

THE FRIENDS OF CALCUTTA CATHEDRAL RELIEF SERVICE

England & Wales · Charity number 266302

Details

Other names	THE FRIENDS OF CALCUTTA CATHEDRAL, THE FRIENDS OF CALCUTTA CATHEDRAL RELIEF SERVICE
Status	Registered
Legal form	Other
Registered	1991-06-27
Register	View on the Charity Commission register

Contact

Address	22 Sunningwell Abingdon OX13 6RB
Phone	07711 351447
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Activities

Objects: TO FURTHER THE WORK OF THE CALCUTTA CATHEDRAL RELIEF SERVICE (CCRS) AMONGST THE DESTITUTE AND NEEDY OF THE CITY OF KOLKATA, IN WEST BENGAL OR IN OTHER STATES WHERE THE CCRS IS ENGAGED, EITHER THROUGH ITSELF OR ONE OR MORE OF CCRS'S COLLABORATIVE PARTNERS.

Activities: TO FURTHER THE DEVELOPMENT WORK OF THE CATHEDRAL RELIEF SERVICE AMONGST THE DESTITUTE AND NEEDY OF KOLKATA AND BEYOND THROUGH EDUCATION, HEALTH CARE AND EMPOWERMENT.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** CITY OF CALCUTTA, KOLKATA, WEST BENGAL AND OTHER STATES
- India

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£52,489	£47,106	-	-
2024-03-31	£40,300	£39,249	-	-
2023-03-31	£25,766	£34,155	-	-
2022-03-31	£56,129	£43,066	-	-
2021-03-31	£49,999	£50,823	-	-

Trustees

Name	Role	Appointed
Rev Mike Harrison	Chair	1999-04-01
CLIVE BROWN		
Crispin John Scott		2026-03-09
Dr Alison Mary Brown		2019-08-28
Geoffrey Neil Swan		2024-03-27
John Forster		2019-08-28
Karen Laister		2022-12-01
Paul Edward James Doran		2026-04-08
REV Anita Matthews		2015-08-25
Ruth Debbie Mallard		2023-02-08
Timothy Paul Rosier		2023-11-08

THE FRIENDS OF CALCUTTA CATHEDRAL RELIEF SERVICE

England & Wales - Charity number 266302

Accounts



Equipping women, children and families
in India to discover a brighter future.

Friends of Calcutta

Cathedral Relief Service

Annual Report for the Financial Year 1 April 2024 to 30 March 2025

Introduction

The Friends of the Calcutta Cathedral Relief Service is a registered charity (number 266302). It has no offices.

During the financial year, the trustees were:

The Right Reverend Michael Harrison (Chairman)

Mr Clive Brown (Acting Treasurer from November 2024)

Ms Karen Laister (General Secretary)

Mr Peter Banks (appointed August 2024, resigned February 2025)

Dr Alison Brown

Mr John Forster

Ms Ruth Mallard

The Reverend Anita Matthews

Mr Ade Miller (resigned November 2024)

Mr Tim Rosier

Ms Elizabeth Stanley-Wainwright

Mr Neil Swan

Purpose and Main Activities of the Charity

The purpose of the Charity is to further the work undertaken by the Calcutta Cathedral Relief Service (CRS) among the destitute and needy in the slums of Kolkata, and a number of villages in West Bengal. The main activities of the Charity are to raise funds for CRS, to publicise the work of CRS, and to support CRS with advice and expertise where possible.

Structure, Governance and Management

The governing document of the Charity is a Constitution which was last amended on the 28th August 2019. A copy of the Constitution can be found on the UK Friends section of the CRS website at <http://www.cathedralreliefservice.net/supporters/ukfriends>

The Charity has three officers, a Chairman, a General Secretary and a Treasurer. The trustees meet two or three times a year to transact the business of the Charity. There

is frequent contact between trustees by e-mail between meetings. The General Secretary and Treasurer have defined roles and responsibilities within the Charity. During the financial year, the Charity created a Fundraising Sub-Committee to develop a fundraising strategy. A Communications Sub-Committee was also created to raise awareness of CRS to existing and potential new supporters.

Regular visits are made by trustees to Kolkata. This enables the trustees to see CRS projects first-hand, and ensure due diligence. The visits provide opportunities to meet with the CRS Executive Committee and staff members. In addition, projects are visited and observed to ensure the funds given by the Friends are used to the benefit the recipients using the CRS programmes.

The Charity has taken over responsibility from Derby Diocese for the primary school teachers' project, under which a group of teachers from Derby schools visits CRS each year to work in CRS schools and provide training for the local teachers. This project is managed by two of the trustees.

The Secretary and Acting Treasurer meet regularly online with the Director of CRS, Mr Rig David. These meetings review governance, finance and the activities of CRS. CRS supplies quarterly and annual financial reports to the Friends. Mr David attends the meetings of trustees (which are mainly held online) when he is able to do so.

The Charity has started using the online giving platform, CAF Donate. A steady number of direct debit and one-off donations have been received following the introduction of the platform. Electronic newsletters are now managed in a mailing programme. MS Ruth Mallard has introduced a bi-monthly prayer email for trustees and supporters of CRS.

CRS is also the recipient of other overseas gifts. Anglican Overseas Aid from Australia visited CRS during January for a governance review and shared their findings with the Friends. The review paid tribute to the outstanding work of CRS.

The Charity updated several policies in February 2025.

Financial Policies and Financial Review

The trustees have a policy to maintain a minimum balance of £1000 on the General Fund at any one time to meet expenses. There is also a financial crime policy, a policy for bank account authorisations, debit card and an investment policy.

During the financial year under review, the Charity has not held any funds as custodian trustee for others. On occasion, however, the Charity does receive funds from other entities for onward transmission to CRS provided the funds are intended to further the work of CRS. This is because it is more expeditious for funds intended for CRS to be transmitted together rather than separately.

