



**CHILDRENS HOMES IN INDIA TRUST  
(CHIT)**

**ANNUAL REPORT & FINANCIAL STATEMENTS**

**FOR**

**YEAR ENDING 31 MARCH 2024**

Registered Charity No 1112048

**Trustees**

Mr Howard Mathers CBE    Mrs Pauline Stanton-Saringer,  
Dr Kalwant Rai, Rev'd Mary Rai, Mrs Vivien Gillman  
Mrs Daphne Browne Mr Kimberley Matthews Mrs Jennifer Matthews

Page	Contents
2	Legal and administrative information
3	A personal statement from the Chairman
4	Trustees' Annual Report
9	Receipts and Payments Account
11	Statement of Assets and Liabilities
12	Independent Examiner's Report

### Legal and administrative information

Children's Homes in India Trust	Also known as CHIT	
Registration number	1112048	
Principal address	The Lodge, Farringdon, North Petherton, Bridgewater TA6 6PF	
Email	<a href="mailto:info@chitonline.org.uk">info@chitonline.org.uk</a>	
Website	<a href="http://www.chitonline.org.uk">www.chitonline.org.uk</a>	
Trustees	Mr Howard Mathers Mrs Vivien Gillman Mrs Pauline Stanton-Saringer Dr Kalwant Rai Rev Mary Rai Mrs Daphne Browne Mr Kim Matthews Mrs Jennifer Matthews	Chair Treasurer Secretary
Bank	Lloyds Bank 47 Milsom Street Bath BA1 1DN	

### Changes in year

No changes to the charity's governing document were made during the year 1 April 2023 - 31 March 2024.

## **A personal statement from the Chairman**

A team of Trustees made their annual visit to India at the end of March. All the main programmes were in action, although the support of the Yanadi colony, triggered in 2020 by COVID-19, is now somewhat unpredictable.

As in previous years the “alumni” had held reunions at both the Bapatla and Nidamaru homes, reuniting old friends - but also expressing their appreciation for the support they had received by making financial gifts to both homes.

The Elizabeth Barrie High School, which was founded originally to meet the needs of the Bapatla children’s home, continues to grow its annual intake of fee-paying children from the local residential areas. As well as contributing to the running costs of the school, the demand from those parents drives continuous improvement in the education provided to the children from the home, and their future prospects by implication.

Of the two capital costs signalled last year, the new electricity supply to the Bapatla home had been completed, and the new water tower was progressing well.

While these cameos paint an encouraging upside, regular income in the UK has continued to fall in real terms, the effect compounded by rising budgetary demands in India. We were aware that our surplus was diminishing but were greatly blessed during the year to receive several very generous, but isolated donations. So, as this year drew to a close we were again starting to work with our Indian colleagues to see how we can make that surplus work better to deliver a more sustainable enterprise.

Howard Mathers



*One of the sub committees meets before:*



*the Meeting of the Joint Trustees, CCH and CHIT.*

*Other Trustees were participating by Zoom.*

*March 2024*

## **Trustees' Annual Report**

The CHIT Trustees present their annual report and the financial statements of the charity for the year ended 31<sup>st</sup> March 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

### The origins of CHIT

CHIT was formed on 4 September 2005 with the initial purpose of raising funds for two Children's Homes in Andhra Pradesh, South India. The Homes, formerly associated with Goodwill Children's Village Society, had lost their primary source of income and the Indian Committee had begun to liquidate the assets of the Society by selling a third Home in order to provide for their work as long as possible. Upon their discovery of this situation, two former supporters of the Homes determined to re-establish a fund-raising base in the UK, which with growing success could in due course benefit other projects within its scope. CHIT obtained charitable status on 14 November 2005.

### Structure, governance and management

The trust is a registered charity, number 1112048, and is constituted under a trust deed dated 29 October 2005. The objects of the trust are:

*The relief of poverty, sickness and distress; the advancement of education; in particular, amongst children in India, by the provision and maintenance of Children's Homes and associated projects, educational services and materials, in accordance with Christian principles.*

The primary activity of CHIT is publicising the needs of and raising financial support for Children's Homes operated by a partner charity in South India, Christiana Children's Homes, in the town of Bapatla and the village of Nidamaru, both in the state of Andhra Pradesh. The children cared for are provided with all their physical, pastoral and social needs and an appropriate education. Fund-raising is achieved through personal contacts of the trustees known to be sympathetic with its objectives, through emerging speaking engagements, and through diverse fund-raising events. A newsletter is published to existing supporters two or three times a year to illustrate the effectiveness of their donations and to draw attention to new needs.

