particularly the housebuilding, well-drilling activities, and outreach health and educational work, were put on hold and the Charity kept funds in restricted and designated funds for when these services resumed. Funds were also put in a Covid Recovery Fund which will enable services to be adapted and developed in the aftermath of the lockdowns.

The trustees have maintained their contact with RTU in India and the Director, Fr Antony, has been involved in online trustees meetings to update the trustees about changes in operations, future planning for the redesign of services, budget monitoring and funding implications. The last visit by a trustee to the partner organisations in India prior to the pandemic was in January 2020 but the Chair of Trustees, Ian Brady, was able to visit all the partners in July 2022 and attend the RTU AGM.

Related Parties

Other than reported in Notes 5 and 14, there are no transactions with related parties that are required to be disclosed in these accounts.

Review of developments, activities and achievements

850	100	1647	100%	144	47	2	1605	£484,660	8,994	0
children cared for in RTU's Children's Villages in the year	children supported at home so they are able to attend school	children educated at RTU schools and 8 supplementary schools	pass rate of pupils' 12 th standard exams	students supported at college with 54 new graduates	new houses built	new bore wells drilled	women members of 121 self-help groups in 29 villages	donated by individual supporters and organisations to RTU-UK	Total number of new houses built to date	separate visits to India by UK trustees in the year due to Covid

The work in India

RTU in India has an enormous impact on the lives of many people from scheduled castes (sometimes known as Dalits or untouchables) and tribal communities living in impoverished rural areas of South India. It provides a family home for orphaned or abandoned children in four Children's Villages - in small family houses with 'foster' mothers for the younger children and hostel-style accommodation for older teenagers.

The children are educated at RTU-I's eight balwadies (pre-schools), three primary and middle schools and a higher secondary school (which all also offer schooling to over 750 local children from disadvantaged families). The education is of a high standard and the schools enrich the children's lives by having elected school parliaments, trips out, sports days, various school exhibitions and competitions, and participating in district and state sports and dance competitions. After completing the State 10th, 11th and 12th standard exams, the children are supported through college and various professional qualifications until they are able to live independently. A scholarship scheme is in place for local children to enable them to continue their studies at college. Approximately a sixth of the children are affected by HIV/AIDS in their families and 4% are HIV+ themselves.

Other work is focused on supporting children at home in their families and villages and includes:

- a **house-building** programme to help families build village houses in place of inadequate and unsafe shelters constructed largely of coconut thatch panels on bare earth, prone to vermin, fires and easily damaged in the monsoon rains. RTU-I makes all the cement blocks, windows and doors in-house and last year, when the lockdown eased, constructed 47 houses in 14 villages benefitting 172 people, each with two rooms, a toilet/washroom, electricity and a verandah. Nearly 9,000 houses have been built since the programme started in 1976.
- **bore wells** and **water facilities** to provide clean, safe water to people living in rural villages. Four new bore wells were drilled in the year to provide water facilities in schools and rural villages and for other NGOs, fitting submersible electric pumps and water tanks. A new water tank for the local village holding 200,000 litres of water was also provided. 2,480 water facilities have been provided to date.
- a **home-support** scheme for families where monetary assistance is given in the form of a monthly payment to help them provide nutritious food and clothes, and to enable them to send their children to school. Staff visit families to support them with a range of issues and help them to access healthcare, widow's pensions and medical expenses if they are HIV+ etc. As at year end, there were 100 children from 81 families in 51 local villages, and staff visit the schools to help support and encourage them in their education. Last year, nearly all the children in the home support programme passed their 10th standard exams (equivalent to GCSEs) and 12th standard exams (equivalent to A-levels). A third of the children are either HIV+ themselves or have family members who are or who have died from AIDS-related illnesses.
- a **medical clinic** and **mobile health clinics** catering for around 125 outpatients a day from surrounding villages, staffed by nurses with a visiting doctor and physiotherapist twice a week. Originally set up to work with leprosy patients, the health centre had over 19,952 appointments last year and seriously ill people were referred to hospital at RTU-I's expense. There is also a **physiotherapy centre** which provided treatment to 4,189 patients last year. The medical clinic also cares for all the children in the Children's Villages and schools, providing regular vaccinations, health, eye and dental checks, and there are four full-time counsellors working in the Children's Villages to support the young people's emotional health and wellbeing.

- a **women's empowerment** programme providing services and resources so that women in rural villages can improve their economic independence by supporting them to set up their own income generating initiatives/micro-finance schemes and collectively work on issues of concern in their communities. Members of these groups also help to identify beneficiaries for RTU-I's other programmes. 108 **self-help groups** and micro-credit savings schemes are currently running in 29 villages with 1,605 women members. An independent body of all the self-help groups, Vidiyal Women's Federation, has been formed and has an executive committee which meets monthly to deal with loan processing, and other issues affecting women. RTU-I also provides regular training on issues such as health awareness, enterprise, domestic violence and access to Government schemes; and runs free legal aid 'camps' and vaccination programmes for milking animals in villages
- three **mobile tailoring training** centres visit rural villages to provide a six-month accredited training programme for rural women so that they can earn additional income and set up their own businesses. Last year, the training centres was only able to operate for 6 months because of the pandemic and visited 3 villages. 88 women benefitted from the courses.
- 8 **study centres** are run for two hours in the evenings and on Saturdays in rural villages to lift the educational attainment of the most disadvantaged children attending poor rural Government schools. 255 children attended these study centres in the year and received food and school materials. The study centres are particularly key at this time as the teachers help children with basic literacy and numeracy following the school closures when the children had no access to education for nearly two years.
- **mobile science laboratories** to give children at rural schools hands-on experience of science and technical experiments and modern teaching materials, so that they can follow the science stream in the Tamil curriculum. Currently the three science labs with six RTU teachers visit 101 Government schools in rural villages, and 7,415 children benefitted from the sessions last year.
- support for 65 **elderly** and destitute people living in rural villages who are chronically ill with TB or are cured leprosy patients who are rejected by their communities. RTU-I provides food, clothing and financial assistance. 350kg of sathumavu (nutritious flour) is distributed every month to them and to local malnourished children.

In the financial year, all the services at RTU in India were provided on a revenue budget of just INR 858 lakhs which, at year end exchange rates, is approximately equal to £866,000. Further information on the work and the RTU-I Annual Review and Financial Statements are available on the website, www.rtuindia.org.

We are also delighted to have provided funding to two 'partner' NGO's who have close links with RTU in India with grants in the year. Jeevan Jyothi Hospice looks after children in RTU-I's care who are HIV+ if they become ill or face a negative reaction to ART drug therapy. It is 25km from RTU and has 40 bed spaces. Children stay at Jeevan Jyothi until they are well enough to return to their home in the Children's Villages. As well as providing a service for children and adults at the hospice, Jeevan Jyothi meets the needs of people with HIV in the surrounding villages and has an extensive outreach programme, ensuring that people with HIV/AIDS maintain the drug therapy they need and receive good nutrition. It also runs an outreach programme for vulnerable children and provides the national 'Childline' service in the Theni District of Tamil Nadu where it is based, mainly dealing with issues of child marriage, drug addiction and children who have dropped out of school.

The other NGO we supported in the year is the Rural Area Development Trust (RUADT) which supports differently abled children and young people, and their families, providing a range of services including special schools and rehabilitation centres. We provided the funding required to run their vocational training programme to give young adults with learning difficulties skills to enable them to earn a living, and two of their village rehabilitation programmes providing physiotherapy and support to people of all ages.

Working with RTU in India

The trustees are keen to ensure sufficient funding and support for the work of RTU in India. Although it is an independent organisation and our procedures ensure that we have formal arrangements in place with RTU-I, particularly over funding requests and their evaluation, our long historical links and the personal involvement of trustees over the years have led us to be proactive. There is frequent communication and liaison between RTU-UK and RTU-I online and, in normal years, through visits made to India by trustees, funded at their own expense, and timed to coincide with the RTU-I Board Meetings and the AGM, where RTU-UK attends as an observer.

This style of co-operation works well and ensures the trustees here remain well-informed of developments and issues at RTU-I, whilst ensuring that our funding achieves the public benefit we seek.

The relationship between the two organisations is formalised in a Memorandum of Understanding which sets out the framework of the working relationship between RTU-UK and RTU-I and ensures clarity of roles and responsibilities on both sides.

We also provide management and strategic support where appropriate and have been involved in developing policies associated with safeguarding, discrimination in the workplace etc. A Home Management Committee operates at RTU-I involving senior RTU-I staff, the District Children Protection Officer, the President of the District Child Welfare Committee, the Government Medical Officer and other local officials to oversee safeguarding issues in the Children's Villages and schools. This committee meets quarterly.

Another way in which both RTU-UK and RTU-I have been working together for some years is on building fundraising capacity at RTU-I and implementing a fundraising strategy to increase in-country donations. We have been working with a Tamil-speaking consultant based in Chennai to enable RTU-I to take advantage of resource mobilisation opportunities in India. Following a successful pilot scheme, we are now in the third year of a project, funded by RTU-UK, to target Indian foundations and corporate social responsibility (CSR) opportunities. New grants have been made for capital projects, and revenue funding for RTU-I's schools to improve the educational outcomes of the most disadvantaged rural children has been obtained for the last two and current financial years.

We have also been working with the consultant on strategic reviews and we were able to get specific funding to carry out a vulnerability needs assessment in the rural villages where RTU-I works to inform future service provision in the aftermath of the pandemic. This involved interviews with women in 200 villages, as well as focus groups amongst existing beneficiaries, and has provided very useful data.

Building Support in the UK

The majority of income received is thanks to the generosity of our individual supporters and local church and community groups, many of whom make regular donations or support our child/student sponsorship schemes. Regular income received in this way has continued to grow and accounts for half of our income (excluding large gifts such as legacies) at the year end. Supporters like the very strong links we have with RTU-I and know the difference their contribution is making on the ground to the lives of their sponsored children, and many of the most disadvantaged people in rural South India. In addition to sponsorship, many supporters help the house-building and well-drilling programmes through *in memoriam* gifts for individual houses and wells.

Donations from supporters decreased in comparison to the previous year, but income increased thanks to grants from new charitable trusts, and from legacies. Trustees are very grateful to all our committed supporters – individuals, churches, schools and other organisations – who have given so much. We are hugely grateful for all you do to help. We are also very grateful to those who have organised fundraising events in their area, and to those who act as our ambassadors in their church, school and community to keep the work of RTU on the agenda.

Plans for the future

Although there has been economic growth in India over the last few years and greater investment in infrastructure, health and education by the Tamil Nadu State Government, there is little evidence of this in the remote rural villages where RTU in India works and there are large numbers of a rapidly increasing population living in severe poverty. The economic impact of the pandemic in India is likely to be enormous. Many people rely on seasonal daily wage labouring work and receive no money to live on if work is unavailable. Families are particularly vulnerable if one member becomes ill and is unable to work, and often children need to work to supplement the family income. Families in this normal situation rarely have enough to buy sufficient nutritious food, let alone the means to cover the costs of bus fares, uniforms and school materials so that their children can attend school. They can easily get into debt, relying on moneylenders who charge large rates of interest to meet emergency needs such as medical care. In the immediate aftermath of the lockdown in March 2020, families were unable to do any daily wage labouring work and had no means to buy necessary food. Although a Government ration scheme came into place, some did not have the necessary documents to access this or fell outside their food security system. Although the lockdown was eased in Tamil Nadu, one of the worse-hit states, in September 2020, it was again re-introduced at the time of the second wave in April 2021. RTU-I is the largest and most wide-reaching registered NGO in the area, and there are few of the well-recognised larger development agencies or overseas agencies on the ground to help.

The need is clearly evident and many of the children and families accessing the support services of RTU-I now come via the self-help groups that RTU-I supports in remote rural villages. It has formed links with smaller NGOs and other stakeholders in the area, and there is huge potential to have a greater impact in collaboration with other organisations.