CRS requires a certificate under the Indian Foreign Contribution Regulation Act (FCRA) in order to receive funds from outside India. The usual procedure is for CRS to send the Charity requisitions for the funds it needs, detailing the specific purposes for which

they are required. Payment is made into CRS's account with the State Bank of India in Delhi. This is in accordance with the Indian Government FCRA Regulations

During the financial year, transfers totalling £31,511 were made against requisitions received (£38,882 in 2023/24), of which £14,900 was from general funds, and £16,611 were restricted funds (namely, funds the use of which is restricted by the donor). The restricted funds included £11,740 of expenses for visitors to Kolkata which were recovered for CRS, so the total amount of donations paid to CRS to be spent on the projects was £19,771

The Charity introduced an expense tariff to enable visitors to plan the cost of their accommodation, subsistence and travel costs when visiting CRS. The Charity is now responsible for managing the collection and payment of expenses of the primary school teachers for their visit to CRS. In addition, where CRS has incurred expenses in looking after other visitors from the UK, such as the students from Derby University and trustees, these are collected by the Charity and remitted to CRS.

Communication and publicity costs arose during the financial year and totalled £637 (£136 in 2023/24). This was to invest in platforms and the website to improve our online communication presence and strategy.

Funds received by the Charity during the financial year, consisting of donations, investment income, interest and tax recovered, amounted to £25,949. Total funds received in 2023/2024 amounted to ££37.011.

The bequest from the estate of the late Patricia Payne remains invested through Rathbones Investment Management on a discretionary basis. This produced investment income of £5,089 during the financial year. A withdrawal of £19,500 from the Endowment Funds was agreed by the Trustees to create an annuity for Mr David's pension. The market value of the investment at the end of the financial year was £123,288 which was above the original cost which was £122,641.

The Charity maintains bank accounts with CAF Bank Limited, and Barclays Bank Plc. .

Achievement and Performance

Several trustees visited CRS during the financial year. Dr Alison Brown and The Revd Anita Matthews organised a visit of primary school teachers from the Diocese of Derby in January 2025. These visits provide important links between schools in the UK and India. The teachers spend time in the schools and training CRS teachers.

Mr Tim Rosier organised a four-week elective placement for six Health and Social Care students from Derby University in February 2025. This was the third organised visit by the university and the students spend four weeks with CRS.

Mr John Forster visited CRS to undertake a review of the Nari Dana project and recommended several suggestions to improve the quality of the products and marketing opportunities.

It should be noted that all UK visitors to CRS, including the trustees, pay their own travelling and subsistence expenses.

CRS projects provide primary education to 474 children at 11 education centres in urban and rural areas of Kolkata. A new initiative funded by the Friends of the Greater Commission (an American charity) launched weekend schools in ten centres and enrolled 310 children.

Over 200 adults participated in the women's empowerment project in 12 centres and trained in sewing, embroidery and other skills. Nari Dana employs 26 women to produce apron, bags, tablecloths, napkins, runners and cushion covers for sale locally. This social enterprise also produces and sells ecclesiastical stoles for the Diocese of Calcutta.

The CRS health and nutrition programmes continue in schools and community clinics. These programmes take place in 24 centres and meet the health needs of over 600 children and adults.

Nine children were award sponsorship from the Gabbi Basra Bursary scheme and one student attained the Madhyamik Exam and others achieved preferment to higher classes.

Some of the trustees participated in a research project on women's empowerment and gender equality based on a study of CRS. The research was undertaken by a student who had visited CRS in her teens and completing her final year at Exeter University.

Two newsletters went out to supporters, one in September 2024, and the other just before Lent in February 2025. Two of the Trustees produced some Lent ideas for schools and churches to use each week of Lent. Updates have been made to the website during the financial year.

The trustees continue to have due regard for their duty to comply with guidance of the Charity Commission on public benefit in the exercise of their powers or duties.

Accounts for the year ended 31 March 2025

Income and Expenditure Account

Income	Notes	2025			Total	2024
		General Funds	Restricted Funds (Note 1)	Endow-ment	Funds	Total Funds
		£	£	£	£	£
Individual Donations		12,556	53	0	12,609	23,114
Supporting Churches, Charities, Schools	2	4,518	205	0	4,723	2,505
Donations through Just Giving		31	0	0	31	48
Teachers' Visit Fund 2025	3	0	14,400	0	14,400	0
Other Restricted Fund Income	4	0	12,140	0	12,140	3,289
Investment Income		5,089	0	0	5,089	5,194
Interest		471	0	0	471	251
Tax Recovered		2,515	511	0	3,026	5,899
Withdrawal from Endowment Funds	5	0	19,500	0	19,500	0
TOTALS		25,180	46,809	0	71,989	40,300
Expenditure						
Transfer of Funds to CRS	6	14,900	16,611	0	31,511	38,882
Communications and Publicity	7	637	0	0	637	136
Teachers' Visit Fund 2025		0	14,400	0	14,400	
Insurance		119	0	0	119	114
Bank Charges	8	136	0	0	136	117
Fees and Miscellaneous Expenses	9	303	0	0	303	
Withdrawal from Endowment Funds	5	0	0	19,500	19,500	0
TOTALS		16,095	31,011	19,500	66,606	39,249
Net Surplus/(deficit) for the year		9,085	15,798	-19,500	5,383	1,051
Adjusted Value of Rathbones Portfolio	10	0	0	-647	-647	4,548
Accumulated reserves brought forward		6,014	7,216	142,788	156,018	150,419
Accumulated reserves carried forward		15,099	23,014	122,641	160,754	156,018

Friends of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2025

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Balance Sheet	Notes	2025	2024
		£	£
CAF Cash Account		3,253	4,534
CAF Gold Account		33,018	7,626
Barclays Community Account		305	298
Barclays Premium Account		1,537	772
Rathbones Investment Management Portfolio.	10	122,641	142,788
TOTALS		160,754	156,018

The accounts were approved by the Trustees
on 4th June 2025

(Signed) A.C.G. BROWN

TRUSTEE AND ACTING TREASURER

Notes to the Accounts

1 Restricted Funds

Restricted Funds for Projects

	B/F	Received	Paid to CRS	Balance
Arunima Hospice	62	64	-62	64
Women's Empowerment	13	0	-13	0
Nutrition Project	512	0	-512	0
JR Donation	4,000	0	-3,500	500
Brace Bridge	10	0	-10	0
Mahamaya	619	0	-619	0
Scott Lane School	0	155	-155	0
CRS School Sports Day	0	50	0	50
Totals	5,216	269	-4,871	614
Other Restricted Funds				
Local Fundraiser	2,000	500	0	2,500
Teachers' Visit Fund 2025	0	14,400	-14,400	0
University Students' Expenses	0	4,950	-4,950	0
Other Visitors' Expenses	0	7,190	-6,790	400
Director's Annuity Fund	0	19,500	0	19,500
Total Restricted Funds	7,216	46,809	-31,011	23,014

2 List of Supporting Churches, Charities, Schools

Tadworth & Walton Overseas Trust
St Francis of Assisi Church, West Bessacar
Little St Mary's Church, Cambridge
Derby Cathedral

3 Teachers' Visit Fund 2025

The annual visit to Kolkata by Derby primary school teachers is now a Friends of CRS project and accordingly the expenses for the trip are managed by the Charity. The budget per person was £1,600, The money was spent on airfares, accommodation, subsistence, transport and incidental expenses.

