

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)

Receipts and payments accounts

CC16a

For the period
from

Period start date
1/4/2023

To

Period end date
31/3/2024

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 £
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
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

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

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



Independent examiner's report on the accounts

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.**