The Indian charity (Christiana Children's Homes) is a wholly indigenous organisation that is governed by India's charity regulations, including its registration under the Foreign Contribution Regulation Act (FCRA). The planning and financial cycle starts in January when the Indian charity presents to a visiting party of CHIT trustees their assumptions, objectives, and budgetary requirement for the year starting in April. The review meetings consider trends, long term implications of plans, and the capacity of CHIT to make the financial commitment requested. Subject to any amendments CHIT may request, the plan and budget is approved at a meeting of the whole body of CHIT trustees, usually in March. Emergent changes in the budget (e.g. resulting from a crop failure or monsoon damage) are agreed by the CHIT trustees on a case-by-case basis. In agreeing the financial commitment, the CHIT trustees also satisfy themselves that the plans are consistent with the objects of CHIT and the long term expectations given to supporters. The annual cycle is usually closed during the following January when the visiting CHIT trustees review the way that resources have been used against those plans. During the Covid 19 pandemic, it was not possible to visit, but the meetings usually convened were held by electronic link.

CHIT aims to keep reserves of between three and six months' Indian operating costs to insure against economic shocks. It is CHIT's policy not to hoard money which has been given to help destitute children, and if reserves should approach 12 months' running costs, consideration would be given to extending the work within the scope of CHIT's objects.

Grants are transferred to India approximately monthly using foreign exchange agent, TORFX, which was selected in 2012 on the basis of superior speed, reliability and cost over bank-to-bank transfers.

New trustees are appointed by the existing trustees. The deed specifies no period of office, but requires a minimum of three trustees at all times. In view of the infrequency of such appointments and the small size of CHIT, a dedicated process for the appointment and induction of new trustees is not maintained, although the

deed requires that as a minimum they are to be provided with the deed and any changes to it, and the latest annual report and statement of accounts. In practice, when considering a new appointment, the trustees will consult the Charity Commission guidelines (RS1) and readily available best practice.

The trust has no employees and does not conduct any trading activity.

### Benefits

The primary beneficiaries of the trust's activities are up to 200 children and young people under the care of Christiana Children's Homes. Normally each June destitute families and guardians apply to Christiana Children's Homes to take their children, and selection is made primarily on the basis of parental capability. Typically a total orphan has top priority, a lost mother second priority and a lost father third. Children enter from age 6, and can expect to receive full board, including a safe home, clothing, a balanced diet and medical treatment, and education until they complete their secondary education. Beyond this, depending on their level of attainment, they will also receive assistance with the cost of vocational, further or higher education. The end result is confident young people with an educational foundation that equips them for employment and to contribute to their community in ways that would have been made impossible by their poverty and lack of opportunity.

The Elizabeth Barrie High School, which most of the children attend, is now able to teach all subjects in English to all year groups. This is prized by, but otherwise unlikely to be accessible to, many children in the area. So an incidental benefit is the enhanced education children in the Bapatla Home are able to enjoy.

### In year performance 2023-2024

The general Mission statement included is reproduced in full at Annex A.

The prayer vigil started in 2010 continued every Saturday at 1800 in India, 1230 (1330 in summer) in UK.

The Indian Management presented a budget of Rs 10,116,570 Rupees, matching the previous year's budget. This was agreed at a CHIT Trustees meeting of 4<sup>th</sup> February 2023. At the exchange rate then applying (96 Rs:£) this budget was roughly equivalent to £105,380. At the same time, the Trustees were again made aware of several capital projects which were considered by the CCH Trustees as being of great importance to the future viability of CCH and for the provision of education for the children. The CHIT trustees prayerfully agreed to consider those items as the projects became more clearly defined.

The actual outcome for the year was positively affected by an enhanced exchange rate averaging Rs100.41:£ (Rs 92.68 :£ in 22-23)

For our supporters. We remain constantly grateful to all the regular supporters and sponsors, to those who host special events to raise funds, and to those who give their time, not least in praying for the staff and the children in India, without which nothing we have said in this report would have been possible.

