

INDIA DIRECT

England & Wales · Charity number 1101839

Details

Status Registered

Legal form Other

Registered 2004-01-30

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

Contact

Address 50A Woodford Road
Bramhall
Stockport
Cheshire
SK7 1PA

Phone 07977690477

Email info@indiadirect.org.uk

Website www.indiadirect.org.uk

Activities

Objects: 1) THE RELIEF OF POVERTY AND THE ADVANCEMENT OF EDUCATION IN INDIA IN PARTICULAR BUT NOT EXCLUSIVELY BY THE PROVISION OF FINANCIAL AND PRACTICAL ASSISTANCE.

Activities: To alleviate poverty and suffering in Southern India by the provision of financial and practical assistance to locally run projects supporting children and communities, regardless of religion or race. To provide a means for such projects to become self-supporting. To provide those in need with education and training

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies

Geography

- India

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£42,818	£50,515	-	-
2024-03-31	£56,091	£67,133	-	-
2023-03-31	£58,535	£71,767	-	-
2022-03-31	£70,991	£62,299	-	-
2021-03-31	£80,176	£70,611	-	-

Trustees

Name	Role	Appointed
Dr Mark Joseph Johnson	Chair	2015-01-17
Ewan Dennis		2017-05-22
Helen Jane Milligan		2010-12-15
Naomi Eve Bullivant		2018-01-12

INDIA DIRECT

England & Wales - Charity number 1101839

Accounts

India Direct Annual Report 31st March 2025

The Annual Year 2024-25 presented another year of changes and difficult decisions for India Direct.

One of the more significant of these for the governance of the charity, was the need to reduce the load on UK trustees and therefore reduce the frequency of trustee meetings to quarterly (from monthly). While the free availability of various alternative forms of communication meant that issues could still be dealt with in a timely manner, careers, families and health issues necessitated taking a different approach to regular meetings. Of note, trustees continue to undertake their roles in an entirely voluntary capacity.

It seems appropriate, therefore, to report on the year divided into quarters.

Q1:

April to June 2024

Simon, Annie and Martin's son, has now become a trustee of LCCT. We held a video call with him to talk about his views of the current situation in India, and the future of LCCT. Annie, Martin and Omega all confirmed their intention to continue as trustees, and the addition of Simon as a trustee has only strengthened the team in India.

We revised our financial models, and agreed to review them every six months to inform the level of support we can send to India. In order to minimise what can be considerable banking costs per transaction, we agreed with Annie that we would go back to sending support quarterly.

Q2: July to September 2024

The favourable exchange rate meant that, over the 6 months since we had to reduce our regular support, the amount actually received by Annie has been reduced by less than £100 per month (compared to the average over the previous 3 years). The completion of an annual Gift Aid return bolstered our bank balances, and we were thankful to Ellie Cresswell, who once again provided the Independent Examiner's Report for India Direct's Accounts.

Although we agreed in advance what funds we would send to LCCT, we continued to receive requests for additional funding. This, combined with personal pressures on the India Direct team, meant we felt it was important to formally discuss the financial situation within India Direct, with LCCT trustees.

Q3: October to December 2024

The main focus of this quarter was the 2024 AGM in November. The priority of this meeting was future planning of India Direct, including the financial sustainability of the charity.

We discussed three potential options: maintaining operations at current levels, closing the charity completely or scaling back UK fundraising and governance commitments to sustainable levels. Maintaining operations at current levels was deemed not practical. Closing the charity and sending all money currently within the bank accounts to LCCT was deemed not appropriate, as it was felt that this would prevent UK supporters from providing ongoing support to charitable operations in India (LCCT).

We agreed upon the option to scale back our commitments as a charity within the UK. We agreed to move trustee meetings from monthly to quarterly. We also decided that fundraising events in the UK would be significantly scaled back, with no regular organised events. Instead, we would focus on regular giving and this being the basis of the funds sent to India.

The AGM also included a video call between all ID trustees and all LCCT trustees. We had the difficult task of informing LCCT trustees about the changes we have decided to make in the way we run India Direct, and the likely impact upon operations in India. This included an expected timeframe for a reduction in monthly transfers (from £4000 per month, which we expect to only be able to do until 2026). A follow up meeting was agreed, once LCCT trustees had time to consider the impact.

We received an update on the number of children now supported (both in the community and in residential care at Joy Home) which is reduced to 90 (from a peak of around 135), and the number of widows receiving support has reduced to 20.

Christmas also fell into this quarter, and we are grateful once again to Jenny Crawford for putting together the Christmas Direct cards; to the Christmas Card Team for the handmade Christmas Cards, and to Kent Thodsen for his very generous donation from his reindeer model sales.

Q4: January to March 2025

The annual return was completed by the deadline.

We had a follow up meeting with LCCT trustees. LCCT trustees see the success of the college at the main Joy building as fundamental to the future of their projects. They requested more funding for commencing costs of college courses, which we had to deny as the college is a private enterprise. We emphasised that any additional funding would come from our reserves and therefore deplete them more quickly, resulting in regular money transfers reducing more quickly.

We communicated our decision to scale back our commitment to ID to the founders and previous trustees of India Direct. The general response was supportive and understanding of the decision. The general consensus was one of being grateful for the duration for which India Direct has been able to provide support to children and those suffering poverty in South East India.

Financial Review

Income

Regular Donations	£26,103
Fundraising / One off Donations	£15,794
100 Club	£1,920
Gift Aid	£6,884.98
Total	£42,817.41

Expenditure

Monthly payments to LCCT from GBP accounts	£48,000
Christmas	£1,500
Other	£1,015
Total	£50,515

In 24/25, the general trend in our finances has continued. This is shown by a decrease in the total funds of £7,967, resulting in a total remaining amount of £23,134. This decline has been anticipated and has been managed over the past few years. Our partners in India are aware that we will continue to support them with the current monthly payment of £4,000 until we reach the position where our reserves are expended. We will then only be able to send them the total income from that quarter.

Our total revenue has declined by almost 24%, but this is matched by a reduction in expenditure of almost 25%, reflecting the careful spending and decision making over the past few years. The completion of a Gift Aid return this year (£6,885) supported our overall income.

This financial year has brought continued challenges for the charity as the economic climate in the UK continues to put pressure on households and donors alike. We have seen some of our supporters needing to pause or adjust their commitments, which we completely understand. At the same time, the strength of the pound against the rupee has allowed our funds to have a greater impact in India, ensuring that vital work continues. Despite the uncertainty, we remain focused on careful financial management and long-term sustainability. We are also encouraged by the growing efforts of our partners in India, who are exploring new ways to generate income and strengthen support for the communities we serve.

£2,175.25 Monthly regular giving to India Direct

£1,500 One-off expenditure to India over the course of the year (Christmas)

£4,000 Monthly regular expenditure to India

£1,233 Per month in one-off donations (average of yearly donations)

24% decrease in annual Income this year compared to 2023/34

3% increase in regular giving

16% increase in one-off donations

(average of our yearly donations)

£30,831 March 2024 Year End

£23,134 March 2025 Year End

£7,697 Decrease in India Direct financial reserves



Receipts and payments accounts

CC16a

For the period from	Period start date 1/4/2024	To	Period end date 31/3/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations and Fundraising events	42,817	-	-	42,817	56,091
Rounding	1	-	-	1	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	42,818	-	-	42,818	56,091
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	42,818	-	-	42,818	56,091
A3 Payments					
Money sent to India from GBP accounts	49,500	-	-	49,500	66,200
Reimbursement for expenses incurred	80	-	-	80	136
100 club prizes	935	-	-	935	796
Rounding	-	-	-	-	1

		-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	50,515	-	-	50,515	67,133
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	50,515	-	-	50,515	67,133
Net of receipts/(payments)	- 7,697	-	-	- 7,697	- 11,042
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	30,831	-	-	30,831	-
Cash funds this year end	23,134	-	-	23,134	- 11,042

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Metro Account 1	6,421	-	-
	Metro Account 2	9,149	-	-
	100 Club Account	7,564	-	-
	Total cash funds	23,134	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Unrestricted funds	Restricted funds	Endowment funds
Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

		-	-
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B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
E Dennis	E Dennis	#



Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
India Direct

**On accounts for the year
ended**

2025

**Charity no
(if any)**

1101839

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

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

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

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

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

Signed: EM Cresswell

Date: 27/10/2025

Name: Eleanor Cresswell

	Relevant professional qualification(s) or body (if any):	ICAEW Chartered Accountant
	Address:	Apartment 9, 33 Royal Engineers Way
		London
		NW7 1UX

Section B Disclosure

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

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

N/A

INDIA DIRECT

England & Wales - Charity number 1101839

Accounts

Annual Report 2023-24

Summary of the year

Whilst we at India Direct have focused on maintaining a stable level of funding for LCCT, this has been a year of major transition for our partners in Tamil Nadu, with the preparations for the opening of the Community College planned for the main building of Joy Home, and the addition of a new trustee to the LCCT team.

The move away from residential care has been successful in many ways, not least even greater student engagement with education. The children benefit from regular check-ins with LCCT staff, providing medical care and counselling, they have all their education fees paid (including uniform and stationery), and their families receive regular deliveries of groceries, to support a balanced diet.

April 2023 - Annie requested funds to set up Community College. We held an extraordinary general meeting during which we unanimously agreed that it was not within the remit of India Direct to fund the start up of a private enterprise, however much we all want it to succeed.

May 2023 - Annie sends us the updated list of the current number of students supported by LCCT. 109 children are supported within their communities, or living in the small dormitory at Joy Home, and have their education funded. Of these, 87 are in the Joy area and 22 in the Bethel area. In addition to this 10 Bethel students and 16 Joy students who have left education are temporarily supported by LCCT. This support is offered during the first year after completing education, during which time about 70% get a job enabling them to support themselves, and the remaining 30% get married. Once they have a job or are married, the support ceases.