The main priorities for RTU-UK in the forthcoming year are:

- To continue to make progress in developing fundraising in the UK so that the work with the beneficiaries can continue and develop. An individual giving strategy is now being rolled out and reviewed regularly, and the website continues to increase engagement and online giving. Looking to the future, we also wish to secure income from grant-makers and work to increase our presence on social media.
- As part of the commitment to generate further resources for the beneficiaries, we will continue our work with RTU in India to enable them to continue to build their own fundraising capacity to fundraise locally to support and develop the work and become less reliant on income from overseas.
- We will continue to maintain and develop our working relations with RTU and other NGOs we fund in India and to offer our support in any other ways that add value to their work. The services in India are of a very high standard. We continue to look at opportunities to enhance this.

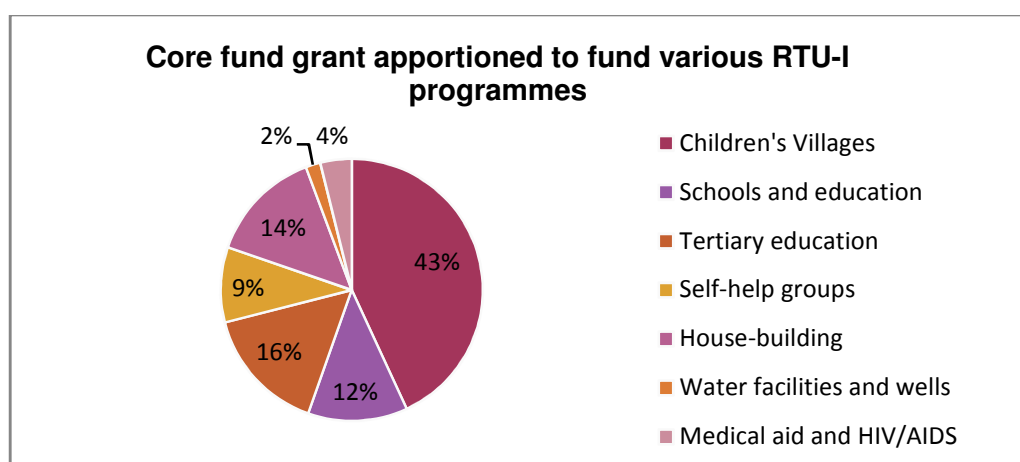
Finances, investment and reserves policies

Results for the Year

Day to day donations and regular giving from our supporters have decreased by a small amount compared with the previous financial year and at year end stood at £484,660. Given there is a lot of financial pressure at the moment, this continuing generosity is a testament to the very effective work in India and how this inspires such impressive giving amongst our many loyal supporters.

We have a Legacy Fund and adopted a policy whereby, on receipt, a legacy is placed in the Fund with a planned but flexible drawdown depending on the nature and size of the legacy. Legacies arising this year were £105,254 (2021: £29,104). The Legacy Fund brought forward was £114,468, and the carried forward balance is £194,722.

A total of £327,446 (2021: £253,165) was transferred to RTU-I in the year which represents 37% of their total expenditure. Of the grant to RTU-I released this year for core revenue funding, 12% (2021: 11%) was spent on schools and education; 43% (2021: 47%) on childcare and the Children's Villages; 16% (2021: 7%) on tertiary education to support children through college; 4% (2021: 14%) on medical aid and HIV/AIDS prevention and support; 9% on community development and women's self-help groups (2021: 9%); and 16% (2021: 12%) on house building and water facilities. In addition, capital funding of £6,251 was given for the refurbishment of the central kitchen and some of the evening study centres.



In addition to the funding for RTU-I, a further £31,201 (2021: £30,470) was sent to India including £18,848 (2021: £24,861) to Jeevan Jyothi Hospice and £12,353 (2021: £5,609) to RUADT.

The Statement of Financial Activities shows the operating results of the Charity for the year and the Balance Sheet shows its state of affairs at 31 March 2022. The trustees consider this to be satisfactory and in a position to meet our commitments for the foreseeable future.

Currency fluctuations

The trustees follow the policy of committing funds each year to RTU-I (and the other NGOs we support) in Indian rupees (INR). This has simplified financial planning for our partners but has meant we take the full exchange rate risk involved. As the strength of both sterling and INR has fluctuated, in some years our commitments have cost us less than anticipated at the start of the year; and other years our expenditure has been higher than planned, as is projected in the 2022-23 financial year. The continuing fluctuation on the value of sterling and costs associated with this has meant that it has cost the Charity considerably more in recent years to meet our INR commitments. The trustees have mitigated the situation by transferring funds at the best exchange rates, forward purchasing currency and taking regular advice. The trustees wish to maintain the practice of committing in INR to our partners, and do not currently see the need for any change.

Reserves Policy

Our Reserves Policy is set to ensure that the work in India is protected from the risk of disruption at short notice due to a lack of funds, whilst at the same time ensuring that we do not retain income for longer than required. The Reserves Policy is reviewed on a regular basis and adjusted as risk perceptions and other factors change. Central to the trustees' considerations in setting the Reserves Policy is the responsibility to ensure that when a child enters their care in the Children's Villages at RTU in India there is a safe, supportive and stable environment that will allow that child to grow to maturity and lead an independent life. The cost of this has been reviewed in light of high levels of inflation in India over the past few years. The trustees also want to maintain sufficient reserves to meet any emergency need in India and to invest in capacity building.

As a result, the RTU-UK trustees consider it appropriate to designate reserves of between 6 and 12 months of our annual commitments in India for the forthcoming year such that together with RTU in India we may commit to maintain the current level of support for the children in their care for the indefinite future. This will provide the security and knowledge that the UK charity has adequate resources to ensure that any child currently brought into RTU is supported for the full period of their dependency until they are ready to live independently.

The setting of an appropriate size of reserve has taken account of future plans, and other information on reserves held in India. We also project outcomes of various 'disaster' scenarios based on a review of our risks.

Based on the above policy, the trustees calculate that a desirable level of unrestricted reserves at 31 March 2022 was £607,031. The actual level of unrestricted reserves was £704,745.

Free reserves at 31 March 2022 were £57,915 (2021: £48,078). The total funds held by the Charity were £829,012 (2021: £722,904), £23,817 of the increase being due to the rise in the value of investments in our portfolio at year end. The main factor affecting reserves, however, was the reduction in the budgets of our partner organisations in India due to the various restrictions and lockdowns which disrupted many of their programmes, and the receipt of a large legacy within the year. With lower exchange rates and increased funding of Covid recovery work, we are expecting our reserves in the 2022-23 financial year to be well within the Reserves Policy target.

Investment Powers

Under the Memorandum and Articles of Association, the trustees have the power to make any investment they see fit subject to taking advice from a specialist in the field. Our reserves are invested with a view to maintaining their capital value in real terms and, if possible, to generate a return. Funds are invested in interest yielding accounts pending their being sent to India or put into special reserve. In April 2010, trustees placed £150,000 on term deposits and £200,000 was placed with Brewin Dolphin for investment in bonds and equities. The portfolio is managed on a diversified risk basis and this year its value increased from £268,581 at 31 March 2021 to £292,398 at 31 March 2022 but had dropped again to £267,704 at June 2022. In addition, it generated income of £5,231 (2021: £4,355). As these investments are held against long-term needs, fluctuations are to be expected and the trustees do not intend to vary their policy in light of short-term fluctuations.

Responsibilities of the trustees

The trustees (who are also directors of Reaching the Unreached for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Registered office:

16 Glasshouse Studios
Fryern Court Road
Fordingbridge, Hants
SP6 1QX

Signed on behalf of the trustees:



Ian Brady - Chair

Approved by the trustees on 12th November 2022

Independent examiners report to the trustees

I report on the accounts for the year ended 31st March 2022, which are set out on pages 13 to 26.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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



Jeremy Kitson FCA
Prime Chartered Accountants
Corner Oak
1 Homer Road
Solihull
West Midlands
B91 3QG

Date 18/11/2022

Statement of financial activities (incorporating the income and expenditure account) for the year ended 31 March 2022

	Note	Year to 31.03.2022			Year to 31.03.2021		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		Funds £	Funds £		Funds £	Funds £	
Income from:							
Donations		212,448	226,712	439,160	282,350	221,951	504,301
Trusts and foundations		45,500		45,500	-	-	-
Legacies		105,254	-	105,254	29,104	-	29,104
Income from trading activities		4,568	-	4,568	5,893	-	5,893
Investments:							
Interest receivable	2	888	-	888	1,855	-	1,855
Investment income	2	5,231	-	5,231	4,355	-	4,355
Total income		<u>373,889</u>	<u>226,712</u>	<u>600,601</u>	<u>323,557</u>	<u>221,951</u>	<u>545,508</u>
Expenditure on:	3						
Raising funds							
Raising donations and legacies		11,852	-	11,852	5,700	-	5,700
Costs of trading activities		2,655	-	2,655	2,929	-	2,929
Investment management costs		2,750	-	2,750	2,268	-	2,268
Charitable activities		<u>132,171</u>	<u>350,773</u>	<u>482,944</u>	<u>156,895</u>	<u>262,470</u>	<u>419,365</u>
Total expenditure		<u>149,428</u>	<u>350,773</u>	<u>500,201</u>	<u>167,792</u>	<u>262,470</u>	<u>430,262</u>
Net (losses)/gains on investment assets		<u>5,708</u>	<u>-</u>	<u>5,708</u>	<u>63,967</u>	<u>-</u>	<u>63,967</u>
Net (expenditure)/income for the year	4	<u>230,168</u>	<u>(124,061)</u>	<u>106,108</u>	<u>219,732</u>	<u>(40,519)</u>	<u>179,213</u>
Transfers between funds		<u>(115,028)</u>	<u>115,028</u>	<u>-</u>	<u>(44,056)</u>	<u>44,056</u>	<u>-</u>
Net movement in funds		<u>115,141</u>	<u>(9,033)</u>	<u>106,108</u>	<u>175,676</u>	<u>3,537</u>	<u>179,213</u>
Reconciliation of funds							
Funds brought forward		<u>589,604</u>	<u>133,300</u>	<u>722,904</u>	<u>413,928</u>	<u>129,763</u>	<u>543,691</u>
Funds carried forward		<u>704,745</u>	<u>124,267</u>	<u>829,012</u>	<u>589,604</u>	<u>133,300</u>	<u>722,904</u>

All activities are of a continuing nature.

The statement of financial activities includes all gains and losses recognised in the year.

Balance sheet at 31 March 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible fixed assets	7	-	-
Investments	8	292,398	268,581
		<u>292,398</u>	<u>268,581</u>
CURRENT ASSETS			
Debtors	9	27,750	19,366
Cash at bank and in hand		519,998	453,477
		<u>547,748</u>	<u>472,843</u>
CREDITORS: Amounts falling due within one year	10	(11,134)	(18,520)
Net Current Assets		<u>536,614</u>	<u>454,323</u>
NET ASSETS		<u>829,012</u>	<u>722,904</u>
		=====	=====
CHARITY FUNDS	12 & 13		
Restricted Funds		124,267	133,300
Unrestricted Funds			
Designated			
Brother James Tribute Fund		17,108	17,058
Contingency and Capacity Building Fund		350,000	300,000
Covid Recovery Fund		85,000	110,000
Legacy Fund		194,722	114,468
General		<u>57,915</u>	<u>48,078</u>
TOTAL CHARITY FUNDS		<u>829,012</u>	<u>722,904</u>
		=====	=====

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to companies, subject to the small companies' regime.

This report was approved and authorised for issue by the Trustees on 12th November 2022 and signed on their behalf by:


Sean Henry - Treasurer

Ian Brady - Chair

The notes on pages 16 to 26 form part of these financial statements.
Company Registered Number: 04217700

Balance sheet at 31 March 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible fixed assets	7	-	-
Investments	8	292,398	268,581
		<u>292,398</u>	<u>268,581</u>
CURRENT ASSETS			
Debtors	9	27,750	19,366
Cash at bank and in hand		519,998	453,477
		<u>547,748</u>	<u>472,843</u>
CREDITORS: Amounts falling due within one year	10	(11,134)	(18,520)
Net Current Assets		<u>536,614</u>	<u>454,323</u>
NET ASSETS		<u>829,012</u>	<u>722,904</u>
CHARITY FUNDS	12 & 13		
Restricted Funds		124,267	133,300
Unrestricted Funds			
Designated			
Brother James Tribute Fund		17,108	17,058
Contingency and Capacity Building Fund		350,000	300,000
Covid Recovery Fund		85,000	110,000
Legacy Fund		194,722	114,468
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TOTAL CHARITY FUNDS		<u>829,012</u>	<u>722,904</u>

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The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to companies, subject to the small companies' regime.

