



Trustees' Annual Report for the period

|      |                   |                |              |    |                 |                |              |
|------|-------------------|----------------|--------------|----|-----------------|----------------|--------------|
| From | Period start date |                |              | To | Period end date |                |              |
|      | Day<br>1          | Month<br>April | Year<br>2024 |    | Day<br>31       | Month<br>March | Year<br>2025 |

Section AReference and administration details

Charity nameFriends of Kolkata Bhalobashi Foundation (KBF)

Other names charity is known byFriends of KBF

Registered charity number (if any)1176527

Charity's principal address2 Stamford Road  
Carrington  
Manchester  
PostcodeM31 4BA

Names of the charity trustees who manage the charity

|    | Trustee name       | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|--------------------|-----------------|-----------------------------------|---------------------------------------------------------------|
| 1  | Catherine Meredith | Chair           |                                   |                                                               |
| 2  | Monika Wiselka     | Trustee         |                                   |                                                               |
| 3  | Anke Raabe         | Treasurer       |                                   |                                                               |
| 4  |                    |                 |                                   |                                                               |
| 5  |                    |                 |                                   |                                                               |
| 6  |                    |                 |                                   |                                                               |
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| 20 |                    |                 |                                   |                                                               |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
|      |                                   |

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### Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
|                 |      |         |
|                 |      |         |
|                 |      |         |
|                 |      |         |

### Name of chief executive or names of senior staff members (Optional information)

|  |
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## Section B Structure, governance and management

### Description of the charity's trusts

|                                                                     |                                                 |
|---------------------------------------------------------------------|-------------------------------------------------|
| Type of governing document<br>(eg. trust deed, constitution)        | Trust deed                                      |
| How the charity is constituted<br>(eg. trust, association, company) | Trust                                           |
| Trustee selection methods<br>(eg. appointed by, elected by)         | Appointed by existing trustees by majority vote |

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

1. "Friends of KBF" exists to support the work of "Kolkata Bhalobashi Foundation"(KBF), a charitable organisation based in Kolkata, India which runs an educational project for children from the slum area, a hospice/carehome for people who have been left to die with no one to care for them; and children's clubs in a variety of locations. "Friends of KBF" achieves this by raising funds, providing resources and visiting/being in contact with KBF on a regular basis in order to support its leaders and assist in decision making.
2. "Friends of KBF" is managed by 3 trustees as named in section A, plus 2 associates who meet at regular trustee meetings. Named trustees have the final vote on decisions, but all contribute to the discussions, perform administrative and fundraising tasks, and have contact with the leaders of KBF in India.
3. Issues considered to present risk to the running of "Friends of KBF" or "KBF" in India are discussed between the two parties as soon as possible by telephone/WhatsApp call as detailed in the "Joint working agreement", in order for a decision to be made. A special meeting may be called as detailed in the Trust Deed if required.
4. In terms of policies/procedures, a signed joint working agreement is in place between the trustees of "Friends of KBF" and the leaders of "KBF" in India. A safeguarding policy, a visiting policy and a reserve policy are also in operation.

**Summary of the objects of the charity set out in its governing document**

The objects of the charity are, for the benefit of people living in Kolkata and West Bengal, India:

1. The advancement of education of children who, due to disability and/or poverty are otherwise unable to access education, in particular but not exclusively by assisting in the provision of schooling including the provision of educational materials and school meals.
2. The prevention or relief of poverty, in particular but not exclusively by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.
3. The advancement of health, the relief of sickness and/or the saving of lives by supporting individuals who, due to poverty, homelessness or other factors are unable to access healthcare by assisting in the provision of medical aid, access to a care home or hospice and medical care or facilities and services not normally provided by the statutory authorities.

The above objects to be furthered by providing grants and support to Kolkata Bhalobashi Foundation (KBF) in India.

**The trustees of Friends of KBF have read the Charity Commission's public benefit guidance and have regard to this when making decisions about activities to be carried out. These must be of benefit to the people served by Kolkata Bhalobashi Foundation in India and must seek to manage any risks to their welfare as far as possible.**

To this end, Friends of KBF supports and raises funds for the three main projects run by Kolkata Bhalobashi Foundation in India:

- A school project for children from the slum and surrounding poor area whose families would otherwise be unable to afford for them to be educated. The project provides education for these children and then supports them to attend local government schools. Funding is provided for uniforms, books and admission costs, and these children continue to attend the project for support with their studies. They also receive food and clean drinking water daily at the project.  
In addition, the school project runs a class for children with disabilities and special educational needs living in the area. They receive some basic education, stimulation and physiotherapy input whilst in attendance.
- Children's clubs run in three locations in Kolkata which seek to provide an opportunity for children from very poor backgrounds to play, socialise and learn away from the challenges and responsibilities of their everyday life.
- A care home project which provides shelter, food and basic healthcare for people who have been left to die with no one to care for them. Residents are cared for by a nurse and have weekly input from a doctor and physiotherapist. With basic care, some will recover and will then be able to move on from the care home. Others choose to remain and continue to be cared for at the care home. Those who do not recover will be allowed to die with dignity in a safe environment.