June 2023 - We made the difficult decision to reduce our regular support from £4500 to £4000. Fortunately the exchange rate has meant that there has been a minimal difference in the rupee value of each payment. We also advise Annie not to take on the support of any additional children.

July 2023 - We received an updated list of supported children for the new school year: 80 at Joy, 20 at Bethel and 31 in receipt of the initial first year support

August 2023 - We had some disconcerting Whatsapp messages which made us think that communications between LCCT trustees was not as good as it could be. We were reassured by Annie and Martin that the issues had been dealt with.

September 2023 - September was a good month for fundraising: Mark and Naomi's Pizza & Prosecco evening raised approximately £800, Helen and her friend Jaweeda held an Afternoon tea fundraiser which raised £397, and we received a legacy of £750

October 2023 - Our AGM was held in Bramhall for a change. Video call with LCCT, which is proving to be a very useful component of our AGM, followed later by private discussions

between ID trustees. We are all finding increasing demands on our time and agreed a minimum commitment for each of us for the coming year. Naomi reconfirmed as a trustee after 5 years of service.

November 2023 - work continues on fulfilling Christmas Direct orders. Our thanks to the magnificent card makers: especially Hannah, Angela, Helen, Mark and Naomi.

December 2023 - Christmas Direct fundraising total £2437.78 after fees and postage costs. We were all invited to the wedding of Omega's daughter, Sharon- Rose.

January 2024 - Annual return completed on time (as usual). Clara Johnson joins the team (though too young to officially be a trustee). Helen & Ian fly (at their own expense) to Chenna for Sharon's wedding. They also take the chance to visit some of the elderly and widows supported by LCCT, and both Joy Home and Appollose Community College. Some of the children at Joy seem quite young, and we conclude they must have been taken on since we advised against more admissions. Some personal difficulties between the LCCT trustees come to light, leading to some concerns about the efficiency of administering the projects in India. As a consequence we have to make our first ever report of concern to the UK Charities Commission, according to our responsibilities as trustees .

February 2024 - Following consultations with all the LCCT trustees individually, and the introduction of Simon Martin as a new trustee, we are satisfied that the communication issues have been resolved. We report this conclusion to the charities commission

March 2024- UK Charities Commission confirm that they are also satisfied that no further action is necessary.

Financial Review

Income

Regular Donations	£25,419
Fundraising/ One off Donations	£28,791
100 Club	£1,880
Total	£56090

Expenditure

Monthly payments to LCCT from GBP accounts	£46500
Education	£3500
Christmas	£2000
Donation from supporter for College set up	£12000
Maintenance payment to LCCT	£2200
Other	£932
Total	£67,132

In 2023-24, India Direct has carried on with its policy of being careful with the money it spends, as the world's economies continue to recover from the Covid Pandemic, and the combination of this and wars around the world has meant high inflation. This is especially important and our supporters have felt the effects of this, which has led to a 14% decrease in the regular support we have received. What has made this slightly easier is our one-off donations have increased by 7%, which is welcome, but has not made up for the loss of regular support.

We ended this year with a decrease in funds of £11,042, which has resulted in a total remaining reserve of £30,831. This reduction of funds has been a trend over the last few years, something we envisaged, but have managed to make sure this amount does not decrease too steadily as we continue to help our partners in India to remain more self-sufficient.

We made the tough decision during the year to reduce the amount we send to India down to £4000. This is a decision we did not take lightly, but felt to ensure the long term support of the children in our care, and to help our partners become more self-sufficient. On the other hand we send £12,000 as a one-off donation from a supporter to help the set up of a college in India to raise funds.. Over the year we also sent £2000 for Christmas, £3500 for education, and £2200 for the maintenance of the childrens' homes.

This financial year has been yet another difficult one for the charity, as things have got more difficult in the UK, we have seen supporters being less able to commit to supporting us in the long term. On the other hand a strong pound has meant that our money has been able to go further in India. During these uncertain times, we have over many years continued to monitor our finances and be prudent with our cash, and this was the year where we sadly had to reduce the amount we sent each month. We of course will continue to do this, and will monitor the amount we send to India, but are hopeful that our partners in India will be able to generate some income to support our beneficiaries.

£2,118 Monthly regular giving to India Direct

£19700 One-off expenditure to India over the course of the year e.g. Maintenance, Education

£4,000 Monthly regular expenditure to India

£2399 Per month in one-off donations (average of yearly donations)

£3334 increase to our one-off expenditure in India

4% decrease in Annual Income this year compared to 2022/23

14% decrease in regular giving

7% increase in one-off donations

(average of our yearly donations)

£41,873 March 2023 Year End

£30,831 March 2024 Year End

£11,042 Decrease in India Direct financial reserves



CHARITY COMMISSION
FOR ENGLAND AND WALES

India Direct	No (if any)
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CC16a

Receipts and payments accounts

For the period from	Period start date 1/4/2023	To	Period end date 31/3/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations and Fundraising events	56,091	-	-	56,091	58,535
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	56,091	-	-	56,091	58,535
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	56,091	-	-	56,091	58,535
A3 Payments					
Money sent to India from GBP accounts	66,200	-	-	66,200	70,366
Reimbursement for expenses incurred	136	-	-	136	505
Bank Charges	-	-	-	-	64
100 club prizes	796	-	-	796	832

Rounding	1	-	-	1	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	67,133	-	-	67,133	71,767
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	67,133	-	-	67,133	71,767
Net of receipts/(payments)	- 11,042	-	-	- 11,042	- 13,232
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	41,873	-	-	41,873	-
Cash funds this year end	30,831	-	-	30,831	- 13,232

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Metro Account 1	9,210	-	-
	Metro Account 2	15,074	-	-
	100 Club Account	6,548	-	-
	Total cash funds	30,831	-	-
	(agree balances with receipts and payments account (s))	OK	OK	OK

	Unrestricted funds	Restricted funds	Endowment funds
Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

		-	-
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B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
E Dennis	E Dennis	1



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
India Direct

On accounts for the year
ended

31/03/2024

Charity no
(if any)

1101839

Set out on pages

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(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis
of report

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

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

Independent examiner's
statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

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

Signed:

EM [signature]

Date:

21.11.2024

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

A large, empty rectangular box with a thin black border, occupying the central portion of the page. It is intended for the user to provide details as requested in the text above.

INDIA DIRECT

England & Wales - Charity number 1101839

Accounts



IndiaDirect

Every penny directly changing lives



India Direct Annual Report 2022-2023

Registered Charity Number 1101839

Introduction

To all our supporters,

Writing our Annual Report is always a time of reflection for our small charity, and this year is no different.

The other consistent theme for our Annual Report writing is that - despite saying every year that we should compete it earlier next year - we are once again finalising this report very close to our January deadline day...

However, this point brings probably the most important reflection I could make for us as a trustee board: everyone who supports India Direct is a volunteer. We have no paid staff in the UK, and each of our four trustees provides their time and work for free. This is what means that we can continue to assure our supporters that **every penny you donate is spent directly changing lives.**

This remains a substantial achievement for our small charity, and we know is important to our supporters. Our supporter survey in 22/23 demonstrated the value of this loud and clear.

However, while some things stay the same, our charity continues to evolve in the aftermath of the Covid-19 pandemic. The most fundamental change to the charity's operating model is that the children and families we support now predominantly live in their communities, rather than in the children's homes, with our support closer to their home than ever before.

This brings new challenges, as we endeavour to ensure that money is spent in India carefully and with appropriate oversight from our trustee partners. We never provide cash to those we support, opting to support families with food and welfare parcels, and funding education places and health clinics.

While there are challenges, I firmly believe that providing care and support within families and communities is the right model of care moving forward. By ensuring children can be supported to live with their relatives wherever possible, we support them to lead happy and healthy family lives in a way we weren't able to before.

Finally, I must give my personal thanks once again for supporting our work. We really couldn't do it without you and - as you can see from the financial summary - it really is making the world of difference to our viability as a small charity.

We look to the 23/24 year with confidence and inspiration for an exciting year ahead!

My very best wishes,

A handwritten signature in black ink, appearing to read 'Mark', with a long, sweeping horizontal line extending to the right.

Dr. Mark Johnson
Chair, India Direct

Our Charity

About India Direct

India Direct has been a registered charity since January 2004 and is currently run by four volunteer trustees, assisted by several other volunteers.

Money raised in the UK is sent to India, where it is administered by Love & Care Charitable Trust, an Indian charity based in Chennai in Southern India. Their Trustees are Pastor K. Martin, Mrs. A. Martin and Mr. V. Omega.

The trust supports around 130 children and their families, predominantly in their communities, as well as around 30 widows. Where funding allows, it also supports other charitable projects, including feeding programmes and medical camps.

With the help of our supporters and volunteers over the last 20 years, India Direct has changed the lives of over 450 children in its care.



Our Charitable Aims

Charitable Aims

To alleviate poverty and suffering in Southern India by the provision of financial and practical assistance to locally run projects supporting children and communities, regardless of religion or race.

To provide a means for such projects to become self-supporting.

To provide those in need with education and training.



Our Trustee Board



Mark Johnson

Mark is a Doctor and lives in Oxfordshire with Naomi.

He is the Chair of India Direct, having been a fundraiser since 2009 and a Trustee since 2015.



Helen Milligan

Helen is a former teacher at Poynton High School and previously head of the Poynton High School India Project.

She is the Secretary of India Direct.



Ewan Dennis

Ewan is a Maths Teacher in London.

He has been involved as a fundraiser since 2004 and is the Treasurer of India Direct.