4 Other Restricted Fund Income

The amount of £12,140 consists of the expenses incurred by CRS for the university students' visit (£4,950) and for other visitors from the Friends of CRS (£7,190), which were billed to the visitors by CRS, and paid to the Charity for onward transmission to CRS.

5 Withdrawal from Endowment Funds

The Trustees have been increasingly concerned that the Director of CRS, Mr Rig David, had no adequate pension provision, and, after protracted discussions with the Bishop of Calcutta and members of the Executive Committee of CRS, the Trustees decided to withdraw £19,500 from the Endowment Funds invested with Rathbones with which to buy an annuity for Mr David. In order to comply with Indian FCRA Regulations, this amount will be transferred to CRS in tranches, as requisitioned by CRS. (The first tranche of £5,000 was paid to CRS under the April 2025 requisition.

6 Transfers to CRS consisted of the following	£
Funds for the CRS Projects	13,371
Funds for CRS Administration and Accounts	6,400
Visitors' Expenses received by the Charity and remitted to CRS	<u>11,740</u>
Total transfers	<u>31,511</u>

7 The amount of £637 under **Communications and Publicity** represents the expenses incidental to the website and the newsletter.

8 **Bank Charges** are comprised of a monthly account fee charged by CAF Bank, and the cost of transfers of funds to CRS in India.

9 **Fees and Miscellaneous Expenses** consist of the fee for examining the 2023/24 accounts and the cost of a present to the previous accounts examiner who had provided his services pro bono over a number of years.

10 Rathbones Investment Management Portfolio

The value of the portfolio is taken as the lower of cost or the value at the year end.

The original value at cost was £142,788, which has been reduced to £123,288 by the £19,500 withdrawal referred to in Note 5 above.

The portfolio value was £122,641 at the 31st March 2024, and as this was lower than the adjusted cost of £123,288 an adjustment has been made to reflect that fact.

Friends of Calcutta Cathedral Relief Service

Charity Number 266302

Accounts for the year ended 31 March 2025

Independent Examiner's Report to the Trustees

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2025 set out on pages 1 to 3.

Respective Responsibilities of the Trustee and the Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Acts 2011 ("the Act").

I report in respect of my examination of your charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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 brought in this report in order to enable a proper understanding of the accounts to be reached.



Geoff Mann
Geoff Mann Limited
Dee House
Highworth Avenue
Cambridge
CB4 2BQ

13 June 2025

THE FRIENDS OF CALCUTTA CATHEDRAL RELIEF SERVICE

England & Wales - Charity number 266302

Accounts



Equipping women, children and families
in India to discover a brighter future.

Friends of Calcutta

Cathedral Relief Service

Annual Report for the Financial Year 1st April 2023 to 30th March 2024

Introduction

The Friends of the Calcutta Cathedral Relief Service is a registered charity (number 266302). It has no offices.

During the financial year, the trustees were:

The Right Reverend Michael Harrison (Chairman)

Mr Clive Brown (General Secretary until March 2024)

Ms Karen Laister (General Secretary from March 2024)

Mr Ade Miller (Treasurer)

The Reverend David Walker (resigned 8th November 2023)

The Reverend Anita Matthews

Ms Gemma Pask (resigned 27th March 2024)

Ms Elizabeth Stanley-Wainwright

Dr Alison Brown

Mr John Forster

Ms Ruth Mallard

Mr Tim Rosier (appointed 8th November 2023)

Mr Neil Swan (appointed 27th March 2024)

Purpose and Main Activities of the Charity

The purpose of the Charity is to further the work undertaken by the Calcutta Cathedral Relief Service (CRS) among the destitute and needy in the slums of Kolkata, and a number of villages in West Bengal. The main activities of the Charity are to raise funds for CRS, to publicise the work of CRS, and to support CRS with advice and expertise where possible.

Structure, Governance and Management

The governing document of the Charity is a Constitution which was last amended on the 28th August 2019. A copy of the Constitution can be found on the UK Friends section of the CRS website at

<http://www.cathedralreliefservice.net/supporters/ukfriends>

The Charity has three officers, a Chairman, a General Secretary and a Treasurer. The trustees meet two or three times a year to transact the business of the Charity. There is frequent contact between trustees by e-mail between meetings. As a small charity, there has hitherto been no need for a formal structure, but certain trustees, in particular the General Secretary and Treasurer, have defined roles, and during the course of this financial year, an effort has been made to spread the work of running the Charity across the trustee body, with certain other trustees taking on specific roles.

While regular visits by trustees to Kolkata, which enable due diligence to be carried out on how funds sent to CRS by the Charity are spent, ceased with the advent of Covid 19, they have now been resumed. Numbers of trustees visited CRS in November 2023 and January 2024. In particular, Ms Karen Laister visited in November 2023 and carried out a thorough review of the activities of CRS, and presented a report with recommendations to the trustees and CRS following her return. It should be noted that all UK visitors to CRS, including the trustees, pay their own travelling and subsistence expenses.

Apart from the visits, there is regular contact with CRS by e-mail and video calls, and the Bishop of Calcutta, the Right Reverend Paritosh Canning, and the Director of CRS, Mr Rig David attend the meetings of trustees (which are mainly held online) when they are able to do so.

The Charity has a range of policies, including a new safeguarding policy which was adopted during this financial year.

Financial Policies and Financial Review

The trustees have a policy to maintain a minimum balance of £1000 on the General Fund at any one time to meet expenses. There is also a financial crime policy, a policy for bank account authorisations, and an investment policy.

During the financial year under review, the Charity has not held any funds as custodian trustee for others. On occasion, however, the Charity does receive funds from other entities for onward transmission to CRS provided the funds are intended to further the work of CRS. This is because it is more expeditious for funds intended for CRS to be transmitted together rather than separately.