Safeguarding and Visitors policies are in place to ensure protection of the wellbeing of children and vulnerable adults served by the projects.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

1. Friends of Kolkata Bhalobashi Foundation sends money to Kolkata Bhalobashi Foundation to support the work of its projects as outlined above, on a monthly basis. The amount of money to be sent is agreed in advance between the two organisations in accordance with the “Joint working agreement”. Restricted donations must be used only for the purpose for which they have been donated. The accounts of both organisations are independently audited on an annual basis in order to ensure funds are properly used.
2. All trustees and associates of Friends of KBF are volunteers and are not paid for their time. Other volunteers may also contribute to the work by carrying out fundraising activities/events or by visiting the projects in India in order to assist with activities for the people served by the projects.
3. All visitors to the projects are supervised at all times by the leaders and staff of Kolkata Bhalobashi Foundation, and are safer recruited and vetted beforehand by the trustees of Friends of KBF, including DBS checks.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

During the financial year which ran from April 2024 to March 2025, all KBF projects in India continued to run. All were fully funded by Friends of KBF in the UK. Below is a summary of the work during this period.

School project

The school project continued to provide an education to around 52 children. At the start of 2024, there were 27 children attending local government schools to receive a formal education. KBF continued to support these children with tuition from Monday to Friday, financial support to buy uniforms and books, and a daily snack at the KBF project. In January 2025, at the start of the new academic year, 6 additional children were admitted to government schools for the first time. Some children finished their formal education. The total number of children attending government schools from KBF at this point was 30.

The KBF school project has also continued to provide English classes for children who wish to attend.

The class for children with disabilities has also continued throughout this time (for around 14 children). This class was visited by a qualified physiotherapist for two mornings a week. This role is funded by the Souter Charitable Trust. A grant for £3700 was again secured in September 2024 to ensure that this valuable support could continue. An additional member of staff was taken on to support this class, ensuring that there are at least 2 people working with the group at all times.

Some of the Souter grant also helped to continue to provide nutritious food for all children in attendance at the school project, as well as a monthly food parcel to support their families.

In August 2024, a new rental contract was secured by KBF in India, for the building used by the school project. Monthly rental payments were increased on this occasion.

#### Children's clubs

Weekly children's clubs have continued to run in 3 locations during this time: in the school building on Saturdays, and for children living in the red light area as well as a group of homeless children on Thursdays.

#### Care Home

The Care Home, which is located outside of the city has continued to provide shelter, basic medical care and food for around 35 men and women throughout this time period. Residents are those who have been left with no one to care for them on the streets of Kolkata. Some were referred by local police, while others had been found by KBF staff in the area surrounding the projects.

Regular physiotherapy sessions continue on 3 days each week for all residents, thanks to ongoing funding from the Souter Trust. A doctor visits the Care Home on 2 days each week to examine and recommend treatment as needed for residents. During this financial year, 2 members of staff left the project suddenly, meaning that replacement staff had to be found at short notice. Fortunately, 2 new care workers were quickly found and have continued to work in the Care Home, ensuring that the needs of the residents continued to be met throughout this period with minimal interruptions. However, a significant increase in salaries was required. These staff work alongside a nurse to provide hands on care on a daily basis.

In February 2025, the residents enjoyed a trip to the Botanical Gardens as well as a special meal in the Care home, both of which were provided by a visiting team of 4 people from the UK.

Over the course of several months during this financial year, the road leading to the Care Home was rebuilt, meaning that transport to and from this area is now much smoother. Previously this road had been poorly maintained, which had implications for vehicles used by KBF. Funding for this was provided by different groups in the local area, KBF in India being one of these. This has also helped to ensure that good relationships are maintained between KBF and other residents in the area local to the Care Home.

All projects received money from Friends of KBF in December 2024 to provide Christmas celebrations for all of the care home residents and children served by KBF.

#### Supporters and fundraising

During this financial year, there was a visit to the work by a Friends of KBF associate in September. This followed on from 2 trustee visits in January 2024. They were able to spend time with the KBF director and staff at all of the projects, to feed back to the trustees on the work. Regular phone calls between Friends of KBF and the KBF director have continued to take place every few weeks, in order to liaise about the work.

