



# 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





# 2022/23 Year in Review

## 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](http://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.





# 2022/23 Year in Review

## 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!





# 2022/23 Year in Review

## 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
<b>Total</b>	<b>£58,534</b>

## 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
<b>Total</b>	<b>£71,767</b>

## 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

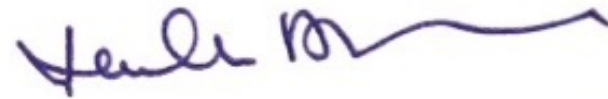


# Annual Report 2022/23

India Direct 2022/23 Annual Report signed by:

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

Dr. Mark Johnson  
Chair, India Direct

A handwritten signature in purple 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

India Direct

No (if any)

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
4/1/2022

To

Period end date  
3/31/2023

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Donations and Fundraising events	58,535	-	-	58,535	70,991
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b> (Gross income for AR)	58,535	-	-	58,535	70,991
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	58,535	-	-	58,535	70,991
<b>A3 Payments</b>					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	71,767	-	-	71,767	62,299
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	71,767	-	-	71,767	62,299
<b>Net of receipts/(payments)</b>	- 13,233	-	-	- 13,233	8,692
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	55,105	-	-	55,105	-
<b>Cash funds this year end</b>	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	-	-
	<b>Total cash funds</b>	<b>41,873</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
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)

Responsibilities and  
basis of report

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

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

<b>Address:</b>	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