Naomi Bullivant

Naomi is a Regional Sales Manager in the travel industry and lives in Oxfordshire with Mark.

She is the Sponsorship Secretary of India Direct.

Our Year in Review

Our Charity in Numbers

450+

Children have been supported
and helped by India Direct over
the last 20 years



April 2022

It has been another year of significant changes for India Direct. In India, the move to supporting children with their family in homes in the community, initially forced on us by the Covid Pandemic, has brought some unforeseen benefits. One significant advantage is that the children are now far more mindful of their family circumstances and are therefore more motivated than ever to take advantage of the educational opportunities offered by LCCT, funded by India Direct.

The move towards supporting the children in the community led to a question of how to use the land and buildings at both homes, particularly an alternative use for Joy Home.

Following advice from local government officials, LCCT pursued a proposal to establish a fee-paying community college in the main building, offering courses in web development and general nursing assistance. This would involve upfront investment to convert the buildings, purchase equipment and set up the business.



2022/23 Year in Review

May 2022

As a charity, India Direct did not have the means to support the college project, and as trustees we felt this was outside our remit as a charity to fund a private enterprise. However, we agreed to support the project through allowing the use of the building at no rental cost, and with the proviso that any surplus income from the college would be used to fund some of the charitable projects run by LCCT.

This aligns with our key aim as a charity to increase the self-sustainability of our work in India, which mitigates the fundraising challenges for India Direct in the UK. Given the scale of this project, it was agreed that the development of an alternative use for Bethel Home would be postponed.

Sam Charles (samcharles.com) volunteered to donate the 'indiadirect.co.uk' domain name to India Direct. We were very grateful for this generous gifting!



2022/23 Year in Review

May 2022

The smaller building at Joy Home, formerly the boys' dormitory, is now home to 28 girls, which enables them to stay in school. Whilst our focus remains on education, LCCT also provides opportunities for all the supported children in other ways: in September Annie shared news of a group of girls taking karate lessons for exercise and to learn self-defence. At their first competition, one of the girls was selected for the state-wide competition!

India Direct also switched our bank accounts to Metro Bank, as this saved us the equivalent of an annual child sponsorship in bank charges.



July 2022

In the UK, we had circulated a questionnaire to our supporters to gauge their reaction to a permanent change to our operating model in India. The responses we received were universally supportive of this move. However, some supporters expressed concerns about how we would monitor our spending in India, with this less direct model of support.

Our supporters' feedback was crucial to supporting our next steps as a charity. We discussed their and our concerns at length with the trustees of LCCT. Crucially, we sought assurance that the money spent by our partners would be used directly to benefit our supported children and their families, which has always been a key tenet of our charity. The support provided is never cash-based: LCCT buys groceries and clothing which are distributed in support packages among the supported families. LCCT pays for education directly to specific institutions and medical care to the relevant providers.



2022/23 Year in Review

September 2022

We were delighted that one of our long-term sponsors, Ian Dix, visited the children at Bethel Home and met Sowmya, who he had sponsored for many years, with her husband!

Mark and Naomi ran our first fundraising event in Oxfordshire, raising over £900 with their pizza night at Naomi's parents' house. The pizzas included an Indian-style 'naan' which was a huge hit!

Helen and Christina raised over £730 at a curry night at Thali. This was Christina's first speaking engagement on behalf of LCCT!

October 2022

The India Direct website was migrated to a new platform by Mark.



2022/23 Year in Review

November 2022

In the UK, Christina, who is Indian trustees Annie and Martin's daughter, visited the UK for a few months.

During this time, she joined us at one of our fundraising curry nights, where she spoke eloquently and movingly about her experience growing up with the Bethel children as her siblings.

She emphasised the quality and life-changing impact of the care our funding provides.

Christina also helped to make our hand-stitched charity Christmas cards and attended our annual India Direct AGM in the autumn of 2022. She experienced her first Christmas market with the India Direct trustees, including her first taste of mulled wine!



December 2022

We were contacted by a legal firm 'PicRights' over our inadvertent use of a copyrighted photo on our website.

The photo was originally sent to us by LCCT, and we did not realise it had not been taken personally by one of the LCCT trustees.

Following a period of negotiation, a reduced compensation fee was agreed and paid.

2022/23 Year in Review

December 2022

Our Christmas fundraising in 2022 was considerably boosted by the support of the Poynton Christian Fellowship, who chose India Direct as their charity of the year. We were hugely grateful for this support, which enabled us to fund the usual celebration meal and annual new outfits for the children. We also continued the much-appreciated donation of live chickens, enabling the families we support to be more self-sufficient.

For the second time, we were delighted that Kent Thodsen and the children from Wilderness Wood in Sussex made and sold reindeer in aid of India Direct at their Christmas Fair.

Jenny Crawford continued her long-standing Christmas fundraising for us by preparing all the Christmas Direct packs.

We were also grateful to our ever-growing card-making team of Helen, Naomi, Angela and Hannah, ably assisted by Mark, Grace, Christina and Ewan.

We were also glad to have the generous support of Ellie Cresswell, a former Poynton India Project student, who conducted the independent examination of our annual accounts on a pro bono basis.

For the second time, Christmas celebrations were impacted by ongoing restrictions due to Covid-19.

India Direct and LCCT again gifted practical items for children, families and widows. Families were provided with food & hygiene supplies, although the usual cards, gifts and new outfits were gifted to the children.

Importantly many families were gifted items to promote self sufficiency. The most common item we gifted was a chicken – perfect for daily eggs!

Christmas
Fundraising
in the UK



Christmas Celebrations in India



And lots of chickens...!



February 2023

After a very protracted process, in February 2023 LCCT finally received the official renewal of their FCRA licence, which is the Indian government's licence to receive foreign contributions. This is essential for the operation of our charity, as it enables us to transfer money raised in the UK to the Indian bank account of LCCT. It is valid for five years.

Annie confirmed the courses to be offered at the community college, including training in Web Development and Graphic Design, and qualifications to become a Medical Lab Technician and a Nursing Assistant.

2022/23 Financial Summary

Financial Summary 2022/23

In 2022-23, the uncertain economic situation and challenging fundraising climate in the UK meant that India Direct remained prudent with our funds. However, our regular donations remained steady after the decline in the previous year, with a 2.4% increase in regular monthly donations. Our one-off donations were sadly a lot lower than the year prior, with a 50% decline. This can be mostly attributed due to a large donation in the previous year, which covered two years of tertiary education.

We ended this year with a decrease in funds of £8,692. This resulted in a total remaining reserve of £41,873. The reduction in funds is not something the charity takes lightly. However, we feel that it is important to try to keep supporting our partners in India while encouraging them to increase the self-sufficiency of the programmes in India. Notably, we did not make a gift aid claim within this financial year, which would have reduced the size of this deficit.

We have been able to continue to send our regular monthly support to India of £4,500. We have also been able to send an additional £3,500 for the children's education and £4,000 for the maintenance of the two children's homes. We also sent £3,166 for Christmas celebrations, opting to send the total of our Christmas fundraising rather than a specific requested amount. We also sent a specific donation of £5,000 towards a specific self-sufficiency project in India, which a supporter wished to contribute towards directly. It is a testament to our approach of controlled spending over many years that we have been able to continue our commitment to supporting our beneficiaries in India, despite the financial challenges.

This financial year has continued to be a difficult one for the charity, with a challenging economic climate in the UK making fundraising difficult. We have continued to monitor our finances and projected spending for the future. We are glad to have continued to sustain same level of support to our partners in India that we have for many years. However, we know that this may not be the case for ever, so we continue to be prudent with our finances and assess the level of support we can sustainably provide.

Ewan Dennis
India Direct Treasurer

Financial Summary

£2,472

Monthly regular giving to India Direct

£1,629

Monthly one-off donations
(average of annual donations)

£4,500

Monthly regular expenditure to India

£16,366

Annual one-off expenditure to India e.g.
maintenance, education

Financial Summary

2.4%

Increase in regular giving

£3,166

Total Christmas giving, including self-sufficiency gifts for families

17.5%

Decrease in annual income compared to 2021/22

50%

Decrease in one-off donations

Financial Summary

Income

Regular Donations	£29,659
Fundraising/One-Off Donations	£26,940
100 Club	£1,935
Total	£58,534

Expenditure

Monthly Payments to LCCT	£54,000
Education	£3,500
Christmas (December 2020)	£3,166
College Fees	£700
Maintenance (August 2020)	£4,000
Other One-Off Donations to LCCT	£5,000
Other	£1,401
Total	£71,767

Financial Summary



£58,534

Total Income



£71,767

Total Expenditure

Financial Summary

£55,105

March 2022 Year End

-£13,233

Decrease in India Direct
financial reserves

£41,873

March 2023 Year End

+£51,498

Increase on our projected year
end (March 2023) compared to
our three-year forecast in
March 2021

Thank You



Thank You

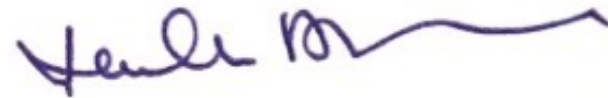
On behalf of India Direct, Love & Care Charitable Trust
and all the children and families we support in India

Annual Report 2022/23

India Direct 2022/23 Annual Report signed by:

A handwritten signature in black ink, appearing to read 'Mark', with a long horizontal flourish extending to the right.

Dr. Mark Johnson
Chair, India Direct

A handwritten signature in blue ink, appearing to read 'Helen', with a long horizontal flourish extending to the right.