In February 2025, a team of 4 UK supporters visited KBF for around 10 days. They helped to provide additional activities and crafts for children at the school and in all of the children's clubs. They also fundraised so that the care home residents could enjoy a trip to the Botanical Gardens and

## Section D

## Achievements and performance

a special meal. This team included one member who had not visited the work before. New volunteers were asked to provide application forms and references, which were then reviewed by the trustees. All volunteers provided DBS checks in line with the Friends of KBF "Visitors Policy". A formal briefing and debriefing was also provided by Friends of KBF trustees.

An additional volunteer began to attend trustee meetings and assist in UK administration in May 2024. She has continued to be involved in this way and is considering becoming a trustee.

Fundraisers for Friends of KBF during this financial year included a 10k sponsored run and a birthday donation fundraising page, as well as a coast-to-coast bike ride. In May 2024, the school sponsorship program moved from a model of individual child sponsorship to class sponsorship. Sponsors continue to receive 6-monthly update letters from the 3 classes that attend the KBF school project, for a monthly donation of £15. This supports the ongoing work of the school project.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

We aim to keep 3 months' worth of supporting money in reserve at all times to ensure that the work of Kolkata Bhalobashi Foundation in India may be maintained.

### Details of any funds materially in deficit

Not applicable

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

"Friends of KBF" raises funds via:

- a small scale school sponsorship programme, which raises monthly donations from regular sponsors, specifically for the running of the school project.
- a small number of supporters who give monthly donations specifically for the work of the Care Home.
- Ad hoc donations from supporters which may/may not be specified as restricted to a particular area of the work.
- Fundraising activities such as sponsored events, coffee afternoons and alternative Christmas presents.
- Applying for grants for specific purposes such as to fund a physiotherapist to work in the care home and with the children with disabilities.

Any restricted donations or grants must be spent only on the purpose for which that money has been donated. This is confirmed with the leaders of KBF in India via ongoing reporting on expenditure.

As detailed in Section C, an agreed amount of funding is sent to Kolkata Bhalobashi Foundation in India on a monthly basis in order to support the work of the projects.

## Section F

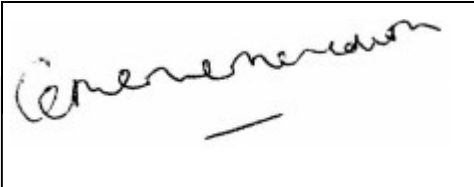
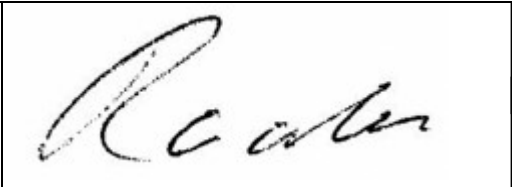
## Other optional information

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|------------------|--------------------|
| <b>Section G</b> | <b>Declaration</b> |
|------------------|--------------------|

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

|                                     |                                                                                   |                                                                                    |
|-------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| Signature(s)                        |  |  |
|                                     | Full name(s) Catherine Meredith                                                   | Anke Raabe                                                                         |
| Position (eg Secretary, Chair, etc) | Chair                                                                             | Treasurer                                                                          |
|                                     | Date 19/12/2025                                                                   |                                                                                    |



CHARITY COMMISSION  
FOR ENGLAND AND WALES

|                                                                 |                               |
|-----------------------------------------------------------------|-------------------------------|
| Charity Name<br><b>Friends of Kolkata Bhalobashi Foundation</b> | No (if any)<br><b>1176527</b> |
|-----------------------------------------------------------------|-------------------------------|

## Receipts and payments accounts

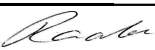
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|                        |                               |    |                             |
|------------------------|-------------------------------|----|-----------------------------|
| For the period<br>from | Period start date<br>01/04/24 | To | Period end date<br>31/03/25 |
|------------------------|-------------------------------|----|-----------------------------|

