

# 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



CHARITY COMMISSION  
FOR ENGLAND AND WALES

India Direct

No (if any)

## Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1/4/2024		31/3/2025

### 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 £
<b>A1 Receipts</b>					
Donations and Fundraising events	42,817	-	-	42,817	56,091
Rounding	1	-	-	1	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b> (Gross income for AR)	42,818	-	-	42,818	56,091
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	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

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

## 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 £
<b>B1 Cash funds</b>	Metro Account 1	6,421	-	-
	Metro Account 2	9,149	-	-
	100 Club Account	7,564	-	-
	<b>Total cash funds</b>	<b>23,134</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 £
<b>B2 Other monetary assets</b>	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

		Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	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	#





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)

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 DD / MM / YYYY.

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:

E M Cresswell

Date:

27/10/2025

Name:

Eleanor Cresswell

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

<b>Section B</b>	<b>Disclosure</b>
------------------	-------------------

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