CRS requires a certificate under the Indian Foreign Contribution Regulation Act (FCRA) in order to receive funds from outside India. The usual procedure is for CRS to send the Charity requisitions for the funds it needs, detailing the specific purposes for which they are required. Payment is made into CRS's account with the State Bank of India in Delhi. This is in accordance with the Indian Government FCRA Regulations

During the financial year, transfers totalling £38,882 were made against requisitions received (£33,519 in 2022/23), of which £19,700 was from general funds, and £19,182 were restricted funds (namely, funds the use of which is

restricted by the donor). The restricted funds included payments towards the nutrition programme and the Gabbi Basra Memorial Bursary Fund, which are both continuing projects which are supported by the Charity. Otherwise, the bulk of funds sent were to support education, women's empowerment and community health.

Income during the financial year was £40,300 of which £19,155 was restricted funds. Total income in 2022/2023 (including both general and restricted funds) was £25,766.

The bequest from the estate of the late Patricia Payne remains invested through Rathbones Investment Management on a discretionary basis. This produced investment income of £5,194 during the financial year. The market value of the investment at the end of the financial year was £143,513 which was above the original cost which was £142,788.

The Charity maintains bank accounts with CAF Bank Limited, and Barclays Bank Plc. In October 2013, Barclays unilaterally closed the Charity's accounts, maintaining that the Charity had not provided the bank with information that it had requested. This was completely unfounded, Barclays admitted its error, and reinstated the accounts in December 2023. A number of long-standing donors to the Charity gave by standing order into one of the Barclays' accounts, and despite efforts to redirect donations into the CAF Bank accounts, some donors were lost as a result of the closure.

Achievement and Performance

As stated above, it was possible to resume visits to CRS in Kolkata, and in particular, the Derby teachers' project was re-launched with a party of primary school teachers from schools in the Derby Diocese visiting in January. The purpose of the visits is to enable the teachers from the UK to train the teachers in the CRS schools, who are generally from the local communities, and to build links between the schools. Derby Diocese are no longer taking responsibility for the project, and it has therefore been adopted by the Charity, and is run by two of the trustees.

There was also a visit by a group of students from Derby University, under the leadership of Mr Tim Rosier, who has become a trustee of the Charity, thus cementing the link with the University. Other visits were by supporters of the Charity and individual trustees.

The Trustees were pleased to welcome the Right Reverend Dr Paratosh Canning, who visited the UK in July 2023

CRS projects supported by the Charity continue to do well with 530 children enrolled in 13 education centres. Approximately 200 women were being trained in sewing, embroidery and other skills under the women's empowerment project. Nari Dana was employing 30 women to make various items of household wear, and clothing, and have recently branched out to make uniforms for the school

children, and ecclesiastical stoles for clergy from the Diocese of Calcutta. The provision of health clinics continues and has expanded. The Nari Dana bursary scheme has been extended, and the nutrition programme continues.

Newsletters were sent out to supporters in June 2023 and February 2024. Following the resignation of Ms Gemma Pask, the role of editing the newsletter and maintaining the website has been taken over by Mr Neil Swan.

The trustees continue to have due regard for their duty to comply with guidance of the Charity Commission on public benefit in the exercise of their powers or duties.

Friends of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2024

Income and Expenditure Account

Income	Notes	2024			Total	2023
		General Funds	Restricted Funds (Note 1)	Endow-ment	Funds	Total Funds
		£	£	£	£	£
Individual Donations		10,937	12,177	0	23,114	11,399
Supporting Churches, Charities, Schools	2	1,386	1,119	0	2,505	6,531
Donations through Just Giving		48	0	0	48	610
Other Restricted Fund Income		0	3,289	0	3,289	0
Investment Income		5,194	0	0	5,194	4,872
Interest		251	0	0	251	67
Tax Recovered		3,329	2,570	0	5,899	2,287
TOTALS		21,145	19,155	0	40,300	25,766
Expenditure						
Transfer of Funds to CRS		19,700	19,182	0	38,882	33,519
Communications and Publicity	3	136	0	0	136	509
Insurance		114	0	0	114	0
Bank Charges	4	117	0	0	117	127
TOTALS		20,067	19,182	0	39,249	34,155
Net Surplus/(deficit) for the year		1,078	-27	0	1,051	-8,389
Adjusted Value of Rathbones Portfolio	5	0	0	4,548	4,548	-4,548
Accumulated reserves brought forward		4,936	7,243	138,240	150,419	163,356
Accumulated reserves carried forward		6,014	7,216	142,788	156,018	150,419

Friends of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2024

Balance Sheet	Notes	2024	2023
		£	£
CAF Cash Account		4,534	888
CAF Gold Account		7,626	9,542
Barclays Community Account		298	354
Barclays Premium Account		772	1,395
Rathbones Investment Management Portfolio (at cost)	5	142,788	138,240
TOTALS		156,018	150,419

The accounts were approved by the Trustees by e-mail
on 14th November 2024

(Signed) A.C.G. BROWN

TRUSTEE AND ACTING TREASURER

Notes to the Accounts

1 Restricted Funds

Restricted Funds for Projects

	B/F	Received	Paid to CRS	Balance
Arunima Hospice	139	62	-139	62
Children's Fund	500	0	-500	0
Women's Empowerment	50	13	-50	13
Nutrition Project	1,153	512	-1,153	512
Awami School	1,216	0	-1,216	0
Gabbi Basra Memorial Bursary Fund	4,185	0	-4,185	0
JR Donation	0	12,500	-8,500	4,000
Brace Bridge	0	10	0	10
Mahamaya	0	619	0	619
Totals	7,243	13,716	-15,743	5,216
Other Restricted Funds				
Local Fundraiser	0	2,000	0	2,000
University Students' Expenses	0	3,289	-3,289	0
Total Restricted Funds	7,243	19,005	-19,032	7,216

2 List of Supporting Churches, Charities, Schools

Tadworth & Walton Overseas Trust
 St Francis of Assisi Church, West Bessacar
 Melbourn PCC
 Baslow St Anne's C of E Primary School

3 The amount of £136 under Communications and Publicity represents the expenses incidental to the website and the newsletter.