### Objectives for the year and performance

Due to changing regulations in India pertaining to children in care, and reducing income streams, provision had been agreed in the 2022-23 year to reduce the target number from 250 to 200 children.

As far as the specifics of the Mission statement are concerned, the Indian activity supported by CHIT has maintained its outputs and continues to set the following objectives:

- Provision of accommodation, food and clothing for around 200 children (varying through the year). Dietary supplements and medical attention are also given, and stocks of medicines and vitamins provided.

- Support for up to 25 HIV+ children and young people, in their own homes.
- The provision of Education for all the children, from primary to further education (the latter covering college courses, vocational training (e.g. nursing) and polytechnic and university degrees. At Bapatla the primary and secondary school, funded partially through the Children's Home (including increased support from donors in the USA), continues to take in additional children from the local area. A steady stream of school leavers are sent to the Industrial Training Centre next door which is administered by the same indigenous charity as the school. Gaining something of an apprenticeship they have an excellent prospect of employment. The children at Nidamaru go to the local State-run school which also teaches in English Medium.
- The members of staff in the Homes and School express their Christian faith through a patient and loving approach to the children and each other.

Statistics on the application of finance raised by CHIT to deliver the accommodation, food and educational objectives are provided at Annex B. Other aspects of the Mission statement are reflected as follows:

- CHIT Trustees recognize their personal limitations in meeting the fund-raising targets and express (in newsletters, presentations and as here) their dependence on God and his Son, Jesus Christ. This has become the unifying theme in our joint meetings with the Indian Management Committee, which are centred on a time of prayer, the outcome of which we consider again to have been instrumental in our success over the years, and the relative safety of our children and staff in India throughout the continuing effects of the Covid-19 pandemic.
- CHIT welcomes gifts from organisations or individuals who do not profess a Christian faith but wish to participate in the life-changing work.

We continue to focus on providing care for the most needy local children and giving them the opportunity to escape from poverty via the best education that can be provided. This focus has not changed and we continue to encourage our Indian partners to recognise that this is where they will attract the strongest support. Our activities during this year continued to include the support of families of the children, and also some local tribes people, whilst they were unable to work, and subject to Government imposed Covid-19 restrictions.

The Indian Government has been inspecting the Homes and required, among other things, a 2 metre high brick wall to be built separating the boys' and girls' play areas. Changes in the requirements for the care of children other than in their own family homes means that there is a change in Inspection regimes and the full effects of that have yet to be confirmed. The requirements are monitored, assessments made by the CCH Trustees, and reported to CHIT Trustees for prayerful discussion and any necessary decisions. In the meantime the Homes have fully satisfied the inspections and checks, including the involvement of parents and guardians where appropriate or required.

Objectives for 2024-2025. Our main concerns will be:

- to address the changing priorities for the education of the children, and further monitor attainment and behaviour as they re-adjust to routines and work ethic at school and in the Homes
- finding ways to work with the requirements being demanded by the changing systems of Registrations Inspections of the Homes,
- to focus on strategies to address the changes being forced upon us by emerging climate change, political and financial conditions in the UK and in India.

#### Critical success factors

In the area of **financial regularity**, the auditor for the Indian management provides information to CCH by means of an audited set of Financial Statements after the year end. A copy is subsequently provided to CHIT Trustees.

Certificates of Foreign Contribution (Indian FCRA form FC-3) are made available when CHIT trustees visit the Homes, but confirmation of the transfers is provided through TORFX contract details.



Trustees were delighted to be able visit the Bapatla Home in person in March this year, but have continuously monitored activities throughout the year via occasional on-line meetings with CCH Trustees and weekly online meetings with the staff.

In the area of **child protection**, the CHIT Trustees audit the Director's records of the welfare of each child and find them very satisfactory. An independent advisor continues to visit with no adverse reports. The Trustees believe that the children are in good heart and have no concerns about their general welfare while in the Homes.

The **health** of the children is normally closely examined and monitored by the Trustees. Tabulated statistics, kept by the staff, demonstrate an improvement in the children's growth and physical well-being. Changing behaviour patterns and the social integration of the children into a narrowly traditional society, continue to be a challenge that invites some sustained input from the UK trustees.