### Section A Receipts and payments

|                                                           | Unrestricted<br>funds<br>to the nearest<br>£ | Restricted<br>funds<br>to the nearest £ | Endowment<br>funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-----------------------------------------------------------|----------------------------------------------|-----------------------------------------|----------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                        |                                              |                                         |                                        |                                 |                               |
| Donations                                                 | 11,918                                       | 5,687                                   | -                                      | 17,605                          | -                             |
| Gift Aid                                                  | 1,395                                        | 571                                     | -                                      | 1,966                           | -                             |
| Fundraising                                               | 1,601                                        | 1,303                                   | -                                      | 2,904                           | -                             |
| Grants                                                    | -                                            | 3,700                                   | -                                      | 3,700                           | -                             |
| Other Receipts                                            | -                                            | -                                       | -                                      | -                               | -                             |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                    | <b>14,914</b>                                | <b>11,261</b>                           | <b>-</b>                               | <b>26,175</b>                   | <b>-</b>                      |
| <b>A2 Asset and investment sales,<br/>(see table).</b>    |                                              |                                         |                                        |                                 |                               |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                          | <b>-</b>                                     | <b>-</b>                                | <b>-</b>                               | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                     | <b>14,914</b>                                | <b>11,261</b>                           | <b>-</b>                               | <b>26,175</b>                   | <b>-</b>                      |
| <b>A3 Payments</b>                                        |                                              |                                         |                                        |                                 |                               |
| Costs of Charitable Activities                            | 20,317                                       | 11,182                                  | -                                      | 31,499                          | -                             |
| Bank and Transfer Costs                                   | 145                                          | 29                                      | -                                      | 174                             | -                             |
| Fundraising Costs                                         | -                                            | -                                       | -                                      | -                               | -                             |
| Governance Costs                                          | -                                            | -                                       | -                                      | -                               | -                             |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                          | <b>20,462</b>                                | <b>11,211</b>                           | <b>-</b>                               | <b>31,673</b>                   | <b>-</b>                      |
| <b>A4 Asset and investment<br/>purchases, (see table)</b> |                                              |                                         |                                        |                                 |                               |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
|                                                           | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                          | <b>-</b>                                     | <b>-</b>                                | <b>-</b>                               | <b>-</b>                        | <b>-</b>                      |
| <b>Total payments</b>                                     | <b>20,462</b>                                | <b>11,211</b>                           | <b>-</b>                               | <b>31,673</b>                   | <b>-</b>                      |
| <b>Net of receipts/(payments)</b>                         | <b>- 5,548</b>                               | <b>50</b>                               | <b>-</b>                               | <b>- 5,498</b>                  | <b>-</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>10,696</b>                                | <b>1,800</b>                            | <b>-</b>                               | <b>12,496</b>                   | <b>-</b>                      |
| <b>Cash funds this year end</b>                           | <b>5,148</b>                                 | <b>1,850</b>                            | <b>-</b>                               | <b>6,998</b>                    | <b>-</b>                      |

## Section B Statement of assets and liabilities at the end of the period

| Categories                                                  | Details                                                                             | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b>                                        | Bank Account                                                                        | 5,148                              | 1,850                            | -                               |
|                                                             |                                                                                     | -                                  | -                                | -                               |
|                                                             |                                                                                     | -                                  | -                                | -                               |
|                                                             | <b>Total cash funds</b>                                                             | 5,148                              | 1,850                            | -                               |
|                                                             | (agree balances with receipts and payments account(s))                              | OK                                 | OK                               | OK                              |
| <b>B2 Other monetary assets</b>                             |                                                                                     | -                                  | -                                | -                               |
|                                                             |                                                                                     | -                                  | -                                | -                               |
|                                                             |                                                                                     | -                                  | -                                | -                               |
|                                                             |                                                                                     | -                                  | -                                | -                               |
|                                                             |                                                                                     | -                                  | -                                | -                               |
|                                                             |                                                                                     | -                                  | -                                | -                               |
|                                                             |                                                                                     | -                                  | -                                | -                               |
| <b>B3 Investment assets</b>                                 |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
| <b>B4 Assets retained for the charity's own use</b>         |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
|                                                             |                                                                                     |                                    | -                                | -                               |
| <b>B5 Liabilities</b>                                       |                                                                                     |                                    | -                                |                                 |
|                                                             |                                                                                     |                                    | -                                |                                 |
|                                                             |                                                                                     |                                    | -                                |                                 |
|                                                             |                                                                                     |                                    | -                                |                                 |
|                                                             |                                                                                     |                                    | -                                |                                 |
| Signed by one or two trustees on behalf of all the trustees | Signature                                                                           | Print Name                         | Date of approval                 |                                 |
|                                                             |  | Anke L Raabe                       | 13/01/2026                       |                                 |
|                                                             |                                                                                     |                                    |                                  |                                 |

# Independent examiner's report on the accounts



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Report to the trustees/  
members of

Friends of Kolkata Bhalobashi Foundation (KBF)

On accounts for the year  
ended

31 March 2025

Charity no (if any)

1176527

Set out on pages

1 to 2

Respective  
responsibilities of  
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent  
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent  
examiner's  
statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

16<sup>th</sup> January 2026

Name:

Fiona Norton

**Relevant professional qualification(s) or body (if any):**

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|  |
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**Address:**

*150 Lock Lane*

*Partington*

*Manchester M31 4PW*

Only complete if the examiner needs to highlight material problems (E.g. Accounting records have not been kept in accordance with section 386 of the Companies Act 2006; the accounts do not accord with the accounting records; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanation by any past or present trustee, officer or employee; and in the case of accruals accounts any material inconsistency between the accounts and the trustees' annual report, and in the case of a charitable company with the director's report.)