4 Bank Charges are comprised of a monthly account fee charged by CAF Bank,

and the cost of transfers of funds to CRS in India.

5 Rathbones Investment Management Portfolio

The value of the portfolio is taken as the lower of cost or the value at the year end. The portfolio value was £138,240 at the 31st March 2023, and as this was lower than the original cost of £142,788, an adjustment was made in the 2022/23 accounts to reflect that fact. The value of the portfolio on the 31st March 2024 was £143,513 and so the value in the accounts has been returned to the original cost.

Friends of Calcutta Cathedral Relief Service

Charity Number 266302

Accounts for the year ended 31 March 2024

Independent Examiner's Report to the Trustees

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2024 set out on pages 1 to 3.

Respective Responsibilities of the Trustee and the Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Acts 2011 ("the Act").

I report in respect of my examination of your charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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 brought in this report in order to enable a proper understanding of the accounts to be reached.



Geoff Mann
Geoff Mann Limited
Dee House
Highworth Avenue
Cambridge
CB4 2BQ

THE FRIENDS OF CALCUTTA CATHEDRAL RELIEF SERVICE

England & Wales - Charity number 266302

Accounts

Calcutta Cathedral Relief Service



www.friendsofcrs.co.uk

Charity Commission N° 266302

Inland Revenue N° XN33280

Friends of Calcutta

Cathedral Relief Service

Annual Report for the Financial Year 1st April 2022 to 30th March 2023

Introduction

The Friends of the Calcutta Cathedral Relief Service is a registered charity (number 266302). It has no offices.

During the financial year, the trustees were:

The Right Reverend Michael Harrison (Chairman)

Mr Clive Brown (General Secretary)

The Reverend David Walker

The Reverend Anita Matthews

Mr Ade Miller (Treasurer)

Ms Gemma Pask

Ms Elizabeth Stanley-Wainwright

Dr Alison Brown

Mr John Forster

Ms Karen Laister (appointed 1st December 2022)

Ms Ruth Mallard (appointed 8th January 2023)

Purpose and Main Activities of the Charity

The purpose of the Charity is to further the work undertaken by the Calcutta Cathedral Relief Service (CRS) among the destitute and needy in the slums of Kolkata, and a number of villages in West Bengal. The main activities of the Charity are to raise funds for CRS, to publicise the work of CRS, and to support CRS with advice and expertise where possible.

Structure, Governance and Management

The governing document of the Charity is a Constitution which was last amended on the 28th August 2019. A copy of the Constitution can be found on the UK Friends section of the CRS website at

<http://www.cathedralreliefservice.net/supporters/ukfriends>

As a small charity, there has hitherto been no need for a formal structure, although certain trustees do take on specific roles. The trustees meet twice or

three times a year to transact the business of the Charity. There is also frequent contact between trustees by e mail.

Regular visits by trustees to Kolkata, which enable due diligence to be carried out on how funds sent to CRS by the Charity are spent, ceased with the advent of Covid 19. They have, however, now resumed, with further visits planned by trustees and other supporters in the latter part of 2023 and early 2024. There is regular contact with CRS by e mail and video calls, and the Bishop of Calcutta, the Right Reverend Paritosh Canning, and the Director of CRS, Mr Rig David attend the meetings of trustees (which are held online) when they are able to do so.

Financial Policies and Financial Review

The trustees have adopted a policy to maintain a minimum balance of £1000 on the General Fund at any one time to meet expenses.

During the financial year under review, the Charity has not held any funds as custodian trustee for others. On occasion, however, the Charity does receive funds from other entities for onward transmission to CRS provided the funds are intended to further the work of CRS. This is because it is more expeditious for funds intended for CRS to be transmitted together rather than separately.

CRS requires a certificate under the Indian Foreign Contribution Regulation Act (FCRA) in order to receive funds from outside India. The usual procedure is for CRS to send the Charity requisitions for the funds it needs, detailing the specific purposes for which they are required. Payment is made into CRS's account with the State Bank of India in Delhi. This is in accordance with the Indian Government FCRA Regulations

During the financial year, transfers totalling £33,519 were made against requisitions received (£42,369 in 2021/22), of which £24,700 was from general funds, and £8,819 restricted funds.

Income during the financial year was £25,766 of which £22,542 was general funds, and £3,224 was restricted funds. Income in 2021/2022 was £50,000.

The bequest from the estate of the late Patricia Payne remains invested through Rathbones Investment Management on a discretionary basis. This produced investment income of £4,872 during the financial year. The market value of the investment at the end of the financial year was £138,240 which was below the original cost which was £142,788. The investment is shown in the accounts at the lower of cost or market value, and so an adjustment was made to reflect the reduction in value.

The trustees have an investment policy which is kept under review.

Achievement and Performance

A highlight of the year was a visit to the UK by RR Paritosh Canning, Bishop of Calcutta, accompanied by Mr Rig David, the Director of CRS, and four other members of the CRS Executive Committee in August 2023, during the course of which they visited Derby, Cambridge and Oxford, where they met supporters and were able to talk about the work of CRS.

During the course of the financial year, activities were able to be fully resumed in the project areas. The Gabbi Basra bursary proceeded satisfactorily, with 11 students benefitting from the fund, and the Nutrition Programme was fully instituted benefitting 600 children. Projects have been started in a number of new areas.

In January 2023, there was a highly successful visit to CRS by a group of students from Derby University, which has established a link which will continue with a further visit planned in 2024.

A newsletters were sent out to supporters in November 2022.

The trustees continue to have due regard for their duty to comply with guidance of the Charity Commission on public benefit in the exercise of their powers or duties.