In our **marketing** we continue to sustain our support base by providing updates to our list of supporters. Regular giving again decreased from £50,327 in the 2022-23 year to £42,735 this year. Ad hoc gifts totalling £11,286 last year were improved to £22,338 this year. Personal contacts have continued to be the main source of any **new support**, and developing this network remains a major target for Trustees; the Trustees are also aware of the demographic of our main body of supporters, and that some have also experienced a reduction in their circumstances over the past 2 years. Weekly telephone texts to some who pray for us, regular monthly updates emailed, and occasional emailed and printed ChitChat newsletters enhance our communications with supporters, and occasional talks, in person or by electronic media, can be given to interested groups, including to a regular very successful Curry Evening held in Kenilworth. The creation of a new leaflet outlining the work of CHIT is under consideration. Considerable effort has been put into improving our Internet visibility and the new website appears to be successful.

Reviews of data held are conducted to comply with the General Data Protection Regulations 2018 (GDPR) and such data is held securely by the current Trustees.

#### Trustees' responsibilities in relation to the financial statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with the applicable law and United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will continue in business.

**The Trustees declare that they have approved the report above. Signed on behalf of the charity trustees:**

Signed on paper copy..... **Mr HL Mathers** ..... **Date**

Signed on paper copy ... **Mrs VJ Gillman** ..... **Date**

## **Annex A to the Annual Report**

### CHIT Mission originally prepared for the opening Business Plan

To raise funds to enable Christian Partners in India in:

- The relief of poverty among children by providing accommodation and wholesome food
- Providing educational services including schooling up to and including secondary education and grants to support tertiary education
- Facilitating the spread of Christianity through Christ-like service, sharing Christian truth, and praying for the effect of the Holy Spirit

To develop a characteristic ethos that expects fundraising to be the successful combination of obedience in action and faith in the power of Christ.

To encourage donors in their faith in demonstrating the faithfulness of God in answer to prayer.

The Trustees reviewed the scope of CHIT's mission in the light of the discussions at the tenth Anniversary celebrations and continue to re-assess those but have found no reason to change.

## **Annex B to the Annual Report**

### APPLICATION OF FUNDS – 2022-2023

#### Income

The number of regular donors has again diminished but together with Trustee donations and income tax recoveries, these regular donations have provided three quarters of our unrestricted income. For the remainder we continue to be dependent on single gifts, which vary considerably in size and number.

Recovery of income tax is received in arrears via Gift Aid claims. At the end of 2023-2024 year, £9,553 was due from HMRC and received on 25/10/2024 but in accordance with CHIT accounting policy has not been recorded.

#### Trustee policy for investment

We have continued to hold funds in an interest earning savings account, and are pleased that the interest rate applicable has improved. The lowest total cash assets at bank being £41,342 in March 2024 (£62,317 in March 2023.)

#### Expenditure

Expenditure in 2023-2024 was £124,226 comprising £1,726 for UK expenditure and £122,500 was transferred to India.

UK expenditure comprised Bank charges and office costs such as postage. We continue to administer the UK Charity without any paid staff. Total expenses comprised just 1.68% of the total income. Trustees' personal donations continue greatly to exceed any administration expenditure.

A certificated Annual Report for Christiana Children's Homes is due to be received from the Indian firm of Chartered Accountants.



**CHILDRENS HOMES IN INDIA TRUST**  
ANNUAL REPORT FOR YEAR ENDED 31 MARCH 2024

**FINANCIAL STATEMENT FOR YEAR ENDED 31 MARCH 2024**  
***RECEIPTS & PAYMENTS***

Charity name                      Children's Homes in India Trust (CHIT)