This report was approved and authorised for issue by the Trustees on 12th November 2022 and signed on their behalf by:

Sean Henry - Treasurer


Ian Brady - Chair

The notes on pages 16 to 26 form part of these financial statements.
Company Registered Number: 04217700

Statement of cash flows for the year ended 31 March 2022

	<u>2022</u>	<u>2021</u> £
Cash flow from operating activities	80,558 =====	139,684 =====
Cash flow from investing activities		
Interest received	888	1,945
Investment income received	5,231	4,295
Purchase of investments	(46,065)	(76,888)
Sale of investments	28,659	65,170
Investment management fees	(2,750)	(2,268)
Fixed asset additions	-	-
	-----	-----
Net cash flow from investing activities	(14,032) =====	(7,746) =====
Net increase in cash and cash equivalents in the year	66,521	131,938
Cash and cash equivalents at the beginning of the year	453,477 -----	321,539 -----
Total cash equivalents at the end of the year	519,998 =====	453,477 =====
Cash and cash equivalents consist of:		
Cash at bank and in hand	519,998 =====	453,477 =====
Reconciliation of net income to net cash flow from operating activities		
Net movement in funds	106,108	179,213
Interest receivable	(888)	(1,855)
Investment income	(5,231)	(4,355)
Investment management fees	2,750	2,268
Losses/(gains) on investment assets	(6,411)	(63,967)
Decrease/(increase) in debtors	(8,384)	22,207
(Decrease)/increase in creditors	(7,386)	6,085
Depreciation	-	88
	-----	-----
Net cash from operating activities	80,558 =====	139,684 =====

Notes to the accounts to 31 March 2022

1 ACCOUNTING POLICIES

(a) Basis of Accounting

Reaching the Unreached (RTU) is a registered charity in the United Kingdom, limited by guarantee and registered in England and Wales. The address of its principal office is given in the charity information on page 2 of these financial statements. The nature of the charity's operations and principal activities are given on pages 4 to 10 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The accounts have been prepared in sterling (£) which is also the functional currency of the entity.

(b) Going Concern

These financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

(c) Incoming Resources

Income is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled in the reporting period.
- Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.
- Donated facilities and donated professional services are recognised as income at their fair value when their economic benefit is probable, it can be measured reliably, and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.
- Investment income is earned through holding assets for investment purposes such as shares and term deposit accounts. It includes interest income which is recognised as it accrues, and dividend income which is recognised as the charity's right to receive payment is established.

- Income from grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under activities that aggregate all costs related to any particular activity. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties; it is probable that the settlement will be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds comprise costs incurred by the charity in the generation of donation and fundraising income.
- Expenditure on charitable activities include those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.
- Other expenditure represents those items not falling into the categories above.
- All categories of costs include both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

(e) Support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include premises costs, office costs, governance costs and administrative costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular activities, they have been allocated to expenditure on a basis which may be based on activity as represented by direct costs expended on that activity or based on a proportion of staff costs. The analysis of these costs is included in Note 3.

(f) Fund accounting

Funds held by the Charity are either:

- (i) Unrestricted general funds – these are funds without specified purpose and are available as general funds.
- (ii) Designated funds – these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.
- (iii) Restricted funds – these are funds which can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Transfers between funds are made to cover deficits on individual restricted funds and to recognise fixed assets acquired with restricted income, but with no further restriction on use, within unrestricted funds

(g) Legacy Fund

The trustees have established a Legacy Fund into which any legacy received by the Charity will be placed on receipt. Transfers out of the fund to general funds are at the discretion of the trustees and will be made having regard to the charity's general policy on reserves.

(h) Investment Income

Material amounts of income arising from investments earmarked against any particular fund are added to that fund. Otherwise income from investments is allocated to the general fund.

(i) Depreciation

Depreciation is calculated to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Office equipment - 33% straight line basis

Fixed assets are not capitalised unless their cost is more than £200.

(j) Foreign exchange

Transactions denominated in foreign currencies are initially translated into sterling at the exchange rates ruling at the date of the transactions. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are translated into sterling at the exchange rates ruling at the year end. Foreign exchange differences are dealt with in the income and expenditure account and allocated directly to activities where appropriate to do so.

(k) Fixed Asset Investments

Fixed asset investments are recognised initially at fair value which is normally the transaction price including transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

(l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(m) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity from the date of acquisition or opening of the deposit or similar account.

(n) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(o) Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

(p) Financial Instruments

The charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. These basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2 INVESTMENT INCOME

	<u>2022</u> £	<u>2021</u> £
Income from investments listed on a recognised stock exchange	5,231	4,355
Interest receivable	888	1,855
	-----	-----
	6,119	6,210
	=====	=====

3 TOTAL RESOURCES EXPENDED

See appendix A

4 NET INCOME/(EXPENDITURE) FOR THE YEAR

	<u>2022</u> £	<u>2021</u> £
This is stated after charging:		
Depreciation of tangible fixed assets	-	88
Independent examiner's remuneration	2,250	2,050
	====	====

5 TRUSTEES REMUNERATION AND EXPENSES

There were no employees during the year, nor the previous year.

The constitution forbids any trustee to be remunerated.

In 2022 3 trustees (2021: 0) had travel expenses of £602 (2021: £nil) paid to them.

6 TAXATION

The company is a registered Charity and it is considered that its operations are conducted such that no taxation liability will arise.

7 TANGIBLE FIXED ASSETSOffice Equipment

	£
<u>Cost</u>	
At 1 April 2021 and 31 March 2022	263
	=====
<u>Depreciation</u>	
At 1 April 2021 and 31 March 2022	(263)
	=====
<u>Net Book Value</u>	
At 31 March 2022	-
	=====
At 31 March 2021	-
	=====

8 FIXED ASSET INVESTMENTS

	£
Listed investments:	
Market value at 1 April 2021	268,581
Sales in year at market value	(28,659)
Additions in year at cost	46,065
Net increase on valuation at 31 March 2022	6,411

Carrying value (market value) at 31 March 2022	292,398
	=====
 Listed in the UK	 70,277
Listed outside the UK	222,121

	292,398
	=====

These investments are held primarily for an investment return.

9 DEBTORS

	<u>2022</u>	<u>2021</u>
	£	£
Gift aid recoverable	26,882	13,273
Currency purchased	-	5,000
Prepayments	648	648
Accrued income	220	445
	-----	-----
	27,750	19,366
	=====	=====

10 CREDITORS: Amounts falling due within one year

	<u>2022</u>	<u>2021</u>
	£	£
Trade creditors	2,498	2,117
Accruals	8,636	16,403
	-----	-----
	11,134	18,520
	=====	=====

11 CAPITAL

The company has no share capital being limited by guarantee. There are 10 members of the company each of whom has committed to contribute £1 in the event of the company being wound up. There is no one controlling party of the Charity.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDSFor the year ended 31 March 2022

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
	£	£	£
Tangible fixed assets		-	-
Investments	292,398	-	292,398
Debtors	27,750	-	27,750
Bank balances	395,731	124,267.	519,998
Creditors	(11,134)	-	(11,134)
	-----	-----	-----
	704,745	124,267	829,012
	=====	=====	=====

Comparative for the year ended 31 March 2021

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
	£	£	£
Tangible fixed assets	-	-	-
Investments	268,581	-	268,581
Debtors	19,366	-	19,366
Bank balances	320,177	133,300	453,477
Creditors	(18,520)	-	(18,520)
	-----	-----	-----
	589,604	133,300	722,904
	=====	=====	=====

13 MOVEMENT IN FUNDS

Movement in Funds – for the year ended 31 March 2022

	<u>At 1 Apr</u> <u>2021</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 Mar</u> <u>2022</u> £
Restricted funds					
Administration	-	1,125	-	(1,125)	-
Childcare	-	113,950	(133,261)	19,311	-
Community buildings	3,277	8,095	(6,252)	-	5,120
Community Outreach & Self-Help Groups	-	8,388	(30,368)	21,980	-
Disability	-	75	(12,353)	12,278	-
Education	-	7,092	(40,281)	33,189	-
Housing	61,015	29,609	(39,695)	-	50,929
Medical	-	2,157	(31,553)	29,396	-
Tertiary education	44,709	47,295	(51,094)	-	40,910
Water resources	24,299	8,926	(5,917)	-	27,308
Total restricted funds	133,300	226,712	(350,774)	115,029	124,267
Unrestricted funds					
Designated funds					
Brother James Tribute Fund	17,058	50	-	-	17,108
Capacity and Contingency Fund	300,000	-	-	50,000	350,000
Covid Recovery Fund	110,000	-	-	(25,000)	85,000
Legacy Fund	114,468	105,254	-	(25,000)	194,722
Total designated funds	541,526	105,304	-	-	646,830
General funds	48,078	274,294	(149,428)	(115,029)	57,915
Total unrestricted funds	589,604	379,598	(149,428)	(115,029)	704,745
Total funds	722,904	606,310	(500,202)	-	829,012
	=====	=====	=====	=====	=====

In the trustees' opinion, there were sufficient resources held to enable each fund to be applied in accordance with the restrictions imposed by donors.

Transfers of £115,029 (2021: £44,056) were made between unrestricted and restricted funds to cover deficits on restricted funds that cannot be recovered through future income on the projects concerned.

In the year ended 31 March 2021, the balance of the Henry Legacy was transferred to the designated Legacy Fund with the permission of the Henry family.

13 MOVEMENT IN FUNDS (continued)**Movement in Funds – comparative for the year ended 31 March 2021**

	<u>At 1 Apr</u> <u>2020</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 Mar</u> <u>2021</u> £
Restricted funds					
Administration	-	1,438	-	(1,438)	-
Childcare	-	109,409	(118,889)	9,480	-
Community buildings	3,277	-	-	-	3,277
Community Outreach & Self-Help Groups	-	7,637	(23,455)	15,818	-
Disability	-	75	(5,609)	5,534	-
Education	-	7,808	(26,965)	19,157	-
Henry Legacy	35,917	-	-	(35,917)	-
Housing	51,957	34,949	(25,891)	-	61,015
Medical	-	8,851	(40,273)	31,422	-
Tertiary education	13,374	48,839	(17,504)	-	44,709
Water resources	25,238	2,945	(3,884)	-	24,299
Total restricted funds	129,763	221,951	(262,470)	44,056	133,300
Unrestricted funds					
Designated funds					
Brother James Tribute Fund	17,058	-	-	-	17,158
Capacity and Contingency Fund	300,000	-	-	-	300,000
Covid Recovery Fund	-	-	-	110,000	110,000
Legacy Fund	49,447	29,104	-	35,917	114,468
Total designated funds	366,505	29,104	-	145,917	541,526
General funds	47,423	294,453	(103,825)	(189,973)	48,078
Total unrestricted funds	413,928	323,557	(103,825)	(44,056)	589,604
Total funds	543,691	545,508	(366,295)	-	722,904

Purposes of Restricted Funds

Administration	To provide income to meet the Charity's UK running costs.
Childcare	To provide for orphaned and destitute children and young people in the Children's Villages.
Community buildings	To support the construction of school classrooms, nursery schools, hostels, and other facilities.
Community Outreach	To provide assistance to destitute elderly or infirm people; to provide support for children in need in their home environment.
Self Help Groups	To support micro finance schemes to enable women to set up their own income generating initiatives.
Disability	To support services for disabled beneficiaries.
Education	To support the education of the poorest children and villagers, through the provision of schools and evening study centres including meeting the costs of teachers' salaries.

13 MOVEMENT IN FUNDS (continued)

Henry Legacy	A legacy to support hostel and other provision for destitute boys, and scholarships for students, subject to agreement with the Henry family.
Housing	To support the construction of low-cost village houses for homeless families.
Medical	To provide a medical clinic, including work with people who are HIV+ or have AIDS-related illnesses.
Tertiary education	To support young people through tertiary education or vocational training after completing school.
Water resources	To provide essential water supplies, especially through the drilling of bore wells.