Mrs. Helen Milligan
Secretary, India Direct



CHARITY COMMISSION
FOR ENGLAND AND WALES

India Direct	No (if any)
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Receipts and payments accounts

CC16a

For the period from	Period start date 4/1/2022	To	Period end date 3/31/2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations and Fundraising events	58,535	-	-	58,535	70,991
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	58,535	-	-	58,535	70,991
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	58,535	-	-	58,535	70,991
A3 Payments					
Money sent to India from GBP accounts	70,366	-	-	70,366	61,228
Reimbursement for expenses incurred	505	-	-	505	54
Bank Charges	64	-	-	64	32
100 club prizes	832	-	-	832	985
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	71,767	-	-	71,767	62,299
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	71,767	-	-	71,767	62,299
Net of receipts/(payments)	- 13,233	-	-	- 13,233	8,692
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	55,105	-	-	55,105	-
Cash funds this year end	41,873	-	-	41,873	8,692

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Metro Account 1	22,682	-	-
	Metro Account 2	13,797	-	-
	100 Club Account	5,394	-	-
	Total cash funds	41,873	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	to nearest £	to nearest £	to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	E Dennis	E Dennis	#	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
India Direct

**On accounts for the year
ended**

2023

**Charity no
(if any)**

1101839

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2023**.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

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

Signed:

Date:

17/01/2024

Name:

Eleanor May Cresswell

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

ICAEW ACA

Address:	Apartment 9, 33 Royal Engineers Way London, NW7 1UX

Section B**Disclosure**

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

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

N/A

INDIA DIRECT

England & Wales - Charity number 1101839

Accounts



In memory of

Paul Nadin-Salter

1964 - 2021



IndiaDirect
Every penny directly changing lives



India Direct Annual Report 2021-22

Registered Charity Number 1101839

Introduction

To all our supporters,

2021-22 was a year of two halves for India Direct. It began with the devastating tide of Covid-19 infections across India in April 2021, and ended with discussions of a new model of care for the charity to consider. Covid-19 has changed much about how we support some of India's poorest people, yet we retain the belief that education is key to supporting children and their families to escape the vicious cycle of poverty.

Moving forward, we will continue to have discussions with our charity partners in India, as to how best we can support children and families in the future. We will also look to our supporters to understand more about how we can maintain and grow support for our charitable activities.

This year I must make special mention of our former Chair, Paul Nadin-Salter, who sadly passed away in August 2021. Paul and his wife, Grace, were instrumental in building the relationship between Poynton High School and India Direct. They accompanied two of the Poynton India trips, which introduced me, Helen (our secretary) and Ewan (our treasurer) to India.

One of my most memorable times spent with Paul was when we visited a children's home in India run by a different charity. Their church building was air conditioned, with flat screen televisions, a speaker system and modern musical instruments for the band. The young girls who called this their home lived next door in a run-down building with no windows. They slept on the floor with none of the luxuries that were just next door. As an eighteen-year-old on my first visit to India, the injustice shocked and appalled me. Sitting outside with my thoughts, Paul came and spoke to me. We agreed how unjust the situation was and shared our mutual frustration and upset. Paul reminded me that seeing such injustice can help us to know that what we do is right and good, and that we should continue to make that difference.

India Direct continues to represent that mission: to know that what we are doing is the best that we can, ensuring that our supporters' kind donations go directly on the projects and work that matter most.

Thank you once again to all of our supporters, volunteers and trustees for their encouragement, support, hard work and donations towards our work. With the help of our dedicated supporters, we will continue to use every penny raised to change the lives of some of India's poorest children.

My very best wishes,

A handwritten signature in black ink, appearing to read 'Mark', with a long, sweeping horizontal line extending to the right.

Dr. Mark Johnson
Chair, India Direct

Our Charity

About India Direct

India Direct has been a registered charity since January 2004 and is currently run by four volunteer trustees, assisted by several other volunteers.

Money raised in the UK is sent to India, where it is administered by Love & Care Charitable Trust, an Indian charity based in Chennai in Southern India. Their Trustees are Pastor K. Martin, Mrs. A. Martin and Mr. V. Omega.

The trust looks after around 130 children housed in two children's homes and provides support for 30 widows in the community. Where funding allows, it also supports other charitable projects, including feeding programmes and medical camps.

With the help of our supporters and volunteers over the last 18 years, India Direct has changed the lives of over 450 children in its care.



Our Charitable Aims

Charitable Aims

To alleviate poverty and suffering in Southern India by the provision of financial and practical assistance to locally run projects supporting children and communities, regardless of religion or race.

To provide a means for such projects to become self-supporting.

To provide those in need with education and training.



Our Trustee Board



Mark Johnson

Mark is a Doctor and lives in Oxfordshire with Naomi.

He is the Chair of India Direct, having been a fundraiser since 2009 and a Trustee since 2015.



Helen Milligan

Helen is a former teacher at Poynton High School and previously head of the Poynton High School India Project.

She is the Secretary of India Direct.



Ewan Dennis

Ewan is a Maths & Science Tutor in London.

He has been involved as a fundraiser since 2004 and is the Treasurer of India Direct.



Naomi Bullivant

Naomi is a Regional Sales Manager in the travel industry and lives in Oxfordshire with Mark.

She is the Sponsorship Secretary of India Direct.

Our Year in Review

Our Charity in Numbers

450+

Children have been supported and helped by India Direct over the last 18 years



350+

Family members supported in the community during the Covid-19 pandemic



2021/22 Timeline

April

With Covid cases in the UK low and the vaccination programme being rolled out, we began to look forward to future events in the UK at last, and booked a Golf Day for early September.

However, the Delta variant suddenly began to sweep across India with devastating effect, making news headlines across the world. Schools in India, which had begun to reopen, were closed again, and consequently our children remained in the community. We began to consider the long-term purpose of the buildings at Bethel and Joy.

Horrifying media stories about the overwhelming effects of the Delta variant on the Indian healthcare system, its terrifying death toll, and the nation's inability to cope with the number of bodies had a dramatic and unexpected effect on our Virgin Money Giving page. To our surprise, thousands of pounds poured in from as far away as Australia in a matter of days.



2021/22 Timeline

May

We were grateful to be able to meet as a trustee group in person and held our first video conference with the LCCT trustees. This proved an invaluable insight into the situation in India and an opportunity to speak freely together about our next steps in the UK and in India.

The Indian government issued a mandate requiring all charities receiving foreign contributions to open a bank account with a specific bank based in Delhi. We were concerned that this would take a long time to set up, but Annie managed to open the account easily. Our test payment was made without a problem, so that there was no disruption to our regular payments.



2021/22 Timeline

May – Video Conference with LCCT

We discussed the Covid situation in India and how LCCT provided support to the children living with families in the community. We wondered whether it would be appropriate to support the school age children's education by providing smartphones or tablets to enable them to access online learning.

Annie said this would not help, because of limited electricity, no access to the internet, and the children not knowing how to access the lessons without support. LCCT had supported some of the college age children with smart phones, and they were able to access online learning.

Annie floated the idea of employing a graduate to support children with home learning within their village. However, until schools were reopened by the Tamil Nadu State Government, this was not allowed. Annie planned to investigate the option of running some vocational courses for this group of young people at Bethel.

We also discussed whether the experience of supporting the children within the community over the last year would lead to a permanent change in the way LCCT operated, specifically a move away from residential care. We needed to consider what we could do with the Children's Homes in this case. Annie wanted to investigate the possibility of opening an English medium school at Joy Home.



2021/22 Timeline

June

By this point the Virgin Money Giving page had received over £20,000 in donations. This maintained our income as a charity, despite our inability to carry out our normal fundraising activities as a result of the pandemic.


We had our first proposal from Annie about setting up a school at Joy, which led to a request for further information from LCCT.

July

Annie sent us news that one of the girls who had grown up in our care and qualified as a nurse was now about to get married! We were all holding our breath for Mark and Naomi's wedding in Oxford in August.

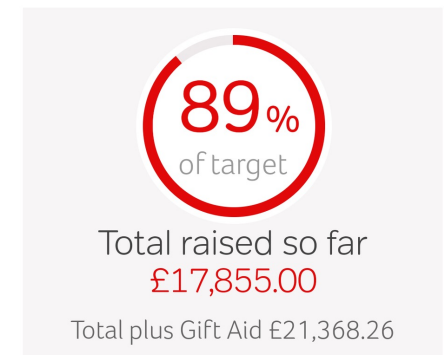
Due to ongoing restrictions, none of the schools in India were open. Nevertheless, the authorities moved all school children up to the next academic year. In normal times, children would have to pass end of year examinations to progress.

Discussions about the future of the buildings at Bethel and Joy were ongoing.



India Direct

Donate now



2021/22 Timeline

August

We were very sad to hear about the death of Paul Nadin-Salter, former chair of India Direct. Paul and his wife, Grace were instrumental in building the relationship between Poynton High School and India Direct.

They accompanied two of the PIP trips, and were viewed with affection and respect by everyone involved.

Paul made a significant contribution in the history of India Direct and we are incredibly grateful for the role he has played in helping us support some of the poorest in Indian society.



2021/22 Timeline

August

Later in August, we were delighted to finally be able to celebrate the wedding of two of our trustees, Naomi and Mark, after two postponements due to the pandemic.

The other Trustees, Helen and Ewan, attended their wedding celebrations in Oxfordshire.



2021/22 Timeline

September

Sadly we had to take the difficult decision to cancel our Golf Day once again due to ongoing concerns about Covid-19. An appeal to replace the golf day raised a fantastic £4,365.

After thorough research, Annie decided that setting up vocational courses at Bethel would be much more complicated - and require greater investment - than she had anticipated. She therefore decided this idea was not viable.

The Christmas card team started production of the 2021 cards.

Virgin announced the closure of their charity donations portal, which we had used for our fundraising. We discussed different options for replacing the portal while minimising costs. We decided to transition to PayPal Giving Fund to ensure that every penny donated by our supporters continued to be spent on projects that matter most.



