



**CHILDRENS HOMES IN INDIA TRUST  
(CHIT)  
ANNUAL REPORT & FINANCIAL STATEMENTS  
FOR  
YEAR ENDING 31 MARCH 2025**

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 Dr Jennifer Matthews

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### 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 Dr 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 2024 - 31 March 2025.

## **A Personal Statement from the Chairman**

While we have continued to see the work we fund continue to impact young people's lives for good, the dominant story of this year has been how we have answered the challenge we closed with last year - to deliver a more sustainable enterprise.

After a few months of discussion by the end of the summer 2024 we had agreed with our Indian partners' proposal to launch a fee-paying part-residential college for young women. This was on the back of the successful growth of the Elizabeth Barrie High School which has provided education for the Bapatla children since we started. The college would offer post-high school course in 6 academic and vocational subjects.

Preparing for launch in summer 2025 has needed money for additional facilities (made possible by the big donors I mentioned last year), and management effort to secure government approval and put new governance arrangements in place (so that the children's homes can benefit from the college surplus).

At the end of March 2025 there remained significant challenges to secure approval for the vocational course, to secure a good number of students matched with new teacher/lecturers that would also make economic sense. A successful start is not yet "in the bag", but we remain hopeful and continue to explore, discuss and assess the opportunities to improve the education of the older children in our care.

Howard Mathers

## **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 2025. 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 meet 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. When it is not possible to visit (such as during Covid), the meetings are convened and held utilizing an 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. Occasional reviews of the system are undertaken.

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, as well as 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 any 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 may 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. The school has plans to expand to include College level education and these plans are fully discussed with CHIT Trustees, to assess the impact on the accounting systems and the educational impact on the children supported in the Homes.

### In year performance 2024-2025

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.

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The Indian Management presented a budget of Rs 9,458,586 Rupees, a small reduction on the previous year's budget, but with a request for funding of some maintenance and project items which totalled 2,550,000 Rupees. This was agreed at a CHIT Trustees meeting of 18<sup>th</sup> February 2024, with an initial allocation of £5,000 towards the projects listed. At the exchange rate then applied (95 Rs:£) this budget was roughly equivalent to £104,564. The CHIT trustees prayerfully agreed to consider other capital items and projects under discussion as those projects became more clearly defined.

The actual outcome for the year was positively affected by an enhanced exchange rate averaging Rs105.47:£ (Rs 100.41 :£ in 23-24).

The outcome for the year was further enhanced by an Anonymous donation through Stewardship of £30,000 and by the receipt of 2 legacies from former CHIT supporters, totalling £6,000.

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 CHIT income streams, provision had been agreed in the 2022-23 year to reduce the target number from 250 to 200 children. This number continues to be reviewed. The way in which children are to be supported is also subject to review by considering supporting them in their own homes if they are subject to medical conditions, or a need to be a carer for their parent.

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 HIV+ children and young people, in their own homes, 25 being supported in this 24-25 year.
- 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.
- 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.

The Indian Government has policies for the inspection of 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 has been a change in Inspection regimes; 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 2025-2026. Our main concerns will be:

- to address the changing priorities for the education of the children, the potential introduction of College level courses in the Elizabeth Barrie High school, and further monitoring of attainment and behaviour of the children supported in our 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 February 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 £42,735 in the 2023-24 year to £38,934 this year. Ad hoc gifts totalling £22,338 last year were improved to £41,497 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 regular very successful Curry Evenings 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 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.

Policies applicable to the organization of CHIT are reviewed annually and confirmed to the Charity Commission by means of the submission of the Annual Trustees Report.

#### 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 – 2024-2025

#### Income

The number of regular donors has again diminished but together with Trustee donations, income tax recoveries, 2 Legacies, and a generous anonymous donation, these regular donations have provided nearly half 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 2024-2025 year, £8,573.97 was due from HMRC and received on 26<sup>th</sup> August 2025 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 £41,422 in March 2025 (£41,342 in March 2024.)

#### Expenditure

Expenditure in 2024-2025 was £108,596 comprising £2,596 for UK expenditure and £106,000 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 2.4% 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 2025

**FINANCIAL STATEMENT FOR YEAR ENDED 31 MARCH 2025**

***RECEIPTS & PAYMENTS***

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

Charity number                      1112048

For the period from                      1 April 2024      to              31 March 2025

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	12,086		-	12,086	28,421
Regular commitments	38,934	-	-	38,934	42,735
Single gifts	41,497		-	41,497	22,338
Legacies	6,000			6,000	-
Tax recovered	9,552	-	-	9,552	9,234
Receipts from operating activity	-	-	-	-	-
Bank interest	607	-	-	607	522
<b>Subtotal</b>	<b>108,676</b>			<b>108,676</b>	<b>103,250</b>
 <b>Total receipts</b>	 <b>108,676</b>		 -	 <b>108,676</b>	 <b>103,250</b>
 <b>Payments</b>					
Grants made to India	106,000		-	106,000	122,500
Bank/agency charges	149		-	149	120
Advertising <sup>2</sup>	-		-	-	-
Travel & subsistence costs <sup>3</sup>	2,020		-	2,020	1,556
Office & fundraising <sup>4</sup>	427		-	427	50
<b>Subtotal</b>	<b>108,596</b>		-	<b>108,596</b>	<b>124,226</b>
 <b>Total payments</b>	 <b>108,596</b>		 -	 <b>108,596</b>	 <b>124,226</b>
Surplus/(deficit)	80	-	-	80	(20,976)
<b>Cash funds last year end<sup>1</sup></b>	<b>41,342</b>		-	<b>41,342</b>	<b>62,318</b>
<b>Cash funds this year end<sup>5</sup></b>	<b>41,423</b>	-	-	<b>41,423</b>	<b>41,342</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 31.3.25. Income tax reclaimed by Stewardship is recognized where receipt is shown in the statements to 31.3.25.
    - ii. Payments include all cash withdrawals and authorised transfers from the CHIT general account up to and including 31.3.25.
  - 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.

**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>	41,423	-	-
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	-	8,574

<b>Liabilities</b>	<b>Fund to which liability relates</b>	<b>Amount due</b>	<b>When due</b>
Outstanding bills at 31.3.25	-	-	-

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 2025 received 26/08/2025

**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 2025, which are set out on pages 9 to 11.

**Responsibilities and basis of report** 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 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.

Nicola Stuffins  
20 Winchester Road  
Bath  
BA2 3LF

15 December 2025