Purpose of Designated Funds:

Brother James Tribute Fund	This fund was previously called the Brother Lionel Fund and was established to provide a special fund available to James Kimpton, the founder of RTU in India, so he could exercise his discretion within the Objects of the charity to support initiatives of his choosing within RTU in India. On his death in October 2017, the trustees launched a Tribute Fund in his memory and transferred the existing funds from the Brother Lionel Fund into this new fund to help ensure his work, especially with the children in RTU's care, can continue for the full period of their dependency.
Contingency and Capacity Building Fund	The Contingency and Capacity Building Fund (previously called the New Generation Fund) and other designated funds have been established in order to be able to commit to support any child brought into RTU's care for the full period of their dependency. The Fund has also been established to meet any emergency need in India and to invest in capacity building in our partner agencies and in the UK. That limit has currently been set at £350,000 by the trustees.
Covid Recovery Fund	This designated fund was agreed by the trustees during the year to earmark some funds over and above the usual designated funds to allow for the development of RTU-I's programmes in the aftermath of the pandemic and to allow a quick response to ongoing challenges in India and in our ability to raise funds in the UK.
Legacy Fund	The Legacy Fund has been established for legacies received to allow a controlled release of funds to RTU in India.

14 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year to 31 March 2022 nor during the year to 31 March 2021 requiring disclosure in these financial statements.

REACHING THE UNREACHED

APPENDIX A (NOTE 3) TOTAL RESOURCES EXPENDED FOR THE YEAR ENDED 31 MARCH 2022

	<u>Basis of Allocation</u>	<u>Fundraising Costs</u> £	<u>Support for India</u> £	<u>Governance</u> £	<u>Total</u> £	<u>Year to 31.03.2021</u> £
Costs directly allocated to activities:						
Payments to project partners:						
(A) Reaching the Unreached of Village India (RTU-I):						
Core funding	Direct	-	7,873	-	7,873	21,165
Children	Direct	-	133,261	-	133,261	118,889
Community outreach	Direct	-	30,368	-	30,368	23,455
Educational programme	Direct	-	40,281	-	40,281	26,965
Housing and community buildings	Direct	-	45,945	-	45,945	25,891
Medical programme	Direct	-	12,705	-	12,705	15,412
Tertiary education	Direct	-	51,094	-	51,094	17,504
Water resources	Direct	-	5,919	-	5,919	3,884
Total Gifts to Reaching the Unreached		-	327,446	-	327,446	253,165
(B) Payment to Project Partner Jeevan Jyothi	Direct	-	18,848	-	18,848	24,861
(C) Payment to Project Partner RUADT	Direct	-	12,353	-	12,353	5,609
Total Grants Payable		-	358,647	-	358,647	283,635
Outgoing resources:						
Costs met for RTU India	Direct	-	54,196	-	54,196	59,641
Cost of raising funds	Direct	11,852	-	-	11,852	5,700
Costs of goods sold	Direct	2,655	-	-	2,655	2,929
Costs of supporter trips to India	Direct	-	-	-	-	-
Total Outgoing Resources		14,507	54,196	-	68,703	68,270
Support costs:						
Salaries and administration fees	Staff time	6,003	25,187	8,551	39,740	45,744
Premises costs	Staff time	1,003	972	689	2,664	2,664
Office costs	Staff time/Direct	8,895	5,206	161	14,262	8,943
Miscellaneous costs	Direct	-	-	-	-	35
Professional costs	Staff time/Direct	34	33	74	141	845
Communications costs	Direct	6,493	2,426	19	8,938	14,133
Travel costs	Staff time/Direct	46	44	31	121	13
Finance costs	Staff time/Direct	472	248	176	897	911
Governance costs	Staff time/Direct	-	-	3,338	3,338	2,801
Investment management costs	Direct	2,750	-	-	2,750	2,268
Total Support Costs		25,696	34,116	13,039	72,851	78,357
Total Costs before Governance cost allocation		40,203	446,959	13,039	500,201	430,262
Governance cost allocation	Usage	6,620	6,419	(13,039)	-	-
Total Costs		46,823	453,378	-	500,201	430,262

REACHING THE UNREACHED

APPENDIX A (NOTE 3) TOTAL RESOURCES EXPENDED COMPARATIVE FOR THE YEAR ENDED 31 MARCH 2021

	<u>Basis of Allocation</u>	<u>Fundraising Costs</u> £	<u>Support for India</u> £	<u>Governance</u> £	<u>Total</u> £	<u>Year to 31.03.2020</u> £
Costs directly allocated to activities:						
Payments to project partners:						
(A) Reaching the Unreached of Village India (RTU-I):						
Core funding	Direct	-	21,165	-	21,165	1,616
Children	Direct	-	118,889	-	118,889	141,989
Community outreach	Direct	-	23,455	-	23,455	33,451
Educational programme	Direct	-	26,965	-	26,965	127,432
Housing and community buildings	Direct	-	25,891	-	25,891	93,049
Medical programme	Direct	-	15,412	-	15,412	13,805
Tertiary education	Direct	-	17,504	-	17,504	53,097
Water resources	Direct	-	3,884	-	3,884	5,665
		-----	-----	-----	-----	-----
Total Gifts to Reaching the Unreached		-	253,165	-	253,165	470,104
		-----	-----	-----	-----	-----
(B) Payment to Project Partner Jeevan Jyothi	Direct	-	24,861	-	24,861	21,332
(C) Payment to Project Partner RUADT	Direct	-	5,609	-	5,609	12,285
		-----	-----	-----	-----	-----
Total Grants Payable		-	283,635	-	283,635	503,721
		=====	=====	=====	=====	=====
Outgoing resources:						
Costs met for RTU India	Direct	-	59,641	-	59,641	20,108
Cost of raising funds	Direct	5,700	-	-	5,700	11,538
Costs of goods sold	Direct	2,929	-	-	2,929	3,106
Costs of supporter trips to India	Direct	-	-	-	-	13,045
		-----	-----	-----	-----	-----
Total Outgoing Resources		8,629	59,641	-	68,270	47,797
Support costs:						
Salaries and administration fees	Staff time	7,520	28,429	9,795	45,744	45,661
Premises costs	Staff time	1,003	972	689	2,664	1,980
Office costs	Staff time/Direct	5,305	3,424	214	8,943	10,655
Miscellaneous costs	Direct	13	13	9	35	-
Professional costs	Staff time/Direct	34	33	778	845	839
Communications costs	Direct	9,030	5,103	-	14,133	8,340
Travel costs	Staff time/Direct	5	5	3	13	617
Finance costs	Staff time/Direct	478	254	179	911	867
Governance costs	Staff time/Direct	-	-	2,801	2,801	3,440
Investment management costs	Direct	2,268	-	-	2,268	2,404
		-----	-----	-----	-----	-----
Total Support Costs		25,656	38,233	14,468	78,357	74,803
		-----	-----	-----	-----	-----
Total Costs before Governance cost allocation		34,285	381,509	14,468	430,262	626,321
Governance cost allocation	Usage	5,810	8,658	(14,468)	-	-
		-----	-----	-----	-----	-----
Total Costs		40,095	390,167	-	430,262	626,321
		=====	=====	=====	=====	=====

REACHING THE UNREACHED

England & Wales - Charity number 1091295

Accounts

2021 Annual Report



Annual report and financial statements for Reaching the Unreached
For the year ended March 2021

Charity No 1091295
Company Registration No 04217700

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Administrative details

Office	16 Glasshouse Studios, Fryern Court Road, Fordingbridge, Hants, SP6 1QX
Telephone	01425 657321
Email	info@rtu.org.uk
Web	www.rtu.org.uk



RTU-India



Registered Office	16 Glasshouse Studios, Fryern Court Road, Fordingbridge, Hants, SP6 1QX
Independent Examiner	Jeremy Kitson, Prime Accountants, Corner Oak, 1 Homer Road, Solihull, B91 3QG
Bankers	Unity Trust Bank, 9 Brindley Place, Birmingham, B1 2HB

Directors and officers

Reaching the Unreached (RTU) is a company limited by guarantee (Company No 4217700) and has adopted the Memorandum and Articles of Association Model of the Charity Law Foundation. It was incorporated on 16th May 2001 and obtained charitable status on 21st March 2002 (Charity No 1091295). In 2002 it took over all of the operations of the unincorporated Charity of the same name established in 1983. The directors of the Charitable Company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees.

The trustees who served the Charity during the year and since the year end were as follows:

Amy Anderson	
Ian Brady	Chair and Executive Group Member
Kenneth Brackenridge	Appointed 10 October 2020
Margaret Davies	Executive Group Member
John Deeney	
Andrew Moore	
Max Philbrick	Treasurer and Executive Group Member
James Playfair	Executive Group Member
Scott Preston	Safeguarding Lead and Executive Group Member
Thomas Williams	Vice Chair and Executive Group Member

Chair's introduction

Since 1974, Reaching the Unreached in India (RTU-I) has served the poorest rural communities in Theni and Dindigul Districts, north-west of the city of Madurai, in Tamil Nadu, South India.

During the recent Covid-19 pandemic and subsequent lockdowns, which dominated the whole of the financial year, many vulnerable people found themselves, almost overnight, unable to earn money or access their usual support systems, placing them at immediate risk of hunger and greater destitution. RTU-I's flexible structure helped them quickly to shift many of their resources to urgent relief work. Often working alongside government agencies and other NGOs, they distributed food parcels, made one-off financial payments to some of the most vulnerable people and families, and provided practical assistance to their local rural village communities, helping to limit the spread of infection.

The lockdowns temporarily restricted the range of long-term programme-based work RTU-I was able to carry out. However, they adapted the health programme to meet changing demands, increasing the volume and scope of their mobile health clinics, and were able to find new, innovative ways to deliver their education programme.

We know education, in particular regular school attendance, is vital for children and young people to build the skills, confidence, and resilience they need to fulfil their potential and escape poverty. During the prolonged school closures forced by the lockdowns they worked tirelessly to keep students engaged, only too aware that any children who drifted away from regular school attendance at this uncertain time risked becoming a lost generation, destined to repeat the cycle of poverty that RTU-I strives so hard to break. The RTU teachers and school staff responded wonderfully, with innovative and agile solutions including online lessons and, for those living in remote areas or lacking an internet connection or a signal, home visits and worksheet-based learning.

Prompted by the challenges of the pandemic, last year we helped RTU-I take stock of their strategic direction, carrying out a comprehensive organisational review and commissioning a major piece of impact research amongst their beneficiaries and a vulnerability needs assessment of people in their target villages. As a result, they are re-focusing and identifying ways to work more effectively, both alone and with partner organisations, to deliver their future plans.

The trustees would like to record here our sincere thanks to the Director of RTU in India, Father Antony Paulsamy, as well as all the staff and at other partner NGOs. Their energy and resourcefulness are an example to us all.

We must also thank our supporters, especially the UK-based individuals, church groups and organisations we rely on for donations, as well as the growing number of other benefactors and advocates we have in India and around the world. Without their generosity and steadfast support, RTU-I would simply not exist.

All of us connected to RTU around the world continue to draw strength and inspiration from our founder, friend and guide, Brother James Kimpton, whose humility and love live on in all our hearts. RTU-I has emerged from the pandemic with even greater determination to transform his vision into action and lasting change.

Finally, I would like to take the opportunity to thank you, for reading this report and being part of RTU's past, present - and future.

Ian Brady
Chair

The trustees are pleased to present their report for the year ended 31st March 2021.

Aims and objectives

Charitable Aims

The purpose of the Charity, as laid out in the Memorandum and Articles of Association, is to relieve poverty, advance education and protect health amongst persons living in under-developed countries (particularly in respect of refugees and those living in rural areas).

The key objectives of the Charity are:

- to provide funding and other practical support to relieve poverty through working with NGOs in South India where the trustees have confidence in the ethos and capabilities of the local management team, and where structures, policies and procedures are in place to ensure a high standard of service to beneficiaries
- to raise funds, and maximise the funds available for beneficiaries by ensuring that fundraising, management and administration costs are kept under control and provide value for money
- to stimulate continuing, secure and long-term support for poverty relief through channels in South India, the international community and from UK supporters and institutions.