Friends Of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2023

Income and Expenditure Account

Income	Notes	General Funds £	Restricted Funds (Note 1) £	Endowment £	2023 Total Funds £	2022 Total Funds £
Individual Donations		11,001	398	0	11,399	11,553
Supporting Churches, Charities, Schools	2	3,705	2,826	0	6,531	15,872
Donations through Just Giving		610	0	0	610	22,941
Other Restricted Fund Income		0	0	0	0	0
Investment Income		4,872	0	0	4,872	3,588
Bank Interest		67	0	0	67	4
Tax Recovered		2,287	0	0	2,287	2,171
Totals		22,542	3,224	0	25,766	56,129
Expenditure						
Transfer of funds to CRS		24,700	8,819	0	33,519	42,369
Communications and Publicity	3	509	0	0	509	228
Gift for retiring trustee		0	0	0	0	84
Insurance		0	0	0	0	206
Bank Charges	4	127	0	0	127	179
Totals		25,336	8,819	0	34,155	43,066
Net Surplus/(Deficit) for the year		(2,794)	(5,595)	0	(8,389)	13,063
Adjusted Value Of Rathbones Portfolio	5	0	0	(4,548)	(4,548)	0
Accumulated Reserves Brought Forward		7,730	12,838	142,788	163,356	150,293
Accumulated Reserves Carried Forward		4,936	7,243	138,240	150,419	163,356

Friends Of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2023

Balance Sheet	Notes	2023	2022
		£	£
CAF Cash Account		888	1,279
CAF Gold Account		9,542	17,454
Barclays Community Account		354	429
Barclays Premium Account		1,395	1,406
Rathbones Investment Management Portfolio	5	138,240	142,788
Totals		150,419	163,356

The accounts were approved by the Trustees on 8th November 2023

A Miller (Treasurer)

Friends Of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2023

Notes To The Accounts

1 Restricted Funds

Restricted Funds For CRS Projects	B/F	Received	Paid To CRS	C/F
Arunima Hospice	0	139		139
Childrens Fund	0	500		500
Womens Empowerment	0	50		50
Hastings School	465		(465)	0
Pally Mangal Building	0			0
Nutrition Project	0	1,220	(67)	1,153
Awami School	1,187	1,216	(1,187)	1,216
Brace Bridge	0	100	(100)	0
Gabbi Basra Memorial	11,185		(7,000)	4,185
Total	12,837	3,225	(8,819)	7,243

2 List Of Supporting Churches, Charities, Schools

Ashgate School
 St Weburgh's Church
 St John's C of E School
 Tadworth & Walton Overseas Trust
 St Laurence School
 Melbourn PCC
 Baslow St Anne's C of E Primary School
 Little St Mary's Church, Cambridge
 Winchmore Hill URC
 St Peter's. Derby
 St John's Church, Walton
 Belper PCC
 Palmers Green URC

3 The amount of £509 under Communications and Publicity represents the expenses of maintaining the website and printing and posting newsletters

4 Bank Charges are comprised of a monthly account fee charged by CAF Bank and the cost of transfers of funds to CRS in India.

5 Rathbones Investment Management Portfolio

The value of the portfolio is taken as the lower of cost or the value at the year end. The portfolio value was £138,240 at the 31st March 2023 which was an decrease of £4,548 compared to the valuation at 31st March 2022.As the valuation is lower than the original cost of £142,788 there is a requirement for an adjustment to the valuation in the 2022/23 accounts.

Friends of Calcutta Cathedral Relief Service

Charity Number 266302

Accounts for the year ended 31 March 2023

Independent Examiner's Report to the Trustees

I report on the accounts of the Charity for the year ended 31 March 2023, set out on pages 1 and 2 and accompanying notes.

Respective Responsibilities of the Committee and the Examiner

As the Charity's Trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 you as the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 Act: and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 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:



Frank Startin FCA
91 Scalpcliffe Road
Burton on Trent
Staffordshire
DE15 9AB

8th November 2023

THE FRIENDS OF CALCUTTA CATHEDRAL RELIEF SERVICE

England & Wales - Charity number 266302

Accounts

Calcutta Cathedral Relief Service



www.friendsofcrs.co.uk

Charity Commission N° 266302

Inland Revenue N° XN33280

Friends of Calcutta

Cathedral Relief Service

Annual Report for the Financial Year 1st April 2021 to 30th March 2022

Introduction

The Friends of the Calcutta Cathedral Relief Service is a registered charity (number 266302). It has no offices.

During the financial year, the trustees were:

The Right Reverend Michael Harrison (Chairman)

Mr Clive Brown (General Secretary)

The Reverend David Walker (Treasurer until 29th September 2021)

The Reverend Anita Matthews

Mr Ade Miller (Treasurer from 29th September 2021)

Ms Gemma Pask

Ms Elizabeth Stanley-Wainwright

Dr Alison Brown

Mr John Forster

On the 27th May 2021, Dr Jenny Lunn resigned as a Trustee and Ms Pask was appointed as a Trustee in her place to take over the role of managing Communications for the Charity. On the 29th September 2021, Mr Miller was appointed Trustee and Treasurer, and it was agreed that he should become a signatory to the Charity's bank accounts.

Purpose and Main Activities of the Charity

The purpose of the Charity is to further the work undertaken by the Calcutta Cathedral Relief Service (CRS) among the destitute and needy in the slums of Kolkata, and a number of villages in West Bengal. The main activities of the Charity are to raise funds for CRS, to publicise the work of CRS, and to support CRS with advice and expertise where possible.

Structure, Governance and Management

The governing document of the Charity is a Constitution which was last amended on the 28th August 2019. A copy of the Constitution can be found on the UK Friends section of the CRS website at

<http://www.cathedralreliefservice.net/supporters/ukfriends>

As a small charity, there has hitherto been no need for a formal structure, although certain trustees do take on specific roles. The trustees meet twice or three times a year to transact the business of the Charity. There is also frequent contact between trustees by e mail.

Previously, there were regular visits by trustees to Kolkata which enabled due diligence to be carried out on how funds sent to CRS by the Charity were spent, but these visits ceased with the advent of Covid 19. It is, however, intended that they will be resumed in 2023. In August and September 2022, the Bishop of Calcutta, the Right Reverend Dr Paritosh Canning, who is the Chairman of CRS, Mr Rig David, who is the Director of CRS, and four other members of the CRS governing body, visited London, Derby, Cambridge and Oxford, where they met some of the trustees and spoke about the work of CRS in Kolkata. There is also regular contact with CRS by e mail and video calls, and Bishop Paritosh and Mr David now attend the meetings of trustees (which are held online) when they are able to do so.

Financial Policies and Financial Review

The trustees have adopted a policy to maintain a minimum balance of £1000 on the General Fund at any one time to meet expenses.

During the financial year under review, the Charity has not held any funds as custodian trustee for others. On occasion, however, the Charity does receive funds from other entities for onward transmission to CRS provided the funds are intended to further the work of CRS. This is because it is more expeditious for funds intended for CRS to be transmitted together rather than separately.