2021/22 Timeline

October

We met for our India Direct AGM. Apart from the routine business of the Annual Report and the Annual Accounts, we enjoyed another Zoom meeting with the LCCT trustees, which very much focussed on the future use of Bethel and Joy Homes.

This was acknowledged by all as a time of great change for both LCCT and ID. Although we agreed that a change of use of our current buildings may be appropriate, we did not believe we were in the position to fund new construction work or land acquisition. Our priority remained the welfare of the children already in our care.

During the AGM, we re-confirmed both Helen and Mark's positions as Trustees.

The 2021/22 Accounts were sent to Poynton India Project member Ellie Cresswell (now an accountant) for independent examination.



2021/22 Timeline

November

Our Christmas Direct fundraising appeal was now in full swing, with a team of volunteers producing hundreds of handmade Christmas cards, both hand stitched and using recycled sheet music. These proved incredibly popular with our supporters, and we sold them on Etsy for the first time.

The independent examiner's report of our annual accounts was received.



2021/22 Timeline

December

Our Christmas Direct appeal raised £3,280. This included £420 from a raffle held by the local cleaning company 'Full of Grace' and £700 raised by Kent Thodsen from selling homemade reindeer.

This was the first time in a decade that we raised more money from our Christmas Fundraising than we sent to India. Some of the families in India benefited from a gift of goats to help them to generate independent income. These 'self-sufficient' gifts proved popular with supporters.

We were delighted to receive the offer of a very generous donation from a supporter to be spent on a specific project rather than on ongoing expenses. They began discussions with Annie on how to best use this.



2021/22 Timeline

January

HSBC began to impose a charge of £5 per month per account plus transaction fees on all charity accounts. To continue to ensure our UK admin costs remain as low as possible, we were grateful to move to Metro Bank, which offers fee-free business banking to UK charities.



February

Schools and children's homes were finally allowed to open in India. However, after such an extended period living in the community with the support of LCCT, many children and their families decided they would prefer to remain living together at home, and only 28 children returned to live at Joy Home.

Annie continued to work on plans to convert Joy Home into an English medium school.



2021/22 Timeline

March

LCCT's FCRA renewal was extended still further as the authorities seemed to be struggling to catch up with the backlog caused by Covid. Annie remained confident that the license would eventually be renewed.

We ended the year having lost a small number of regular supporters, though fewer than we feared given the economic circumstances in the UK.



Risks for 2022/23

Risks for 2022/23

Covid-19 Pandemic

The Covid-19 pandemic continues to have an impact upon our work. The health risks have reduced now that vaccination has become more widespread, including in India. We still note some challenges in holding our normal fundraising events, which has reduced our supporters' ability to donate money to India Direct.

Financial

India Direct's financial standing remains an ongoing concern. Despite ending 21/22 with a surplus, we maintain a deficit between regular donations received and our committed expenditure in India. We continue to revise our financial model, so that we could give due notice to our trustee partners in India if our expenditure had to be curtailed. To promote financial stability, we remain focused on increasing our regular income from donors and improving the self-sufficiency of our projects in India.

Permission to Receive Foreign Donations

Our charity partner in India, Love & Care Charitable Trust, must regularly renew its "permission to receive foreign donations" with the Indian government. This approval was due again in Q4 of 21/22 and was delayed due to administration delays following the Covid-19 pandemic. It is concerning that since 2014 over 15,000 NGOs in India have had their license to receive foreign aid revoked. Without this permission, LCCT would be forbidden from receiving support from India Direct.

Trustee Visits & Indian Visas

Visiting the homes regularly allows us to have accountability for the money we send over to India and enables us to maintain our relationships with our partners there. In July 2017, the students and teachers on the Poynton High School India Trip were turned away at the Indian border. Since then, Annie and Martin have reported problems with other visitors from the UK. In early 2022, the Indian government has begun to signal its intention to re-open borders following the Covid-19 pandemic, though it remained challenging to acquire Indian visas.

Online

Facebook

509 individuals continue to like our Facebook page, which is static compared to last year. **We had over 8.8k individual views of posts within our Facebook page.**

Web Presence

During 2021/22 we continued to use our new website, which has an SSL certificate to provide reassurance to donors and supports that their donations are secure. This has a small cost to the charity, but is an essential part of doing business. We fund this through our Gift Aid income, which means we continue to spend 100% of supporters' donations on our projects in India.

We were fortunate that good search engine optimisation on both the website and Virgin Money Giving appeal meant a significant uptake in website visiting during April 2021. During this time, a search for 'India Covid-19 Appeal' would rank our fundraising page as the second page on any search results. This meant that during one day in April we had **over 340 direct webpage** visitors. Over the course of the year we near doubled our previous visitor count, with **over 2160 unique website visitors** during the course of the year.



Story from India

A Child's Story from India

Arun's Story in his own words

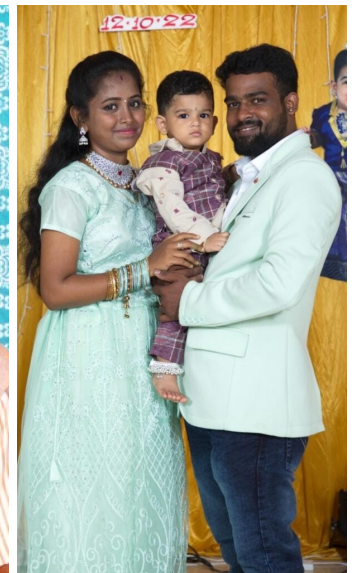
Arun was brought to Bethel Children's Home by his mother in June 2002.

His father was working as a cleaner in the lorry transport service and was addicted to alcohol. He used to beat his wife and son. One day he came home drunk, fought with his wife and beat her awfully. He then ran away from home and never came back.

Arun's mother was left to bring up her two children alone. She wasn't able to afford a house, and took shelter at Arun's grandmother's house. She brought Arun to Bethel Home as she was struggling to provide food, clothes and education. She needed respite to be able to find work herself.

With the kind support of our supporters, we were able to provide shelter, food, clothes, and education to Arun. In spite of his family's situation, Arun had a peaceful, secure and happy childhood. Initially, Arun was a quiet child but enjoyed playing with his friends. Annie remembers him being occasionally naughty, but always respectful to her and the other staff in Bethel Home. He completed his school education, eventually studying B.Com (a form of higher education), and is now married – with his own baby boy, who is 1 year old. Arun is working for an Insurance company – providing for his new family.

This was only possible thanks to the kindness and support from our loyal supporters. A child sponsor was able to not just change Arun's life for the better, but provide a step out of poverty for his family. This truly results in a generational change.



2021/22 Financial Summary

Financial Summary 2021/22

As in 2020-21, our financial situation was affected by the Covid-19 pandemic. The uncertain economic situation and a challenging fundraising climate in the UK, meant that India Direct remained prudent with our funds. The charity undertook several appeals to reduce the impact of less in-person fundraising and an expected reduction in regular giving. As a result we saw one-off donations increase by 17% to a total of £40,006.

Despite the challenging financial circumstances, we ended this year with an increase in funds of £8,692 which resulted in a total remaining reserve of £55,105. This continues to support the financial security of the charity, particularly as we begin a year of financial uncertainty post-Covid pandemic.

We have been able to continue to send our regular monthly support to India of £4,500, including an additional £3,500 for Christmas and £3,728 for maintenance of the homes. It is a testament to our approach of controlled spending over many years that we were able to continue our commitment to supporting our beneficiaries in India, despite the pandemic unfolding.

This year has been unprecedented for the charity and the world as a whole. Despite this, the charity's reserves have improved during this time, largely due to the gift aid claim from the previous year, and the generous one-off donations from supporters who had seen the particularly difficult situation in India materialise. We have been aware for some time that these one-time donations cannot be relied on going forward. This is particularly important as our regular income was reduced this year. We continue to aim to increase our regular income, and look forward to being able to resume some in person fundraising events in the future.

Ewan Dennis
India Direct Treasurer

Financial Summary

£2,414

Monthly regular giving to India Direct

£3,334

Per month in one-off donations
(average of yearly donations)

£4,500

Monthly regular expenditure to India

£7,228

One-off expenditure to India over the course
of the year e.g. Maintenance, Education

Financial Summary

17%

Increase in one-off donations
(average of our yearly donations)

£15,000+

From our Virgin Money Giving
Covid-19 online appeal

4.9%

Decrease in regular giving

11.5%

Decrease in Annual Income this year compared
to 2021/22

Financial Summary

Income

Regular Donations	£28,980
Fundraising/One-Off Donations	£40,006
100 Club	£2,005
Total	£70,991

Expenditure

Monthly Payments to LCCT	£54,000
Education	£500
Christmas (December 2020)	£3,500
Maintenance (August 2020)	£3,728
Other Payments to LCCT	
Other	£1,071
Total	£62,299

Financial Summary



£70,991

Total Income



£62,299

Total Expenditure

Financial Summary

£46,413

April 2021 Year End

+£8,692

Increase in India Direct financial reserves

£55,105

March 2022 Year End

+£27,291

Increase on our projected year end calculated in our three-year forecast in March 2021

Thank You



Thank You

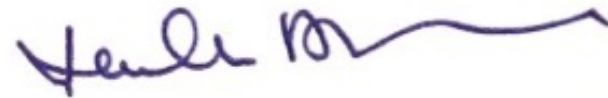
On behalf of India Direct, Love & Care Charitable Trust
and all the children and families we support in India

Annual Report 2021/22

India Direct 2021/22 Annual Report signed by:

A handwritten signature in black ink, appearing to read 'Mark', with a long, sweeping horizontal line extending to the right.