How we achieve our objectives

The Charity achieves its objectives primarily through the funding and support of a wide range of services at Reaching the Unreached in India (RTU-I), a fully independent sister organisation located under the Palani Hills in the state of Tamil Nadu, South India, registered as a Society in 1978. We also provide support to other organisations undertaking similar work in South India in consultation with RTU-I, namely Jeevan Jyothi Hospice and the Rural Area Development Trust (RUADT).

RTU in India is a highly successful and far-reaching, grassroots organisation offering a range of services to empower some of the most marginalised and disadvantaged people in rural South India from scheduled castes, particularly focusing its services on children. It is a secular charity founded on Christian principles and it is fully inclusive, providing support to people in need of all backgrounds and all faiths. It obtains direct funding from international grant-making organisations to cover some of its activities, and donations from individuals, foundations and corporates in India and overseas. It uses the funds raised by RTU-UK to fund new initiatives and the ongoing provision of services to beneficiaries not covered by other funding sources. The trustees work closely with RTU in India and have an in-depth knowledge of its work.

Achieving public benefit is a fundamental driver of the way the trustees approach their work. The trustees have due regard to guidance published by the Charity Commission on this and recognise that, as the actions to improve the lives of beneficiaries takes place in India, it requires us to adopt a particular approach to ensure that the funds we devote to achieving our objectives are used effectively.

Structure, governance and management

Organisational Structure

The trustees have appointed an Executive Group responsible for the management of the Charity, approval of unbudgeted expenditure up to an agreed limit and overseeing communication with Reaching the Unreached and our partner charities in India. The Executive Group holds meetings several times a year and reports to the trustees. Full Trustees' Meetings are held three times a year. The day-to-day work is subcontracted to the UK Co-ordinator, Mo Houlden, and other consultants as and when needed.

Recruitment, Appointment, Induction of Trustees

The trustees regularly look at existing skills and experience and new trustees are recruited to ensure the trustee board has a broad range of management experience to meet the needs of RTU and its strategic aims. The induction process for new trustees includes an information pack, and meetings covering the history, finances, longer term strategies and governance arrangements of the Charity, as well as the roles and responsibilities of trustees. New trustees are encouraged to make a visit to RTU in India within a year of appointment if they have not recently been there.

Trustees serve for an initial 10-year term on first appointment, and then for 5-year terms on any subsequent re-appointment. The Chair and other office-bearers are appointed for 5-year terms, which take precedence over (i.e. allow an extension of) a term as trustee. Following the retirement of a trustee in the year, the trustees have subsequently recruited new trustees to join the Board in the 2020/21 financial year.

Risk Review

Each year the trustees review and update the risk register which identifies all key perceived risks to the organisation and agrees actions to mitigate those risks. This last took place in June 2021. Generally, the trustees are satisfied that the Charity addresses the major risks faced and that adequate operating systems and procedures are in place, both within RTU-UK and RTU-I and the other 'partner' NGO's we fund, to mitigate those risks to an acceptable standard. The trustees are confident that the financial procedures and accountancy standards of our partners are of the highest standard, and that anti-fraud and corruption measures are strictly adhered to.

The Treasurer reports on invested reserves, cashflow and exchange rate movements at each Trustees' Meeting, with recommendations when appropriate. Other risks are mitigated by matching our own vision and objectives to those of RTU in India and the need of the people it serves; reviewing our governance and structure to keep the Board of Trustees effective; and maintaining our focus on fundraising as a core objective of the Charity in the UK. Trustees also regularly review our own safeguarding and bribery policies and procedures, and those of the organisations we fund in India. The risks associated with exchange rate fluctuations are also considered and more information on this is provided below.

Coronavirus response

This year, in the light of the coronavirus pandemic, the trustees reviewed the financial risks to the Charity and believe that the Charity has sufficient funds to operate as normal. Trustees have been flexible in allowing RTU-I and other partner NGOs to use unrestricted funds to adapt their services to meet the needs of beneficiaries at this time, particularly those affected by the lockdowns in India which left many families destitute. The trustees are very grateful to supporters for their generosity which has meant that funds could be sent over for RTU-I's emergency response work. Some of the programmes, particularly the house-building and well-drilling activities, had to be put on hold and the Charity has kept funds in restricted reserves to use when these services are allowed to operate.

The trustees have maintained their contact with RTU in India and the Director, Fr Antony Paulsamy, has been involved in online trustees' meetings to update the trustees about changes in operations, future planning for the redesign of services, budget monitoring and funding implications. The last visit by a trustee to our partner organisations in India was in January 2020.

Related Parties

Other than reported in Notes 5 and 14, there are no transactions with related parties that are required to be disclosed in these accounts.

Review of developments, activities and achievements

The work in India

RTU in India has an enormous impact on the lives of many people from scheduled castes and tribal communities living in impoverished rural areas of South India. It provides a safety net in the form of a family home for orphaned or destitute children in four Children's Villages - in small family houses with 'foster' mothers for the younger children and hostel-style accommodation for older teenagers.

The children are educated at RTU-I's eight balwadies (pre-schools), three primary and middle schools and a higher secondary school (which all also offer schooling to over 750 local children from disadvantaged families). The education is of a high standard and the schools enrich the children's lives by having elected school parliaments, trips out, sports days, various school exhibitions and competitions, and participating in district and state sports and dance competitions. After completing the State 10th, 11th and 12th standard exams, the children are supported through college and various professional qualifications until they are able to live independently. A scholarship scheme is in place for local children to enable them to continue their studies at college. Approximately a fifth of the children are affected by HIV/AIDS in their families and 6% are HIV+ themselves.

In March 2020, all the children in the Children's Villages had to be sent back to any relatives they had in their native villages during the lockdown by order of the Tamil Nadu government. Only the children who had no contact with any family members were allowed to stay in the Children's Villages and hostels. RTU-I has kept in touch with all the children on a regular basis providing funds so their relatives could afford to care for them, emergency food supplies and medicines.

The older children were allowed to return to RTU at the beginning of September 2021 when schools for the four oldest year groups opened in Tamil Nadu, but the younger children have not yet been allowed to return. The team in India are already seeing an increase in referrals to the Children's Villages as a direct result of the pandemic although most cannot be admitted until restrictions are lifted.

All the schools in Tamil Nadu were ordered to close in March 2020 and, apart from a few short weeks at the beginning of 2021, they have only reopened again for the four oldest year groups since September 2021. Throughout the closure, RTU teachers have been providing lessons via YouTube and WhatsApp for those that have online access and paper-based learning kits for others to keep the children engaged in learning. The teachers have been meeting the local children who attend RTU's schools on an individual basis every fortnight to go through the worksheets and have also been monitoring their mental health. Teachers have also been going out to the local villages when the lockdowns have eased to provide Home School. There is still no news (at September 2021) about when the schools will reopen for the younger children in 8th standard and below.

Other programmes that RTU-I runs are focused on outreach work and community development, supporting children and their families at home and in their communities and includes:

- a **house-building** programme to help families build village houses in place of inadequate and unsafe shelters constructed largely of coconut thatch panels on bare earth, prone to vermin, fires and easily damaged in the monsoon rains. RTU-I makes all the cement blocks, windows and doors in-house and last year constructed 68 houses in 11 villages, each with two rooms, a toilet/washroom, electricity and a verandah. Nearly 9,000 houses have been built since the programme started in 1976.

During the height of the lockdowns, the house construction work had to be put on hold. It was able to start again in October 2020 when the lockdown eased until April 2021 and RTU-I are only now able to catch up with the backlog in recent months since India's second wave.

- **bore wells** and **water facilities** to provide clean, safe water to people living in rural villages. New bore wells are drilled to provide water facilities in schools and rural villages and for other NGOs, fitting submersible electric pumps and water tanks. 2,478 water facilities have been provided to date.

Likewise, along with the house-building programme, the bore well drilling also had to be put on hold during the various lockdowns.

- a **home-support** scheme for families where monetary assistance is given in the form of a monthly payment to help them provide nutritious food and clothes, and to enable them to send their children to school. Staff normally visit families to support them with a range of issues and help them to access healthcare, widows' pensions and medical expenses if they are HIV+ etc. As at year end, there were 100 children from 82 families in 52 local villages on the home support scheme. Over 60% of the children are either HIV+ themselves or have family members who are or who have died from AIDS-related illnesses.
- a **medical clinic** catering for around 125 outpatients a day from surrounding villages, staffed by nurses with a visiting doctor and physiotherapist twice a week. Originally set up to work with leprosy patients, the health centre would normally have around 25,000 appointments a year and seriously ill people would be referred to hospital at RTU-I's expense. There is also a **physiotherapy centre** which would normally provide around 10,000 treatments each year. The medical clinic also cares for all the children in the Children's Villages and schools, providing regular vaccinations, health, eye and dental checks, and there are three full-time counsellors working in the Children's Villages to support the young people's emotional health and wellbeing.

Throughout the pandemic, the clinic has played a major role in distributing vital medicines and vitamins to rural villages and raising awareness about keeping safe in RTU-I's mobile ambulances which were able to go out during the lockdowns. However, clinic appointments were severely limited for other than emergency treatment for the first six months of the year.

- a **women's empowerment** programme providing services and resources so that women in rural villages can take out loans for emergency needs, to set up their own income generating initiatives and collectively work on issues of concern in their communities. Members of these groups also help to identify beneficiaries for RTU-I's other programmes. At year end, 121 **self-help groups** and micro-credit savings schemes were running in 29 villages with 1,876 women members with more planned for the future. An independent body of all the self-help groups, Vidiyal Women's Federation, has been formed and has an executive committee which meets monthly to deal with loan processing, and other issues affecting women. RTU-I also provides regular training on issues such as health awareness, enterprise, domestic violence and access to Government schemes; and runs free legal aid 'camps' and vaccination programmes for milking animals in villages. The Self-Help Group members saved over 2 crore rupees (c. £210,000) between them and received income totalling 4.25 crore rupees (c. £425,000) from interest, loan repayments and grants from RTU.

During the pandemic, the self-help groups have played a key role and RTU-I organised 30 Covid awareness camps to educate people in rural villages on how to protect themselves and their families. The women group members became the ears and eyes of their villages to identify vulnerable families who needed emergency food supplies. The women were able to continue to meet during the lockdowns to process loans and collect contributions. More recently, they have played an important role in raising awareness about the vaccine and encouraging vaccine take-up which is particularly low in Tamil Nadu.

- three **mobile tailoring training** centres visit rural villages to provide a six-month accredited training programme for rural women so that they can earn additional income and set up their own businesses. In normal years, the training centres visit 6 villages with around 200 women benefitting from the courses. Due to the various lockdowns, only three of these courses could be run instead of the usual six, including one on the RTU campus for young women in RTU's care while their various colleges were closed.
- **study centres** are run for two hours in the evenings in rural villages to lift the educational attainment of the most disadvantaged children attending poor rural Government schools. The study centres have been unable to open during the various lockdowns but the teachers have played an important role in keeping the children in rural villages engaged in education.
- **mobile science laboratories** to give children in rural schools hands-on experience of science and technical experiments and modern teaching materials, so that they can follow the science stream in the Tamil Nadu curriculum. There are three science labs with six RTU teachers who usually visit 101 Government schools in rural villages three times a year, with around 7,000 children benefitting from the sessions last year. Due to the various lockdowns, these are now only just starting up again for the four oldest year groups who are now back at school.

- support for **elderly** and destitute people living in rural villages who are chronically ill with TB, HIV-related infections or are cured leprosy patients who are rejected by their communities. RTU-I provides food, clothing and financial assistance. 350kg of sathumavu (nutritious flour) is distributed every month to them and to local malnourished children.

During the pandemic, support to elderly people has been stepped up considerably. As well as emergency dry rations such as rice, pulses, spices etc. provided, RTU-I distributed nutritious hot meals daily from the central school kitchens to elderly and other vulnerable people. Elderly people also made up the majority of the beneficiaries of the mobile health clinics in rural villages mentioned above.

At the beginning of the financial year in April 2020, the revenue budget to provide all the above services at RTU in India was just INR 907 lakhs which, at year end exchange rates, is approximately equal to £907,000. The budget had to be revised mid-year as RTU-I were unable to run some of their programmes due to the lockdowns and had to adapt others quickly to help with the pandemic.