CRS requires a certificate under the Indian Foreign Contribution Regulation Act (FCRA) in order to receive funds from outside India. The usual procedure is for CRS to send the Charity requisitions for the funds it needs, detailing the specific purposes for which they are required. Payment is made into CRS's account with the State Bank of India in Delhi. This is in accordance with the Indian Government FCRA Regulations.

During the financial year, transfers totalling £42,369 were made against requisitions received (£49,998 in 2020/21), of which £23,600 was from general funds, and £18,769 restricted funds.

Income during the financial year was £56,129 of which £26,811 was general funds, and £29,318 was restricted funds. Income in 2020/2021 was £50,000.

The bequest from the estate of the late Patricia Payne remains invested through Rathbones Investment Management on a discretionary basis. This produced investment income of £3,588 during the financial year. The book value of the investment at the end of the financial year was £142,788 which represented cost, and the actual market value was 149,754.

The trustees have an investment policy which is kept under review.

Achievement and Performance

A number of initiatives were started or progressed during the financial year, in particular:

- Smartphone Project: Because of the Covid 19 crisis, funds were provided to purchase numbers of smartphones which have been used by the schools and women's empowerment centres to continue teaching and training. These have been a great success.
- The sum of £16,405 was raised in memory of Gabbi Basra, a student at Derby High School, who had visited CRS and spent time working in one of the schools. The money has been used to fund a Memorial Bursary for gifted young people.
- A Nutrition Programme has been started to provide children at the schools with a nutritious midday meal, and funding provided for this project up to October 2022.

Newsletters were sent out to supporters in July 2021 and February 2022.

The trustees continue to have due regard for their duty to comply with guidance of the Charity Commission on public benefit in the exercise of their powers or duties.

Friends Of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2022

Income and Expenditure Account

Income	Notes	General Funds £	2022 Restricted Funds (Note 1) £	Endowment £	Total Funds £	2021 Total Funds £
Individual Donations		11,319	234	0	11,553	18,919
Supporting Churches, Charities, Schools	2	5,626	10,246	0	15,872	16,656
Donations through Just Giving		4,518	18,423	0	22,941	6,035
Other Restricted Fund Income		0	0	0	0	860
Investment Income		3,588	0	0	3,588	3,319
Bank Interest		4	0	0	4	3
Tax Recovered		1,756	415	0	2,171	4,208
Totals		26,811	29,318	0	56,129	50,000
Expenditure						
Transfer of funds to CRS		23,600	18,769	0	42,369	49,988
Communications and Publicity	3	228	0	0	228	458
Gift for retiring trustee		84	0	0	84	0
Insurance		206	0	0	206	206
Bank Charges	4	179	0	0	179	171
Totals		24,297	18,769	0	43,066	50,823
Net Surplus/(Deficit) for the year		2,514	10,549	0	13,063	(823)
Adjusted Value Of Rathbones Portfolio	5	0	0	0	0	10,494
Accumulated Reserves Brought Forward		5,216	2,289	142,788	150,293	140,623
Accumulated Reserves Carried Forward		7,730	12,838	142,788	163,356	150,294

Friends Of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2022

Balance Sheet	Notes	2022	2021
		£	£
CAF Cash Account		1,279	2,522
CAF Gold Account		17,454	1,966
Barclays Community Account		429	465
Barclays Premium Account		1,406	2,552
Rathbones Investment Management Portfolio	5	142,788	142,788
Totals		163,356	150,293

The accounts were approved by the Trustees on 1st December 2022

A Miller (Treasurer)

Friends Of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2022

Notes To The Accounts

1 Restricted Funds

Restricted Funds For CRS Projects	B/F	Received	Paid To CRS	C/F
Arunima Hospice	67	56	(123)	0
Appeal: Covid 19, Cyclone Amphan, Smart Phones	(213)	842	(629)	0
Nari Dana	150	118	(268)	0
Hastings School	79	465	(79)	465
Pally Mangal Building	600	0	(600)	0
Nutrition Project	0	8,723	(8,723)	0
Awami School	0	1,187	0	1,187
Brace Bridge	0	1,146	(1,146)	0
Gabbi Basra Memorial	0	16,405	(5,220)	11,185
Total	683	28,942	(16,788)	12,837
Other Restricted Funds	B/F	Received	Paid To CRS	C/F
Staff Medical Expenses	1,606	375	(1,981)	0
Total	2,289	29,317	(18,769)	12,837

2 List Of Supporting Churches, Charities, Schools

Ashgate School
 St Weburgh's Church
 St John's C of E School
 Tadworth & Walton Overseas Trust
 St Laurence School
 Melbourn PCC
 Baslow St Anne's C of E Primary School
 Little St Mary's Church, Cambridge
 Winchmore Hill URC
 St Peter's. Derby
 St John's Church, Walton
 Belper PCC
 Palmers Green URC

3 The amount of £228 under Communications and Publicity represents the expenses of maintaining the website and printing and posting newsletters

4 Bank Charges are comprised of a monthly account fee charged by CAF Bank and the cost of transfers of funds to CRS in India.

5 Rathbones Investment Management Portfolio

The value of the portfolio is taken as the lower of cost or the value at the year end. The portfolio value was £149,754 at the 31st March 2022 which was an increase of £1,706 compared to the valuation at 31st March 2021. As the valuation is higher than the original cost of £142,788 there is no requirement for an adjustment to the valuation in the 2021/22 accounts.

Friends of Calcutta Cathedral Relief Service

Charity Number 266302

Accounts for the year ended 31 March 2022

Independent Examiner's Report to the Trustees

I report on the accounts of the Charity for the year ended 31 March 2022, set out on pages 1 and 2 and accompanying notes.

Respective Responsibilities of the Committee and the Examiner

As the Charity's Trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 you as the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 Act: and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 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:



Frank Startin FCA
91 Scalpcliffe Road
Burton on Trent
Staffordshire
DE15 9AB

24th November 2022

THE FRIENDS OF CALCUTTA CATHEDRAL RELIEF SERVICE

England & Wales - Charity number 266302

Accounts

Calcutta Cathedral Relief Service



www.friendsofcrs.co.uk

Charity Commission N° 266302

Inland Revenue N° XN33280

Friends of Calcutta

Cathedral Relief Service

Annual Report for the Financial Year 1st April 2020 to 30th March 2021

Introduction

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During the financial year, the trustees were:

The Right Reverend Michael Harrison (Chairman)

Mr Clive Brown (General Secretary)

The Reverend David Walker (Treasurer)

The Reverend Anita Matthews

Dr Jenny Lunn

Ms Elizabeth Stanley-Wainwright

Dr Alison Brown

Mr John Forster

Dr Jenny Lunn announced her intention to step down from her position as trustee and director of communications in the forthcoming year.