Charity number                      1112048

For the period from                      1 April 2023      to      31 March 2024

Receipts and Payments

	Unrestricted funds, to nearest £	Restricted funds, to nearest £	Endowment funds, to nearest £	Total funds, to nearest £	Last year funds, to nearest £
<b>Receipts<sup>1</sup></b>					
Trustee donations	28,421	-	-	28,421	6,351
Regular commitments	42,735	-	-	42,735	50,327
Single gifts	22,338	-	-	22,338	11,286
Tax recovered	9,234	-	-	9,234	11,198
Receipts from operating activity	-	-	-	-	-
Bank interest	522	-	-	522	117
<b>Subtotal</b>	<b>103,250</b>			<b>103,250</b>	<b>79,279</b>
 <b>Total receipts</b>	 <b>103,250</b>		 <b>-</b>	 <b>103,250</b>	 <b>79,279</b>
<b>Payments</b>					
Grants made to India	120,000	2,500	-	122,500	95,000
Bank/agency charges	120	-	-	120	128
Advertising <sup>2</sup>	-	-	-	-	-
Travel & subsistence costs <sup>3</sup>	1,556	-	-	1,556	-
Office & fundraising <sup>4</sup>	50	-	-	50	157
<b>Subtotal</b>	<b>121,726</b>	<b>2,500</b>	<b>-</b>	<b>124,226</b>	<b>95,285</b>
 <b>Total payments</b>	 <b>121,726</b>	 <b>2,500</b>	 <b>-</b>	 <b>124,226</b>	 <b>95,285</b>
Surplus/(deficit)		-	-	(20,976)	(16,005)
<b>Cash funds last year end<sup>1</sup></b>	<b>59,818</b>	<b>2,500</b>	<b>-</b>	<b>62,318</b>	<b>78,323</b>
 <b>Cash funds this year end<sup>5</sup></b>	 <b>41,342</b>	 <b>-</b>	 <b>-</b>	 <b>41,342</b>	 <b>59,818</b>

Notes to the statement of Receipts and Payments

1. The following accounting policies are adopted by CHIT:
  - a) Recognition of receipts and payments as follows:
    - i. Receipts include all cheques presented to the CHIT general account and all payments net of income tax reported to CHIT by Stewardship, both up to and including 31.3.24. Income tax reclaimed by Stewardship is recognized where receipt is shown in the statements to 31.3.23.
    - ii. Payments include all cash withdrawals and authorised transfers from the CHIT general account up to and including 31.3.24.
  - b) Payments made by donors in respect of specific requests for identified expenditure are recognised as Restricted Funds and reported accordingly.
  - c) As the financial statements are prepared on a cash basis, the recovery of Gift Aid is shown in the month it is received during the next Financial Year.
2. No payments were made for advertising during the year
3. Travel expenses for Trustees' visit to India. Trustees' donations over the course of the year have exceeded the expense incurred.
4. Office and fundraising expenses include printing and postage costs.
5. Towards the end of the previous accounting year, new projects were identified and a request made to supporters for additional help. In the month of March 2023 donations totalling £2,500 were received prior to commencement of the work required. These projects were completed within the 2023-24 year.

**STATEMENT OF ASSETS AND LIABILITIES**

<b>Cash Assets</b>	<b>Unrestricted funds, to nearest £</b>	<b>Restricted funds, to nearest £</b>	<b>Endowment funds, to nearest £</b>
Cash funds <sup>1</sup>	41,342	-	-
Other monetary assets <sup>2</sup>	24	-	-

<b>Other Assets</b>	<b>Fund to which asset belongs</b>	<b>Cost</b>	<b>Current value</b>
Gift Aid Debtor <sup>3</sup>	Unrestricted	-	9,553

<b>Liabilities</b>	<b>Fund to which liability relates</b>	<b>Amount due</b>	<b>When due</b>
Outstanding bills at 31.3.24	-	-	-

Notes to the statement of Assets and Liabilities

1. Includes cash held in the charity's current and instant access investment accounts.
2. When Rupees are held as petty cash.
3. Gift Aid Debtor for year to 31<sup>st</sup> March 2024 received 25/10/ 2024

**Signed on behalf of the charity trustees:**

...signed on paper copy .... Mr HL Mathers

...signed on paper copy.... Mrs VJ Gillman

..... **Date**

## **Independent Examiner's Report to the Trustees of Children's Homes in India Trust (Charity no 1112048)**

I report on the accounts of the Trust for the year ended 31 March 2024, which are set out on pages 9 to 11.

**Responsibilities and basis of report** As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the 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.

Nicola Stuffins  
20 Winchester Road  
Bath  
BA2 3LF

9 December 2024