



In memory of
Paul Nadin-Salter
1964 - 2021



India Direct Annual Report

2021-22

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, horizontal, slightly wavy 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.

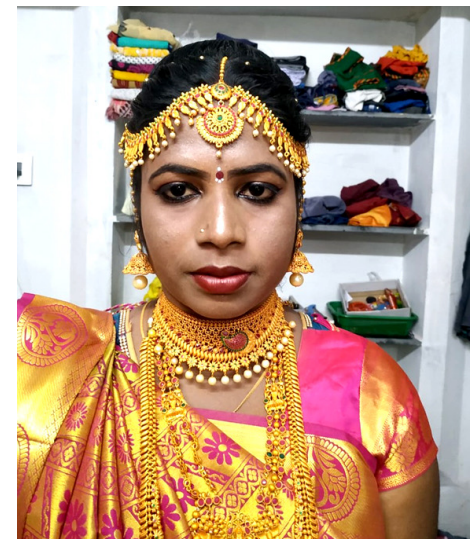
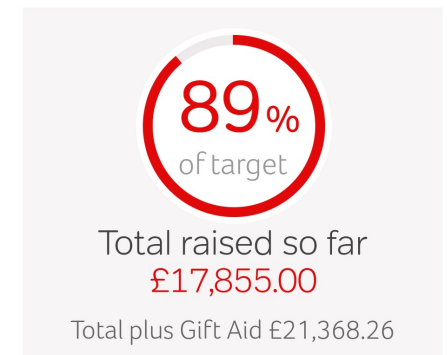
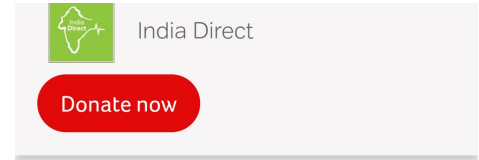
We had our first proposal from Annie about setting up a school at Joy, which led to a request for further information from LCCT.

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.



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

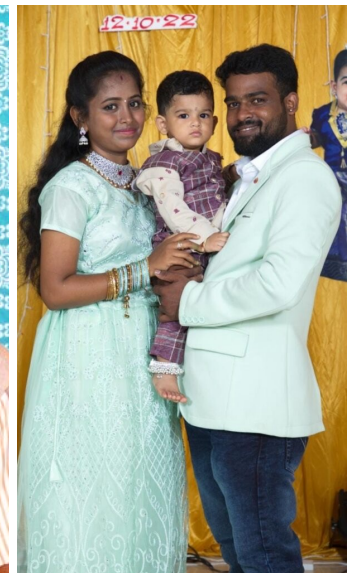
Arun was brought to Bethel Children's Home by his mother in June 2002.

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

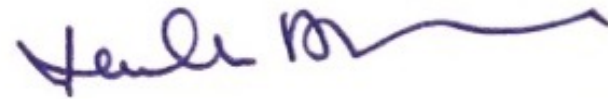
On behalf of India Direct, Love & Care Charitable Trust
and all the children and families we support in India

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, horizontal, slightly wavy line extending to the right.

Dr. Mark Johnson
Chair, India Direct

A handwritten signature in purple ink, appearing to read 'Helen', with a long, horizontal, slightly wavy line 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	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

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

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

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

	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

Date:

14/11/2022

Name:

ELEANOR MAY CRESSWELL