RTU-I responded quickly to respond to the challenges people faced in rural villages due to the pandemic, some of which is mentioned above. Their response involved providing:

- information leaflets about the virus distributed to rural villages in the earliest days of the pandemic
- housing/shelter to migrant workers stranded in the first days of the lockdown
- meals to local authority street cleaning workers
- over 6,500 dry ration food packs – enough to feed a family for a month
- disinfectant and street cleansing equipment in local villages
- the local primary healthcare centre with a covid testing booth
- vitamins, medicines etc. to people in local villages
- daily hot lunchtime meals to vulnerable people in the immediate villages

Further information on the work and the RTU-I Annual Review and Financial Statements are available on the website, www.rtuindia.org.

We are also delighted to have provided funding to two 'partner' NGO's who have close links with RTU in India with grants in the year. Jeevan Jyothi Hospice looks after children in RTU-I's care who are HIV+ if they become ill or face a negative reaction to ART drug therapy. It is 25km from RTU and has 40 bed spaces. Children stay at Jeevan Jyothi until they are well enough to return to their home in the Children's Villages. As well as providing a service for children and adults at the hospice, Jeevan Jyothi meets the needs of people with HIV in the surrounding villages and has an extensive outreach programme, ensuring that people with HIV/AIDS maintain the drug therapy they need and receive good nutrition. It also runs an outreach programme for vulnerable children and provides the national 'Childline' service in the Theni District of Tamil Nadu where it is based, mainly dealing with issues of child marriage, drug addiction and children who have dropped out of school.

The other NGO we supported in the year is the Rural Area Development Trust (RUADT) which supports differently abled children and young people, and their families, providing a range of services including special schools and rehabilitation centres. We have provided the funding required to run their vocational training programme to give young adults with learning difficulties skills to enable them to earn a living, and two of their village rehabilitation programmes providing physiotherapy and support to people of all ages. Again, RUADT's services were significantly disrupted during the year.

Working with RTU in India

The trustees are keen to ensure sufficient funding and support for the work of RTU in India. Although it is an independent organisation and our procedures ensure that we have formal arrangements in place with RTU-I, particularly over funding requests and their evaluation, our long historical links and the personal involvement of trustees over the years have led us to be proactive. There is frequent communication and liaison between RTU-UK and RTU-I online and through visits made to India by trustees, funded at their own expense, and timed to coincide with the RTU-I Board Meetings and the AGM, where RTU-UK attends as an observer. The last time a visit was made to India by a trustee was in January 2020, so we have been liaising regularly online. This style of co-operation works well and ensures the trustees here remain well-informed of developments and issues at RTU-I, whilst ensuring that our funding achieves the public benefit we seek.

The relationship between the two organisations is formalised in a Memorandum of Understanding which sets out the framework of the working relationship between RTU-UK and RTU-I and ensures clarity of roles and responsibilities on both sides.

We also provide management and strategic support where appropriate and have been involved in developing policies associated with safeguarding, discrimination in the workplace etc. A Home Management Committee operates at RTU-I involving senior RTU-I staff, the District Children Protection Officer, the President of the District Child Welfare Committee, the Government Medical Officer and other local officials to oversee safeguarding issues in the Children's Villages and schools. This committee meets quarterly.

Another way in which both RTU-UK and RTU-I have been working together for some years is on building fundraising capacity at RTU-I and implementing a fundraising strategy to increase in-country donations. We have been working with a Tamil-speaking consultant based in Chennai to enable RTU-I to take advantage of resource mobilisation opportunities in India. Following a successful pilot scheme, we have just come to the end of a two-year project, funded by RTU-UK, which we have extended to target Indian foundations and corporate social responsibility (CSR) opportunities. New grants have been made for capital projects, and revenue funding for RTU-I's schools to improve the educational outcomes of the most disadvantaged rural children has been obtained for the last three financial years.

We have also been working with the consultant on a strategic review to look at the changing external environment and this year enabled a major research project to be undertaken in 120 rural villages to assess the vulnerability and needs of people belonging to the lowest scheduled castes. A beneficiary impact assessment was also carried out in focus groups of current beneficiaries of RTU-I. This will inform the shape of RTU-I's strategic plan as services and programmes are adapted in light of the pandemic to rebuild livelihoods and economic security.

Building Support in the UK

The majority of income received is thanks to the generosity of our individual supporters and local church and community groups, many of whom make regular donations or support our child/student sponsorship schemes. Regular income received in this way has continued to grow and accounts for half of our income (excluding large gifts such as legacies) at the year end. Supporters like the very strong links we have with RTU-I and know the difference their contribution is making on the ground to the lives of their sponsored children, and many of the most disadvantaged people in rural South India. In addition to sponsorship, many supporters help the house-building and well-drilling programmes through *in memoriam* gifts for individual houses and wells.

The trustees are particularly pleased with the way that our supporters have dug deep into their pockets and have helped with the emergency relief work that RTU-I has been providing. Our income was lower than usual, mainly due to a decrease in large donations and the inability for our community and church groups to operate as they normally would. We give thanks to all our committed supporters – individuals, churches, schools, grant-making trusts and other organisations – who have given so much. We are hugely grateful for all you do to help. We are also very grateful to those who have organised fundraising events in their area, and to those who act as our ambassadors in their church, school and community to keep the work of RTU on the agenda.

Plans for the future

Although there has been economic growth in India over the last few years and greater investment in infrastructure, health and education by the Tamil Nadu State Government, there is little evidence of this in the remote rural villages where RTU in India works and there are vast numbers of a rapidly increasing population living in severe poverty. The economic impact of the pandemic in India is likely to be enormous. Many people rely on seasonal daily wage labouring work and receive no money to live on if work is unavailable. Families are particularly vulnerable if one member becomes ill and is unable to work, and often children need to work to supplement the family income. Families in this normal situation rarely have enough to buy sufficient nutritious food, let alone the means to cover the costs of bus fares, uniforms and school materials so that their children can attend school. They can easily get into debt, relying on moneylenders who charge large rates of interest to meet emergency needs such as medical care. In the immediate aftermath of the first lockdown in March 2020, families were unable to do any daily wage labouring work and had no means to buy necessary food. Although a government ration scheme came into place, some did not have the necessary documents to access the schemes. RTU-I is the largest and most wide-reaching registered NGO in the area, and there are few of the well-recognised larger development agencies or overseas agencies on the ground to help.

The need is clearly evident and many of the children and families accessing the support services of RTU-I now come via the self-help groups that RTU-I supports in remote rural villages. It has formed links with smaller

NGOs in the area, and there is huge potential, not only to have a greater impact in collaboration with other organisations but also to replicate this very effective model of grassroots community development further afield.

The main priorities for RTU-UK in the forthcoming year are:

- To continue to make progress in developing fundraising in the UK so that the work with the beneficiaries can continue and develop. An individual giving strategy is now being rolled out and reviewed regularly, and the website continues to increase engagement and online giving. We have started working in partnership with some of the smaller grant-making trusts whose objectives fit with our own. Looking to the future, we also wish to increase our presence on social media.
- As part of the commitment to generate further resources for the beneficiaries, we will continue our work with RTU in India to enable them to continue to build their own fundraising capacity to fundraise locally to support and develop the work and become less reliant on income from overseas.
- We will continue to maintain and develop our working relations with RTU-I and other NGOs we fund in India and to offer our support in any other ways that add value to their work. The services in India are of a very high standard. We continue to look at opportunities to enhance this.

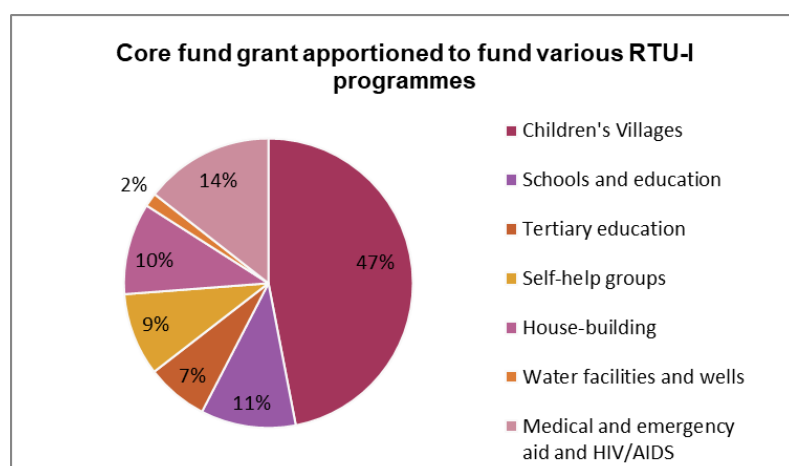
Finances, investment and reserves policies

Results for the Year

Day to day donations and regular giving from our supporters have decreased by 6.7% (£36,381) compared with the previous financial year and totalled over £500,000. Given there was a lot of financial insecurity at the start of the pandemic and many of our church groups were unable to meet, this continuing generosity is a testament to the very effective work in India and how this inspires such impressive giving amongst our many loyal supporters.

We have previously created a Legacy Fund and adopted a policy whereby, on receipt, a legacy is placed in the Fund with a planned but flexible drawdown depending on the nature and size of the legacy. Legacies arising this year were £29,104 (2020: £10,303). The Legacy Fund brought forward was £49,447, and the carried forward balance is £114,468.

A total of £253,165 (2020: £470,104) was transferred to RTU-I in the year. Due to the pandemic and lockdowns, many of RTU-I's programmes were unable to operate and it was agreed that the funds for these programmes should remain with RTU-UK until such time as the programmes were able to resume. The amount transferred represented 35% of their total expenditure. Of the grant to RTU-I released in the year for core revenue funding, 11% (2020: 31%) was spent on schools and education; 47% (2020: 34%) on childcare and the Children's Villages; 7% (2020: 13%) on tertiary education to support children through college; 14% (2020: 3%) on medical aid and HIV/AIDS prevention and support; 9% on community development and women's self-help groups (2020: 8%); and 12% (2020: 11%) on house building and water facilities.



In addition to the funding for RTU-I, a further £30,470 (2020: £33,617) was sent to India including £24,861 (2020: £21,332) to Jeevan Jyothi Hospice and £5,609 (2020: £12,285) to RUADT whose services were also unable to run for some of the year due to the lockdowns.

The Statement of Financial Activities shows the operating results of the Charity for the year and the Balance Sheet shows its state of affairs at 31 March 2021. The trustees consider this to be satisfactory and in a position to meet our commitments for the foreseeable future.

Currency fluctuations

The trustees follow the policy of committing funds each year to RTU-I (and the other NGOs we support) in Indian rupees (INR). This has simplified financial planning for our partners but has meant we take the full exchange rate risk involved. As the strength of both sterling and INR has fluctuated, in some years our commitments have cost us less than anticipated at the start of the year; and other years our expenditure has been higher than planned. The continuing fluctuation in the value of sterling in recent years which has cost the Charity considerably more to meet our INR commitments improved during the year. The trustees mitigate the impact of the fluctuations by transferring funds at the best exchange rates, forward purchasing currency, and taking regular advice. The trustees wish to maintain the practice of committing in INR to our partners, and do not currently see the need for any change.

Reserves Policy

Our Reserves Policy is set to ensure that the work in India is protected from the risk of disruption at short notice due to a lack of funds, whilst at the same time ensuring that we do not retain income for longer than required. The Reserves Policy is reviewed on a regular basis and adjusted as risk perceptions and other factors change. Central to the trustees' considerations in setting the Reserves Policy is the responsibility to ensure that when a child enters one of the Children's Villages at RTU in India there is a safe, supportive and stable environment that will allow that child to grow to maturity and lead an independent life. The trustees also want to maintain sufficient reserves to meet any emergency need in India and to invest in capacity building.

As a result, the RTU-UK trustees consider it appropriate to designate reserves of between 6 and 12 months of our annual commitments in India for the forthcoming year such that together with RTU in India we may commit to maintain the current level of support for the children in their care for the indefinite future. This will provide the security and knowledge that the UK charity has adequate resources to ensure that any child currently brought into RTU is supported for the full period of their dependency until they are ready to live independently. We also wish to protect the beneficiaries of services provided by our other partner NGOs.

The setting of an appropriate size of reserve has taken account of future plans, and other information on reserves held in India. We also project outcomes of various 'disaster' scenarios based on a review of our risks.