Dr. Mark Johnson
Chair, India Direct

A handwritten signature in blue ink, appearing to read 'Helen', with a long, wavy horizontal line extending to the right.

Mrs. Helen Milligan
Secretary, India Direct



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name	No (if any)
--------------	-------------

Receipts and payments accounts

For the period from	Period start date	To	Period end date
---------------------	-------------------	----	-----------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Donations and Fundraising events	70,991	-	-	70,991
Exchange rate profit		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Sub total (Gross income for AR)	70,991	-	-	70,991
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	70,991	-	-	70,991
A3 Payments				
Money sent to India from GBP accounts	61,228	-	-	61,228
Reimbursement for expenses incurred	54	-	-	54
Bank Charges	32	-	-	32
100 club prizes	985	-	-	985
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Sub total	62,299	-	-	62,299
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	62,299	-	-	62,299
Net of receipts/(payments)	8,692	-	-	8,692
A5 Transfers between funds		-	-	-
A6 Cash funds last year end	46,413	-	-	46,413
Cash funds this year end	55,105	-	-	55,105

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	HSBC Current Account	39,092	-
	HSBC Current Account 2	11,822	-
	100 club account	4,191	-
	HSBC Dollar account	-	-
	Barclays Saving Account	-	-
	Total cash funds		55,105
(agree balances with receipts and payments account(s))		OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets			-
			-
			-
			-
			-
			-

Categories	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-

Categories	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-

Categories	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name
Ewan Dennis	Ewan Dennis



CC16a

Last year
to the nearest £

80,176
-
-
-
-
-
80,176

-
-

80,176

69,510
212
889
-
70,611

-

70,611

9,565
-
28,068
37,633



**Endowment funds
to nearest £**

-
-
-
-

OK

**Endowment funds
to nearest £**

-
-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-
-
-
-
-

**When due
(optional)**

Date of approval

8/8/2019



Section A Independent Examiner's Report

Report to the trustees/
members of

INDIA DIRECT

On accounts for the year
ended

31/03/2022

Charity no
(if any)

1101839

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2022.

Responsibilities and basis
of report

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

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

Independent examiner's
statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

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

Signed:

EMC [Signature]

Date:

14/11/2022

Name:

ELEANOR MAY CRESSWELL

INDIA DIRECT

England & Wales - Charity number 1101839

Accounts



India Direct Annual Report 2020-21

Introduction

To all our supporters,

The last year brought significant challenges for India Direct in the form of the global Covid-19 pandemic, which none of us could have predicted or prepared for. While I personally felt the effects of the pandemic as a frontline NHS doctor working on Covid-19 wards, our charity saw a collapse in available fundraising opportunities and a drastic change to our charitable operation in India as a result of the national lockdown.

With schools and children's homes in India forced to close, our trustee partners had to organise care for the 135 children we support back in their local villages with their nearest capable family members. As a charity, we went from running two children's homes on a successful model, to delivering care packages to families across Tamil Nadu. Overnight, we switched from supporting 135 children to around 350 family members. Despite the change in our operating model, it was crucial to the trustee board that the safety, wellbeing and education of the children in our care remained a top priority. Throughout the pandemic and at all stages of the enforced lockdown, each child received a fortnightly welfare call and our trustees in India provided any support and counselling required.

Back in the UK, we were incredibly grateful that longstanding supporters of our Annual Golf Day donated to our Covid-19 Appeal in lieu of the traditional golf competition, which was prevented by restrictions in the UK. Another highlight of the year was the sale of over 1,000 Christmas cards, generously handmade by a team of volunteers, delivering over £2,000 of Christmas fundraising.

As a charity we also relaunched our website to take advantage of modern web technologies and provide our supporters with a secure SSL platform through which to donate, fundraise and join our sponsorship programmes. Additionally, we ensured the charity could continue to operate during the ongoing Covid-19 restrictions by amending our Deed of Trust to allow for virtual online meetings.

As always, I am hugely grateful to all our supporters and volunteers who have supported our charity through one of the toughest years in its history. I would also like to thank my fellow trustees in the UK and those in India, who have volunteered countless hours to ensure the safety of the children and families who rely upon our support. With the help of our dedicated supporters, we will continue use every penny raised to change the lives of some of India's poorest children.

My very best wishes,



Dr. Mark Johnson
Chair, India Direct



Our Charity

About India Direct

India Direct has been a registered charity since January 2004 and is currently run by four volunteer trustees, assisted by several other volunteers.

Money raised in the UK is sent to India, where it is administered by Love & Care Charitable Trust, an Indian charity based in Chennai in Southern India. Their Trustees are Pastor K. Martin, Mrs. A. Martin and Mr. V. Omega.

The trust looks after 135 children housed in two children's homes and provides support for 30 widows in the community. Where funding allows, it also supports other charitable projects, including feeding programmes and medical camps.

With the help of our supporters and volunteers over the last 15 years, India Direct has changed the lives of over 450 children in its care.



Our Charitable Aims

Charitable Aims

To alleviate poverty and suffering in Southern India by the provision of financial and practical assistance to locally run projects supporting children and communities, regardless of religion or race.

To provide a means for such projects to become self-supporting.

To provide those in need with education and training.



Our Trustee Board



Mark Johnson

Mark is a Doctor and lives in Oxfordshire with Naomi.

He is the Chair of India Direct, having been a fundraiser since 2009 and a Trustee since 2015.



Helen Milligan

Helen is a former teacher at Poynton High School and previously head of the Poynton High School India Project.

She is the Secretary of India Direct.



Ewan Dennis

Ewan is a Maths & Science Tutor in London.

He has been involved as a fundraiser since 2004 and is the Treasurer of India Direct.



Naomi Bullivant

Naomi is a Regional Sales Manager in the travel industry and lives in Oxfordshire with Mark.

She is the Sponsorship Secretary of India Direct.

Our Year in Review

Our Charity in Numbers

450+

Children have been supported and helped by India Direct over the last 15 years



350+

Family members supported in the community due to the Covid-19 pandemic



2020/21 Timeline

April

We were disappointed to have to cancel our planned fundraising events, a curry night in Bramhall and a quiz in London, as a result of the Covid-19 restrictions. As trustees, we agreed to take advantage of UK lockdown to spend time upgrading the India Direct website.

The Indian Government enforced a national lockdown. Our trustee partners in India followed the lockdown requirements, keeping the children safe at Bethel and Joy.

As an NHS doctor, Mark shared World Health Organisation and NHS advice on infection control with our trustee partners at Love & Care Charitable Trust, as information was limited in India.



2020/21 Timeline

May

The Tamil Nadu State Government enforced the closure of all children's homes. Despite misgivings at this sudden policy change and concerns for the children, our trustee partners in India had to comply. With considerable effort, Annie ensured that all children were found a place to stay with extended family in the community. At that point, we expected that this arrangement would last about a month during the temporary closure of the homes.

As our children came to the homes because their families could not afford their care, our trustee partners supplied groceries and hygiene packs on a fortnightly basis.

With many of the 'breadwinners' of the families working as day-labourers and such work suspended as a result of the pandemic, our provisions were used to support the whole family, reaching 350 people, rather than just the 135 children and 30 widows in our regular care.



2020/21 Timeline

June

As trustees, we worked with our trustee partners in India to plan the safe, staggered readmission of children to the homes when this was allowed, which was anticipated to be August 2020. Infection control and hygiene measures were agreed to ensure the safety of those living and working in the homes. We discussed self isolation protocols in the event of infection among children, staff or families to minimise the risk to all.

In between working as a frontline Covid doctor in the NHS, Mark continued to work on the website upgrade. Mark and Naomi were sadly forced to postpone their wedding, which had been planned for 4th July 2020.

July

The uncertainties of the ongoing Covid-19 restrictions meant that the planned 10th Annual Golf Day had to be cancelled. At the suggestion of the main organiser, Tony Swallow, we launched an appeal up on our Virgin Money Giving page with the aim of mitigating the loss of this crucial fundraising opportunity.



2020/21 Timeline

August

We launched the Golf Day online appeal on Virgin Money Giving, encouraging our usual golf day participants to donate the equivalent of their entry fee.

We launched our new India Direct website with upgraded security functions and extensive content.

Helen and her team of Christmas Card makers agreed upon the updated 2020 designs and distributed the templates to the team.

Since the schools in Tamil Nadu remained closed, Annie sent out education packs to the younger children in our care, supporting their ongoing learning and education skills.



2020/21 Timeline

September

Those children in 12th standard (UK Year 13 equivalent) and above could apply for a personal laptop and a bicycle from the Indian Government to support their learning at home. Unfortunately, these laptops were of limited use for children who were staying with their extended family in homes with no power supply or internet access.

Our online Golf Day Appeal was generously match-funded by £2500 by Creamline Dairies, who have been our Golf Day sponsors for the last 9 years.

As trustees, we updated our Declaration of Trust, so that we could hold our AGM remotely if the ongoing Covid-19 restrictions prevented us from meeting in person.



2020/21 Timeline

October

The Indian Government decreed that charities would only be permitted to receive foreign contributions into a specific bank in Delhi.

Our final Covid-19 Golf Day online appeal total was £6,410, with an additional £2,500 match-funding from Creamline Dairies. This meant an amazing total of £8,910, the equivalent of almost two months of support for the 350 people we were supporting in the community.

With the ongoing restrictions, we reviewed our financial models on the assumption that no in-person fundraising would be possible until at least August 2021.



2020/21 Timeline

November

Due to the ongoing Covid-19 restrictions, we held our first remote AGM.

Our international currency transfer provider, Ebury, abruptly ceased trading with charities internationally after a takeover. Mark researched options to minimise the cost of sending donations to India, whilst maintaining our confidence in the security of financial transactions.