Based on the above policy, the trustees calculate that a desirable level of unrestricted reserves at 31 March 2021 was £583,183. The actual level of unrestricted reserves was £589,604. During the year, the trustees agreed, with the uncertainty and disruption brought about by the pandemic, that some funds should be set aside in a designated Covid Recovery Fund to be utilised in the short-term to support our partner NGOs as they look at meeting go through the post-covid phase over the next two years and to mitigate the effects of any drop in the Charity's income in the UK.

Free reserves at 31 March 2021 were £48,078 (2020: £47,423). The total funds held by the Charity were £722,904 (2020: £543,691), £75,685 or nearly 50% of the increase was due to the recovery in the value of investments in our portfolio at year end which had fallen at the end of the previous financial year during the first weeks of the pandemic.

Investment Powers

Under the Memorandum and Articles of Association, the trustees have the power to make any investment they see fit subject to taking advice from a specialist in the field. Our reserves are invested with a view to maintaining their capital value in real terms and, if possible, to generate a return. Funds are invested in interest yielding accounts pending their being sent to India or put into special reserve. In April 2010, trustees placed £200,000 with Brewin Dolphin for investment in bonds and equities. The portfolio is managed on a diversified risk basis and this year its value increased from £192,896 at 31 March 2020 to £268,581 at 31 March 2021. In addition, it generated income of £4,355 (2020: £7,839). As these investments are held against long-term needs, fluctuations are to be expected and the trustees do not intend to vary their policy in light of short-term fluctuations.

Responsibilities of the trustees

The trustees (who are also directors of Reaching the Unreached for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Registered office:

16 Glasshouse Studios
Fryern Court Road
Fordingbridge
Hampshire
SP6 1QX

Signed on behalf of the trustees:



Ian Brady - Chair

Approved by the trustees on 9th October 2021

Independent examiners report to the trustees

I report on the accounts for the year ended 31st March 2021, which are set out on pages 14 to 27.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Jeremy Kitson FCA
Prime Chartered Accountants
Corner Oak
1 Homer Road
Solihull
West Midlands
B91 3QG

Date 12/10/2021

Statement of financial activities (incorporating the income and expenditure account) for the year ended 31 March 2021

	Note	Year to 31.03.2021			Year to 31.03.2020		
		Unrestricted Funds £	Restricted Funds £	Total £	Unrestricted Funds £	Restricted Funds £	Total £
Income from:							
Donations		282,350	221,951	504,301	176,852	363,830	540,682
Legacies		29,104	-	29,104	10,303	-	10,303
Income from trading activities		5,893	-	5,893	19,625	-	19,625
Investments:							
Interest receivable	2	1,855	-	1,855	1,930	-	1,930
Investment income	2	4,355	-	4,355	7,839	-	7,839
Total income		<u>323,557</u>	<u>221,951</u>	<u>545,508</u>	<u>216,549</u>	<u>363,830</u>	<u>580,379</u>
Expenditure on:	3						
Raising funds							
Raising donations and legacies		5,700	-	5,700	11,538	-	11,538
Costs of trading activities		2,929	-	2,929	16,151	-	16,151
Investment management costs		2,268	-	2,268	2,404	-	2,404
Charitable activities		156,895	262,470	419,365	94,123	502,105	596,228
Total expenditure		<u>167,792</u>	<u>262,470</u>	<u>430,262</u>	<u>124,216</u>	<u>502,105</u>	<u>626,321</u>
Net (losses)/gains on investment assets		63,967	-	63,967	(40,749)	-	(40,749)
Net (expenditure)/income for the year	4	219,732	(40,519)	179,213	51,584	(138,275)	(86,691)
Transfers between funds		(44,056)	44,056	-	(154,510)	154,510	-
Net movement in funds		175,676	3,537	179,213	(102,926)	16,235	(86,691)
Reconciliation of funds							
Funds brought forward		413,928	129,763	543,691	516,854	113,528	630,382
Funds carried forward		<u>589,604</u>	<u>133,300</u>	<u>722,904</u>	<u>413,928</u>	<u>129,763</u>	<u>543,691</u>

All activities are of a continuing nature.

The statement of financial activities includes all gains and losses recognised in the year.

Balance sheet at 31 March 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible fixed assets	7	-	88
Investments	8	268,581	192,896
		<u>268,581</u>	<u>192,984</u>
CURRENT ASSETS			
Debtors	9	19,366	41,603
Cash at bank and in hand		453,477	321,539
		<u>472,843</u>	<u>363,142</u>
CREDITORS: Amounts falling due within one year	10	(18,520)	(12,435)
Net Current Assets		<u>454,323</u>	<u>350,707</u>
NET ASSETS		<u>722,904</u>	<u>543,691</u>
CHARITY FUNDS	12 & 13		
Restricted Funds		133,300	129,763
Unrestricted Funds			
Designated			
Brother James Tribute Fund		17,058	17,058
Contingency and Capacity Building Fund		300,000	300,000
Covid Recovery Fund		110,000	-
Legacy Fund		114,468	49,447
General		<u>48,078</u>	<u>47,423</u>
TOTAL CHARITY FUNDS		<u>722,904</u>	<u>543,691</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to companies, subject to the small companies' regime.

This report was approved and authorised for issue by the Trustees on 9th October 2021 and signed on their behalf by:

Max Philbrick - Treasurer



Ian Brady - Chair



The notes on pages 17 to 27 form part of these financial statements.

Statement of cash flows for the year ended 31 March 2021

	<u>2021</u> £	<u>2020</u> £
Cash flow from operating activities	139,684 =====	(73,210) =====
Cash flow from investing activities		
Interest received	1,945	1,610
Investment income received	4,295	7,557
Purchase of investments	(76,888)	-
Sale of investments	65,170	18,059
Investment management fees	(2,268)	(2,404)
Fixed asset additions	-	-
	-----	-----
Net cash flow from investing activities	(7,746) =====	24,822 =====
Net increase in cash and cash equivalents in the year	131,938	(48,388)
Cash and cash equivalents at the beginning of the year	321,539	369,927
	-----	-----
Total cash equivalents at the end of the year	453,477 =====	321,539 =====
Cash and cash equivalents consist of:		
Cash at bank and in hand	453,477 =====	321,539 =====
Reconciliation of net income to net cash flow from operating activities		
Net movement in funds	179,213	(86,691)
Interest receivable	(1,855)	(1,930)
Investment income	(4,355)	(7,465)
Investment management fees	2,268	2,404
Losses/(gains) on investment assets	(63,967)	40,749
Decrease/(increase) in debtors	22,207	(26,348)
(Decrease)/increase in creditors	6,085	5,984
Depreciation	88	87
	-----	-----
Net cash from operating activities	139,684 =====	(73,210) =====

Notes to the accounts to 31 March 2021

1 ACCOUNTING POLICIES

(a) Basis of Accounting

Reaching the Unreached (RTU) is a registered charity in the United Kingdom, limited by guarantee and registered in England and Wales. The address of its principal office is given in the charity information on page 2 of these financial statements. The nature of the charity's operations and principal activities are given on pages 4 to 12 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The accounts have been prepared in sterling (£) which is also the functional currency of the entity.

(b) Going Concern

These financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

(c) Incoming Resources

Income is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled in the reporting period.
- Legacy gifts are recognised on a case-by-case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.
- Donated facilities and donated professional services are recognised as income at their fair value when their economic benefit is probable, it can be measured reliably, and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.
- Investment income is earned through holding assets for investment purposes such as shares and term deposit accounts. It includes interest income which is recognised as it accrues, and dividend income which is recognised as the charity's right to receive payment is established.

- Income from grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under activities that aggregate all costs related to any particular activity. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties; it is probable that the settlement will be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds comprise costs incurred by the charity in the generation of donation and fundraising income.
- Expenditure on charitable activities include those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.
- Other expenditure represents those items not falling into the categories above.
- All categories of costs include both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

(e) Support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include premises costs, office costs, governance costs and administrative costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular activities, they have been allocated to expenditure on a basis which may be based on activity as represented by direct costs expended on that activity or based on a proportion of staff costs. The analysis of these costs is included in Note 3.

(f) Fund accounting

Funds held by the Charity are either:

- (i) Unrestricted general funds – these are funds without specified purpose and are available as general funds.
- (ii) Designated funds – these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.
- (iii) Restricted funds – these are funds which can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Transfers between funds are made to cover deficits on individual restricted funds and to recognise fixed assets acquired with restricted income, but with no further restriction on use, within unrestricted funds

(g) Legacy Fund

The trustees have established a Legacy Fund into which any legacy received by the Charity will be placed on receipt. Transfers out of the fund to general funds are at the discretion of the trustees and will be made having regard to the charity's general policy on reserves.

(h) Investment Income

Material amounts of income arising from investments earmarked against any particular fund are added to that fund. Otherwise, income from investments is allocated to the general fund.

(i) Depreciation

Depreciation is calculated to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Office equipment - 33% straight line basis

Fixed assets are not capitalised unless their cost is more than £200.

(j) Foreign exchange

Transactions denominated in foreign currencies are initially translated into sterling at the exchange rates ruling at the date of the transactions. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are translated into sterling at the exchange rates ruling at the year end. Foreign exchange differences are dealt with in the income and expenditure account and allocated directly to activities where appropriate to do so.

(k) Fixed Asset Investments

Fixed asset investments are recognised initially at fair value which is normally the transaction price including transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

(l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(m) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity from the date of acquisition or opening of the deposit or similar account.

(n) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(o) Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

(p) Financial Instruments

The charity has only financial assets and liabilities of a kind that qualify as basic financial instruments. These basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2 INVESTMENT INCOME

	<u>2021</u> £	<u>2020</u> £
Income from investments listed on a recognised stock exchange	4,355	7,839
Interest receivable	1,855	1,930
	-----	-----
	6,210	9,769
	=====	=====

3 TOTAL RESOURCES EXPENDED

See appendix A

4 NET INCOME/(EXPENDITURE) FOR THE YEAR

	<u>2021</u> £	<u>2020</u> £
This is stated after charging:		
Depreciation of tangible fixed assets	88	87
Independent examiner's remuneration	2,050	2,000
	====	====

5 TRUSTEES REMUNERATION AND EXPENSES

There were no employees during the year, nor the previous year.

The constitution forbids any trustee to be remunerated.

In 2021 no trustees (2020: 1) had travel expenses (2020: £97) paid to them.

6 TAXATION

The company is a registered Charity and it is considered that its operations are conducted such that no taxation liability will arise.

7 TANGIBLE FIXED ASSETSOffice Equipment

	£
<u>Cost</u>	
At 1 April 2020 and 31 March 2021	263
	=====
<u>Depreciation</u>	
At 1 April 2020	(175)
Charge for the year	(88)

At 31 March 2021	(263)
	=====
<u>Net Book Value</u>	
At 31 March 2021	-
	=====
At 31 March 2020	88
	=====

8 FIXED ASSET INVESTMENTS

	£
Listed investments:	
Market value at 1 April 2020	192,896
Sales in year at market value	(65,170)
Additions in year at cost	76,888
Net increase on valuation at 31 March 2021	63,967

Carrying value (market value) at 31 March 2021	268,581
	=====
 Listed in the UK	 84,446
Listed outside the UK	184,135

	268,581
	=====

These investments are held primarily for an investment return.