Hannah Fisher, a former Poynton India Project pupil, provided free independent scrutiny of our 2020 accounts and annual report.

We set up an Etsy shop for the first time to sell our Christmas cards to a wider, external audience.



2020/21 Timeline

December

Our Christmas Direct card sales raised £800, while we made more than 1,000 handmade Christmas cards, raising £1,975. We were extremely grateful to our fabulous team of card makers (Helen, Angela, Jo, Hannah, Mark and Naomi) and to Emily Mee for stocking our cards in her shop in Bramhall.

With the continuing forced closure of the homes, we changed the emphasis of our Christmas gifts in India from the usual Christmas celebrations and small gifts. We provided 15 families with chickens to raise their standard of living and ongoing sustenance.

Other families received a new outfit for their Bethel or Joy children, a small gift for all children in the household and a festive food parcel for the whole family.



2020/21 Timeline

January

Schools in India were finally reopened for 10th to 12th standard (UK Year 11-13 equivalent). However, the schools were unfortunately closed again just a few weeks later due to a surge in Covid cases and the resultant health crisis in India.

February

The new bank account in Delhi was set up to allow Love and Care Charitable Trust to continue receiving foreign contributions. As trustees, we decided to send three of our monthly payments in one transfer to avoid any potential disruption to our Indian partners during this process.

After the success of our handmade Christmas cards, we added Valentine's Day and Mother's Day cards to our product range on Etsy.

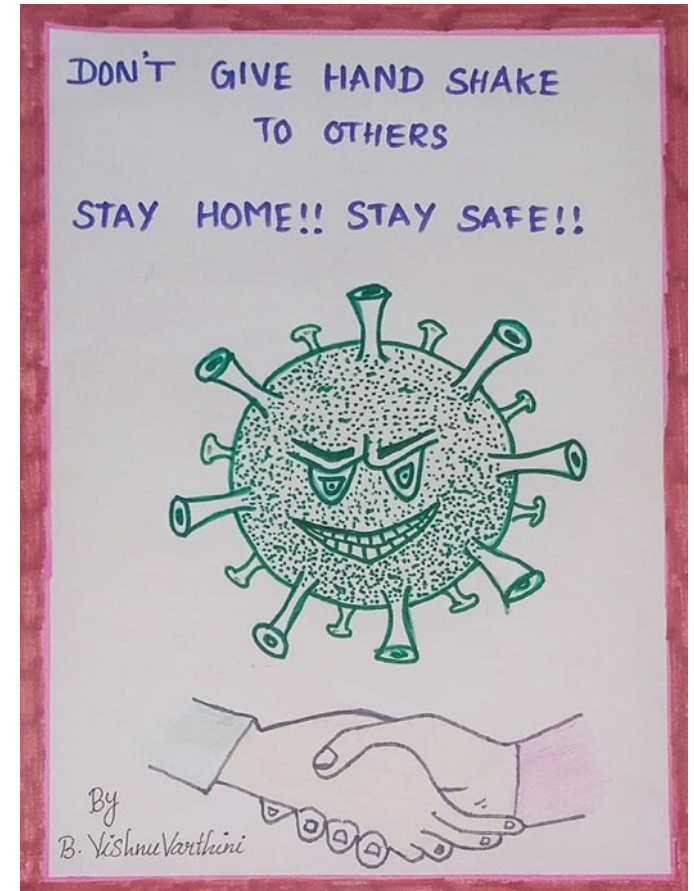


2020/21 Timeline

March

We conducted a review of our financial position, which showed that we were maintaining our financial security, despite the fundraising challenges brought about by the pandemic.

The situation in India began to worsen, with a second Covid-19 wave beginning to impact the country.



Risks for 2021/22

Risks for 2021/22

Covid-19 Pandemic

The Covid-19 pandemic continues to have a significant impact upon our work. In India, it presents risks to both our operating model (with restrictions keeping the children's homes closed) and the safety for the LCCT trustees, employees, children and their families. In the UK it is currently restricting our ability to hold the normal fundraising events we use to maintain our income and has caused a reduction in our regular donations due to sponsors' financial circumstances. As of March 2021, the pandemic is ongoing, and cases are increasing significantly in India.

Financial

India Direct's financial standing remains an ongoing concern. Despite ending 20/21 with a year-on-year surplus, we maintain a deficit between regular donations received and our committed expenditure in India. We continue to revise our financial model, so that we could give due notice to our trustee partners in India if our expenditure had to be curtailed. To promote financial stability, we remain focused on increasing our regular income from donors and improving the self-sufficiency of our projects in India.

Permission to Receive Foreign Donations

Our charity partner in India, Love & Care Charitable Trust, must regularly renew its "permission to receive foreign donations" with the Indian government. This approval is due again in Q4 of 21/22. It is concerning that since 2014 over 15,000 NGOs in India have had their license to receive foreign aid revoked. Without this permission, LCCT would be forbidden from receiving support from India Direct.

Trustee Visits & Indian Visas

Visiting the homes regularly allows us to have accountability for the money we send over to India and enables us to maintain our relationships with our partners there. In July 2017, the students and teachers on the Poynton High School India Trip were turned away at the Indian border. Since then, Annie and Martin have reported problems with other visitors from the UK. On the 22nd March 2020 the Indian government closed its borders to international visitors due to the Covid-19 pandemic, and trustees are still unable to gain entry to the country.

Online

Facebook

Our Facebook following grew by 9 'likes' over the course of the year, with 509 individuals 'liking' our page on the platform. One of our posts reached over 1.27k individuals.

Web Presence

During 2020/21 we updated our website – (www.indiadirect.org.uk). We updated the technology underlying the site to modern web architecture, along with installing an SSL certificate to provide reassurance to donors and supports that their donations are secure.

The site makes great use of large colourful images to show the fantastic work of India Direct. It enables visitors to donate directly to India Direct, but also to join one of our sponsorship programmes.

The costs of the new website design were donated by one of the Trustees of the charity. We are grateful that our web hosting fees are donated for free by a web hosting company (TSO Host). The new SSL certificate is a new cost for the charity, but is a necessity to ensure a safe browsing experience for our supporters. The SSL costs are funded by our Gift Aid income, which means we continue to spend 100% of supporters' donations on our projects in India.



Fundraising & Donations

The Covid-19 Pandemic

The Covid-19 Pandemic

Covid-19 had huge impact across the world, so it is unsurprising that a small international charity like India Direct was also significantly affected.

In India, the Tamil Nadu State government decided that the children in Children's Homes would be safer not all living together, but being more spread out in the community. This meant that our Trustees in India had to find parents and other members of the children's extended families who could take them in, for what was expected to be a month from April 2020. As almost all of the children were in our care because their parents could not afford to feed them, this presented a challenge to the families.

We funded fortnightly deliveries of groceries to support the whole family, so the number of people depending on us rose from 135 children to around 350 family members. Annie, Martin, Omega (our partner charity (LCCT) trustees in India) and the charity's staff delivered the groceries together with hygiene packs, including masks and hand gel. They also took the opportunity to check on the children every two weeks. We were able to maintain this support over the months, as schools and Children's Homes remained closed beyond the end of this reporting year. One of our biggest concerns over this time of lockdown has been the lack of access to education.

In the UK our fundraising plans for the year were significantly impacted, and we reviewed our financial modelling to ensure we could continue to offer the same level of support as we would in normal circumstances. Our team communications, already established to accommodate trustees living in different parts of the country, proved both robust and effective in challenging circumstances. Our Declaration of Trust was already set up to accommodate meetings being held via video conferencing, thanks to the flexibility of approach and the foresight of the trustee board.



Donations & Fundraising

£2,000+

From our Christmas Direct
Appeal

£2,846

Each month in one-off
donations

£8,910

From the Golf Day Appeal, a
Golf Day record!

£2,540

Regular monthly giving

Our Fundraising

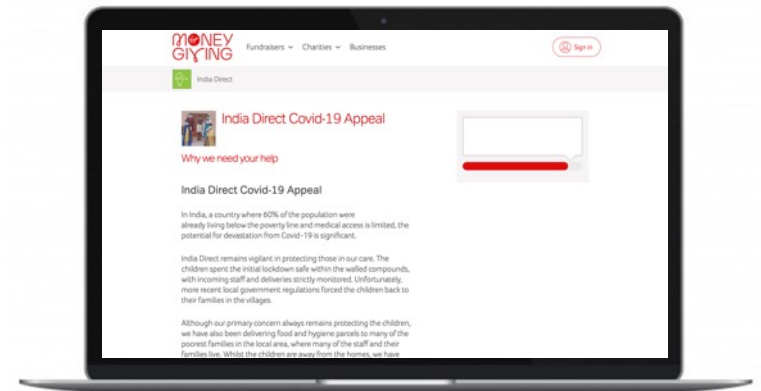
Golf Day Appeal 2020

Our 2020 Golf Day was due to be a big event for us. Not only is the Golf Day our biggest single fundraising event, but this was to be the 10th event organised by Tony Swallow, so quite a milestone!

Unfortunately, Covid restrictions in the North-West of England were among the strictest in the country, so we were forced to cancel the day itself.

Undaunted, Tony and his team suggested an online appeal to the golfers, many of whom are regulars at the event.

The Golf Day Appeal page raised an amazing £6,410, with an additional match funding sum of £2,500 being donated by Creamline Dairies, our Golf Day sponsors since our first event.



Our Fundraising

Christmas Direct

Our Christmas Direct Appeal has evolved over the years from our original Christmas Direct cards for a child's Christmas in India, to include three different packs of handmade Christmas cards.