9 DEBTORS

	<u>2021</u>	<u>2020</u>
	£	£
Gift aid recoverable	13,273	41,128
Currency purchased	5,000	-
Prepayments	648	-
Accrued income	445	475
	-----	-----
	19,366	41,603
	=====	=====

10 CREDITORS: Amounts falling due within one year

	<u>2021</u>	<u>2020</u>
	£	£
Trade creditors	2,117	5,310
Accruals	16,403	7,125
	-----	-----
	18,520	12,435
	=====	=====

11 CAPITAL

The company has no share capital being limited by guarantee. There are 10 members of the company each of whom has committed to contribute £1 in the event of the company being wound up. There is no one controlling party of the Charity.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDSFor the year ended 31 March 2021

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
	£	£	£
Tangible fixed assets	-	-	-
Investments	268,581	-	268,581
Debtors	19,366	-	19,366
Bank balances	320,177	133,300	453,477
Creditors	(18,520)	-	(18,520)
	-----	-----	-----
	589,604	133,300	722,904
	=====	=====	=====

Comparative for the year ended 31 March 2020

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total</u>
	£	£	£
Tangible fixed assets	88	-	88
Investments	192,896	-	192,896
Debtors	41,603	-	41,603
Bank balances	191,776	129,763	321,539
Creditors	(12,435)	-	(12,435)
	-----	-----	-----
	413,928	129,763	543,691
	=====	=====	=====

13 MOVEMENT IN FUNDS

Movement in Funds – for the year ended 31 March 2021

	<u>At 1 Apr</u> <u>2020</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 Mar</u> <u>2021</u> £
Restricted funds					
Administration	-	1,438	-	(1,438)	-
Childcare	-	109,409	(118,889)	9,480	-
Community buildings	3,277	-	-	-	3,277
Community Outreach & Self-Help Groups	-	7,637	(23,455)	15,818	-
Disability	-	75	(5,609)	5,534	-
Education	-	7,808	(26,965)	19,157	-
Henry Legacy	35,917	-	-	(35,917)	-
Housing	51,957	34,949	(25,891)	-	61,015
Medical	-	8,851	(40,273)	31,422	-
Tertiary education	13,374	48,839	(17,504)	-	44,709
Water resources	25,238	2,945	(3,884)	-	24,299
Total restricted funds	129,763	221,951	(262,470)	44,056	133,300
Unrestricted funds					
Designated funds					
Brother James Tribute Fund	17,058	-	-	-	17,058
Capacity and Contingency Fund	300,000	-	-	-	300,000
Covid Recovery Fund	-	-	-	110,000	110,000
Legacy Fund	49,447	29,104	-	35,917	114,468
Total designated funds	366,505	29,104	-	145,917	541,526
General funds	47,423	294,453	(103,825)	(189,973)	48,078
Total unrestricted funds	413,928	323,557	(103,825)	(44,056)	589,604
Total funds	543,691	545,508	(366,295)	-	722,904

In the trustees' opinion, there were sufficient resources held to enable each fund to be applied in accordance with the restrictions imposed by donors.

Transfers of £79,973 (2020: £154,510) were made between unrestricted and restricted funds to cover deficits on restricted funds that cannot be recovered through future income on the projects concerned. No further transfers (2020: £70,000) from the designated Legacy Fund were made to the General Fund to support projects in India.

In the year ended 31 March 2021, the balance of the Henry Legacy was transferred to the designated Legacy Fund with the permission of the Henry family.

Additionally, this year the trustees set up a new designated fund for Covid Recovery to ensure that there were sufficient reserves set aside to assist with any additional needs required by our partner NGOs in India as they deliver and develop services in the aftermath of the pandemic or to make up any decrease in income in the UK. At the year end, £110,000 was transferred from unrestricted reserves to this new designated fund.

13 MOVEMENT IN FUNDS (continued)

Movement in Funds – comparative for the year ended 31 March 2020

	<u>At 1 Apr</u> <u>2019</u> £	<u>Incoming</u> <u>Resources</u> £	<u>Outgoing</u> <u>Resources</u> £	<u>Transfers</u> £	<u>At 31 Mar</u> <u>2020</u> £
Restricted funds					
Administration	-	1,438	-	(1,438)	-
Childcare	174	131,150	(141,989)	10,665	-
Community buildings	740	54,237	(51,700)	-	3,277
Community Outreach & Self Help Groups	-	6,725	(33,451)	26,726	-
Disability	-	1,307	(12,285)	10,978	-
Education	-	8,744	(127,432)	118,688	-
Henry Legacy	35,917	-	-	-	35,917
Housing	76,442	56,864	(41,349)	(40,000)	51,957
Medical	-	6,246	(35,137)	28,891	-
Tertiary education	-	66,471	(53,097)	-	13,374
Water resources	255	30,648	(5,665)	-	25,238
Total restricted funds	113,528	363,830	(502,105)	154,510	129,763
Unrestricted funds					
Designated funds					
Brother James Tribute Fund	36,654	512	-	(20,108)	17,058
Capacity and Contingency Fund	300,000	-	-	-	300,000
Legacy Fund	121,644	(2,197)	-	(70,000)	49,447
Total designated funds	458,298	(1,685)	-	(90,108)	366,505
General funds	58,556	218,234	(164,965)	(64,402)	47,423
Total unrestricted funds	516,854	216,549	(164,965)	(154,510)	413,928
Total funds	630,382	580,379	(667,070)	-	543,691

Purposes of Restricted Funds

Administration	To provide income to meet the Charity's UK running costs.
Childcare	To provide for orphaned and destitute children and young people in the Children's Villages.
Community buildings	To support the construction of school classrooms, nursery schools, hostels and other facilities.
Community Outreach	To provide assistance to destitute elderly or infirm people; to provide support for children in need in their home environment.
Self Help Groups	To support micro finance schemes to enable women to set up their own income generating initiatives.
Disability	To support services for disabled beneficiaries.
Education	To support the education of the poorest children and villagers, through the provision of schools and evening study centres including meeting the costs of teachers' salaries.

13 MOVEMENT IN FUNDS (continued)

Henry Legacy	A legacy to support hostel and other provision for destitute boys, and scholarships for students, subject to agreement with the Henry family.
Housing	To support the construction of low-cost village houses for homeless families.
Medical	To provide a medical clinic, including work with people who are HIV+ or have AIDS-related illnesses.
Tertiary education	To support young people through tertiary education or vocational training after completing school.
Water resources	To provide essential water supplies, especially through the drilling of bore wells.

Purpose of Designated Funds:

Brother James Tribute Fund	This fund was previously called the Brother Lionel Fund and was established to provide a special fund available to James Kimpton, the founder of RTU in India, so he could exercise his discretion within the Objects of the charity to support initiatives of his choosing within RTU in India. On his death in October 2017, the trustees launched a Tribute Fund in his memory and transferred the existing funds from the Brother Lionel Fund into this new fund to help ensure his work, especially with the children in RTU's care, can continue for the full period of their dependency.
Contingency and Capacity Building Fund	The Contingency and Capacity Building Fund (previously called the New Generation Fund) and other designated funds have been established in order to be able to commit to support any child brought into RTU's care for the full period of their dependency. The Fund has also been established to meet any emergency need in India and to invest in capacity building in our partner agencies and in the UK. That limit has currently been set at £300,000 by the trustees.
Covid Recovery Fund	This designated fund was agreed by the trustees during the year to earmark some funds over and above the usual designated funds to allow for the development of RTU's programmes in the aftermath of the pandemic or to allow a quick response to ongoing challenges in India and in our ability to raise funds in the UK.
Legacy Fund	The Legacy Fund has been established for legacies received to allow a controlled release of funds to RTU in India.

14 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year to 31 March 2021 nor during the year to 31 March 2020 requiring disclosure in these financial statements.

APPENDIX A (NOTE 3) TOTAL RESOURCES EXPENDED FOR THE YEAR ENDED 31 MARCH 2021

	<u>Basis of Allocation</u>	<u>Fundraising Costs</u> £	<u>Support for India</u> £	<u>Governance</u> £	<u>Total</u> £	<u>Year to 31.03.2020</u> £
Costs directly allocated to activities:						
Payments to project partners:						
(A) Reaching the Unreached of Village India (RTU-I):						
Core funding	Direct	-	21,165	-	21,165	1,616
Children	Direct	-	118,889	-	118,889	141,989
Community outreach	Direct	-	23,455	-	23,455	33,451
Educational programme	Direct	-	26,965	-	26,965	127,432
Housing and community buildings	Direct	-	25,891	-	25,891	93,049
Medical programme	Direct	-	15,412	-	15,412	13,805
Tertiary education	Direct	-	17,504	-	17,504	53,097
Water resources	Direct	-	3,884	-	3,884	5,665
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Total Gifts to Reaching the Unreached		-	253,165	-	253,165	470,104
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(B) Payment to Project Partner Jeevan Jyothi	Direct	-	24,861	-	24,861	21,332
(C) Payment to Project Partner RUADT	Direct	-	5,609	-	5,609	12,285
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Total Grants Payable		-	283,635	-	283,635	503,721
		=====	=====	=====	=====	=====
Outgoing resources:						
Costs met for RTU India	Direct	-	59,641	-	59,641	20,108
Cost of raising funds	Direct	5,700	-	-	5,700	11,538
Costs of goods sold	Direct	2,929	-	-	2,929	3,106
Costs of supporter trips to India	Direct	-	-	-	-	13,045
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Total Outgoing Resources		8,629	59,641	-	68,270	47,797
Support costs:						
Salaries and administration fees	Staff time	7,520	28,429	9,795	45,744	45,661
Premises costs	Staff time	1,003	972	689	2,664	1,980
Office costs	Staff time/Direct	5,305	3,424	214	8,943	10,655
Miscellaneous costs	Direct	13	13	9	35	-
Professional costs	Staff time/Direct	34	33	778	845	839
Communications costs	Direct	9,030	5,103	-	14,133	8,340
Travel costs	Staff time/Direct	5	5	3	13	617
Finance costs	Staff time/Direct	478	254	179	911	867
Governance costs	Staff time/Direct	-	-	2,801	2,801	3,440
Investment management costs	Direct	2,268	-	-	2,268	2,404
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Total Support Costs		25,656	38,233	14,468	78,357	74,803
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Total Costs before Governance cost allocation		34,285	381,509	14,468	430,262	626,321
Governance cost allocation	Usage	5,810	8,658	(14,468)	-	-
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Total Costs		40,095	390,167	-	430,262	626,321
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APPENDIX A (NOTE 3) TOTAL RESOURCES EXPENDED – COMPARATIVE FOR THE YEAR ENDED 31 MARCH 2020

	<u>Basis of Allocation</u>	<u>Fundraising Costs</u> £	<u>Support for India</u> £	<u>Governance</u> £	<u>Total</u> £	<u>Year to 31.03.2019</u> £
Costs directly allocated to activities:						
Payments to project partners:						
(A) Reaching the Unreached of Village India (RTU-I):						
Core funding	Direct	-	1,616	-	1,616	-
Br James Tribute Fund	Direct	-	-	-	-	12,778
Children	Direct	-	141,989	-	141,989	75,710
Community outreach	Direct	-	33,451	-	33,451	19,158
Educational programme	Direct	-	127,432	-	127,432	188,812
Housing and community buildings	Direct	-	93,049	-	93,049	68,729
Medical programme	Direct	-	13,805	-	13,805	24,005
Tertiary education	Direct	-	53,097	-	53,097	33,238
Water resources	Direct	-	5,665	-	5,665	4,895
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Total Gifts to Reaching the Unreached		-	470,104	-	470,104	427,325
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(B) Payment to Project Partner Jeevan Jyothi	Direct	-	21,332	-	21,332	18,110
(C) Payment to Project Partner RUADT	Direct	-	12,285	-	12,285	16,625
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Total Grants Payable		-	503,721	-	503,721	462,060
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Outgoing resources:						
Costs met for RTU India	Direct	-	20,108	-	20,108	1,414
Cost of raising funds	Direct	11,538	-	-	11,538	2,723
Costs of goods sold	Direct	3,106	-	-	3,106	1,806
Costs of supporter trips to India	Direct	13,045	-	-	13,045	18,124
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Total Outgoing Resources		27,689	20,108	-	47,797	24,067
Support costs:						
Salaries and administration fees	Staff time	8,173	25,690	11,798	45,661	44,700
Premises costs	Staff time	745	723	512	1,980	1,692
Office costs	Staff time/Direct	9,270	956	429	10,655	10,863
Professional costs	Staff time/Direct	36	35	768	839	1,014
Communications costs	Direct	8,092	248	-	8,340	12,274
Travel costs	Staff time/Direct	233	186	198	617	555
Finance costs	Staff time/Direct	418	263	186	867	986
Governance costs	Staff time/Direct	-	-	3,440	3,440	4,148
Investment management costs	Direct	2,404	-	-	2,404	2,239
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Total Support Costs		29,371	28,101	17,331	74,803	78,471
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Total Costs before Governance cost allocation		57,060	551,930	17,331	626,321	564,598
Governance cost allocation	Usage	8,857	8,474	(17,331)	-	-
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Total Costs		65,917	560,404	-	626,321	564,598
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