We had new members of the card-making team this year, with Hannah, Angela and Jo joining Helen, Naomi and Mark. The team produced well over 1000 cards and more than 80 Christmas Direct cards, raising over £2,000.

Traditionally the Christmas Direct Appeal funded seasonal celebrations at Bethel and Joy Homes, with all the children receiving a new outfit, a small gift and a festive meal, to which family members were invited.

This year, with the Homes closed due to Covid, we took a different approach. All families received a festive food pack, while 15 families in most need received a gift of live chickens. The Christmas chickens enabled these families to supplement their own diet by eating the eggs, or to raise additional income by selling them.

Those families who didn't benefit from the chickens received new outfits for the children and a small gift.



Stories from India

A Child's Story from India

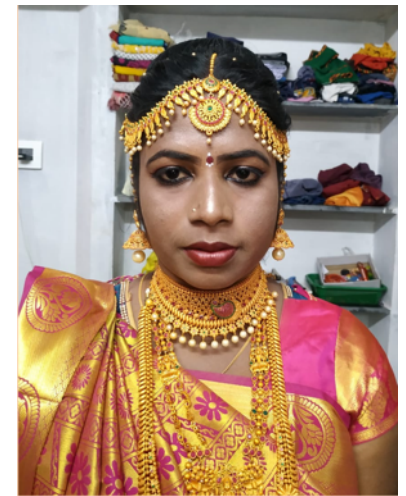
Shayamala's Story in her own words

I'm Shayamala. I live in a village in southern Tamil Nadu, India. I grew up facing problems at home every day. I was quiet and withdrawn due to the environment I grew up in. My mother had her own doubts about my father, she didn't trust him and they quarrel everyday. One day the outrage broke out and all of a sudden, my mother committed suicide.

Losing my mother suddenly left me and my sister confused and distressed. My father married another women and left home. Me and my sister were taken in by our grandmother. My grandmother was elderly and did not get work as labourer. She was not able to give us food, clothes and education. We use to starve for food for many days. My grandmother brought me to Joy Children's Home, and I was 12 years old then, studying in 7th Std.

The first look of the home gave me hope. I felt life changed and it did change. I got good food, clothes, friends, education. Aunties took care when we fell sick, they helped us with our school work. I grew up learning good things in a happy, comfortable and secure environment. My life changed. I studied well, I completed school and I joined nursing college and completed the course. I now work as a Nurse in a hospital.

This was possible only by all the sponsors and supporters of our charity. It's not only me, but you are changing the lives of many little children. It is a great blessing for all of us. Recently, I got married to a good man. I'm blessed. I thank all of you for changing my life into a better and beautiful one.



A Child's Story from India

Sabitha's Story in her own words

I'm Sabitha, aged 20 years. I live in a small town in Tamil Nadu. I was born in a small family, below the extreme poverty line. My mother left the family, so my sister and I lived with my father. When I was 5, my Father got remarried and we went to live with our grandmother, who was elderly.

My grandmother worked as a coolie [labourer] and worked hard to bring us up, but she was failing to give us good food, clothes or education. No one else wanted to take care of us. We were struggling to survive and my grandmother's income was not enough for 3 meals a day for 4 of us, she borrowed money and struggled to repay it. My sister Ammu and I were malnourished, quiet, and withdrawn. We lived with our grandmother in a small thatched hut, 100 sq ft. It has only one room, and we cook outside the hut with sticks and twigs we gather around. We do not have electricity in the hut and the roof is damaged, it leaks during rain.

When I was aged 7, my Grandmother brought us to Bethel Home. Our new lives started there. I was excited with each and everything I saw. I was happy to start this new life, in new surroundings with so many new faces. I enjoyed growing up in a loving, secure surrounding. I was for the first time a happy little girl.

My life changed. I studied well and completed high school. I joined nursing and completed my 2-year course to work as an intern at the Health Centre. This was possible only because of all the sponsors and supporters of our charity. I thank all of you for changing my LIFE into a BETTER and BEAUTIFUL ONE.



2020/21 Financial Summary

Financial Summary 2020/21

Financial Summary 20/21

This year's financial situation has been affected by the Covid-19 pandemic in a number of ways.

Firstly, monthly regular giving has reduced by 9.75% a year as we saw a number of our supporters' incomes being squeezed as a result of the uncertain economic situation. However, we saw one-off donations increase by 10% to a total of £34,146 as a result of a number of appeals we conducted to try and reduce the impact in both the reduction in regular giving and the loss of opportunity of in-person fundraising. We also benefited from a £13,948 gift aid claim made during the previous year (19/20). We ended this year with an increase in our reserves of £9,565, taking our total reserves to £46,413. This should see the charity good stead for the coming years, which may be a time of uncertainty for India Direct, as for many charities.

We have been able to continue to send our regular monthly support to India of £4,500. In addition we sent £3,750 for the children's education costs, £3,000 for Christmas and £3,000 for maintenance of the homes. We were also able to send £1,200 for the scholarship fund, which had previously been supported by Poynton High School. This fund helps support young adults in our care into further education. It is a testament to our approach of controlled spending over many years that we were able to continue our commitment to supporting our beneficiaries in India, despite the pandemic unfolding.

This year has been unprecedented for the charity. Despite this, the charity's reserves have improved during this time, largely due to the gift aid claim from the previous year and generous one-off donations from supporters. We have been aware for some time that these one-time donations cannot be relied upon going forward. This is particularly important as our regular income was reduced this year. We continue to aim to increase our regular income, and look forward to being able to resume in-person fundraising events in the future.



Financial Summary

£2,540

Monthly regular giving to India Direct

22.7%

Increase in Annual Income this year compared to 2019/20

£2,846

Per month in one-off donations (average of yearly donations)

£4,500

Monthly regular expenditure to India

£8,010

One-off expenditure to India over the course of the year e.g. Maintenance, Education

Financial Summary

10%

Increase in one-off donations
(average of our yearly donations)

£13,948

From a GiftAid claim made for the
previous financial year (2019/20)

9.75%

Decrease in regular giving

£4,750

Decrease in one-off expenditure in India
compared to 2019/20

Financial Summary

Income

Regular Donations	£30,474
Fundraising/One-Off Donations	£34,146
100 Club	£2,058
Gift Aid Claim	£13,498
Total	£80,176

Expenditure

Monthly Payments to LCCT	£58,500
Education (November 2020)	£3,750
Christmas (December 2020)	£3,000
Maintenance (August 2020)	£3,000
Other Payments to LCCT	£1,260
Other	£1,101
Total	£70,611

Financial Summary



£80,176

Total Income



£70,611

Total Expenditure

Financial Summary

£36,848

April 2020 Year End

+£9,565

Increase in India Direct financial reserves

£46,413

March 2021 Year End

+£35,725

Increase on our projected year end calculated in our three-year forecast in 2017/18

Thank You



Thank You

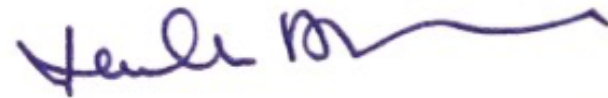
On behalf of India Direct, Love & Care Charitable Trust
and all the children and families we support in India

Annual Report 2020/21

India Direct 2020/21 Annual Report signed by:

A handwritten signature in black ink, appearing to read 'Mark', with a long horizontal flourish extending to the right.

Dr. Mark Johnson
Chair, India Direct

A handwritten signature in blue ink, appearing to read 'Helen', with a long horizontal flourish extending to the right.

Mrs. Helen Milligan
Secretary, India Direct



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name	No (if any)
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Receipts and payments accounts

For the period from	Period start date	To	Period end date
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Donations and Fundraising events	80,176	-	-	80,176
Exchange rate profit		-	-	-
		-	-	-
		-	-	-
		-	-	-
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	80,176	-	-	80,176
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	80,176	-	-	80,176
A3 Payments				
Money sent to India from GBP accounts	69,510	-	-	69,510
Reimbursement for expenses incurred	212	-	-	212
Golf Day costs		-	-	-
100 club prizes	889	-	-	889
Bank Charges		-	-	-
Misc costs		-	-	-
		-	-	-
	-	-	-	-
Sub total	70,611	-	-	70,611
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	70,611	-	-	70,611
Net of receipts/(payments)	9,564	-	-	9,564
A5 Transfers between funds		-	-	-
A6 Cash funds last year end	36,848	-	-	36,848
Cash funds this year end	46,413	-	-	46,413

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	HSBC Current Account	31,519	-
	HSBC Current Account 2	11,806	-
	100 club account	3,088	-
	HSBC Dollar account	-	-
	Barclays Saving Account	-	-
	Total cash funds		46,413
(agree balances with receipts and payments account(s))		OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets			-
			-
			-
			-
			-
			-

Categories	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-

Categories	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-

Categories	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name
Ewan Dennis	Ewan Dennis



CC16a

Last year

to the nearest £

66,906
76
-
-
-
-
-
-
66,982

-
-
-

66,982

68,319
100
2,940
1,102
42
-
-
-
72,503

-
-
-

72,503

-	5,521
-	-
-	28,068
-	22,547



**Endowment funds
to nearest £**

-
-
-
-

OK

**Endowment funds
to nearest £**

-
-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-
-
-
-
-

**When due
(optional)**

Date of approval

8/8/2019



Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name: INDIA DIRECT

On accounts for the year ended

31st March 2021

Charity no (if any)

1101839

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

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

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
• the accounts did not accord with the accounting records; or
• the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

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

Signed: EM Cresswell

Date: 28.11.2021

Name: ELEANOR MAY CRESSWELL

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

ICAEW

Address:

APARTMENT 9, 33 ROYAL ENGINEERS WAY
LONDON
NW7 1UX

Section B Disclosure

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

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

N/A no material matters of concern to highlight.