Purpose and Main Activities of the Charity

The purpose of the Charity is to further the work undertaken by the Calcutta Cathedral Relief Service (CRS) among the destitute and needy in the slums of Kolkata, and a number of villages in West Bengal. The main activities of the Charity are to raise funds for CRS, to publicise the work of CRS, and to support CRS with advice and expertise where possible.

Structure, Governance and Management

The governing document of the Charity is a Constitution which was last amended on the 28th August 2019. A copy of the Constitution can be found on the UK Friends section of the CRS website at

<http://www.cathedralreliefservice.net/supporters/ukfriends>

As a small charity, there has hitherto been no need for a formal structure, although certain trustees do take on specific roles. The trustees meet twice a year to transact the business of the Charity. There is also frequent contact

between trustees by e mail. Previously, there were regular visits by trustees to Kolkata which enabled due diligence to be carried out on how funds sent to CRS by the Charity were spent, but these visits have not been possible since the advent of Covid 19. It is, however, intended that they will be resumed when circumstances permit. There is, however, regular contact with CRS by e mail and video calls.

Financial Policies and Financial Review

The trustees have adopted a policy to maintain a minimum balance of £1000 on the General Fund at any one time to meet expenses.

During the financial year under review, the Charity has not held any funds as custodian trustee for others. On occasion, however, the Charity does receive funds from other entities for onward transmission to CRS provided the funds are intended to further the work of CRS. This is because it is more expeditious for funds intended for CRS to be transmitted together rather than separately.

CRS requires a certificate under the Indian Foreign Contribution Regulation Act (FCRA) in order to receive funds from outside India. The usual procedure is for CRS to send the Charity requisitions for the funds it needs, detailing the specific purposes for which they are required. Transfers totalling £49,988 were made against requisitions received during the financial year, of which £25,000 was from general funds, and £24,988 restricted funds. The trustees were informed by CRS that the FCRA rules have been tightened by the Indian Government with effect from March 2021, and in future CRS, in common with other Indian NGO's, will have to maintain an account at the State Bank of India in Delhi, and all foreign payments will have to be made through that account.

The bequest from the estate of the late Patricia Payne remains invested through Rathbones Investment Management on a discretionary basis. This produced investment income of £3,319 during the financial year. The book value of the investment at the end of the financial year was £142,788 which represented cost, and the actual market value was 148,048.

The trustees have an investment policy which is kept under review.

Achievement and Performance

The principal event of the year was the response to the Covid 19 emergency, and then subsequently to the devastating Cyclone Amphan which devastated Kolkata and surrounding areas. An appeal was launched by the Charity which raised £17,000 in just four months. This enabled emergency relief work to be carried out by CRS in Kolkata, by bringing essential supplies to 4000 families, and thereafter to help people with materials to reconstruct their homes which had been destroyed.

Thereafter came the challenge of keeping CRS projects going, in particular primary school teaching and the training of women. Funds were provided to purchase smart phones so that training and teaching could be done online, and a system was set up with the aid of teachers from Derby schools.

Total income was nearly the same as the previous year, but the year under review saw an overall increase in donations from both individuals and from other charities, churches and schools. This was mainly the result of the special Covid / Amphan appeal referred to above.

Newsletters were sent out in April and November 2020, and a number of newsheets were produced in relation to the appeal for funds. These were mainly distributed to supporters by e mail. The news was dominated by the emergency, but it was also possible to report on various positive matters such as the inauguration of the new centre at Mahamaya, the visit to Kolkata and CRS by the Archbishop of Canterbury, and the advances made by Nari Dana, including the recruitment, with the assistance of the Friends, of a production manager with good experience in running social enterprises

A visit to Kolkata by Derby schoolteachers, which had been planned for January 2021, had to be cancelled.

The trustees continue to have due regard for their duty to comply with guidance of the Charity Commission on public benefit in the exercise of their powers or duties.

Friends of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2021

Income and Expenditure Account

Income	Notes	2021			Total	2020
		General Funds	Restricted Funds (Note 1)	Endow-ment	Funds	Total Funds
		£	£	£	£	£
Individual Donations		11,724	7,195	0	18,919	16,176
Supporting Churches, Charities, Schools	2	2,757	13,899	0	16,656	12,203
Donations through Just Giving	3	2,665	3,370	0	6,035	
Other Restricted Fund Income		0	860	0	860	13,673
Investment Income		3,319	0	0	3,319	3,735
Bank Interest		2	0	0	3	12
Tax Recovered		2,488	1,720	0	4,208	4,696
TOTALS		22,955	27,044	0	49,999	50,495
Expenditure						
Transfer of Funds to CRS		25,000	24,988	0	49,988	67,166
Communications and Publicity	4	458	0	0	458	243
Insurance		206	0	0	206	206
Bank Charges	5	171	0	0	171	150
TOTALS		25,835	24,988	0	50,823	67,765
Net Surplus/(deficit) for the year		-2,880	2,056	0	-824	-17,270
Adjusted Value of Rathbones Portfolio	6	0	0	10,494	10,494	-10,494
Accumulated reserves brought forward		8,096	233	132,294	140,623	168,387
Accumulated reserves carried forward		5,216	2,289	142,788	150,293	140,623

Friends of Calcutta Cathedral Relief Service
Charity Number 266302
Accounts for the year ended 31 March 2021

Balance Sheet	Notes	2021	2020
		£	£
CAF Cash Account		2,522	2,392
CAF Gold Account		1,966	4,064
Barclays Community Account		465	356
Barclays Premium Account		2,552	1,517
Rathbones Investment Management Portfolio (at c	6	142,788	132,294
TOTALS		150,293	140,623

The accounts were approved by the Trustees on 29th September 2021

(sgd) M Harrison

CHAIRMAN

(sgd) D Walker

TREASURER

Notes to the Accounts

1 Restricted Funds

Restricted Funds for CRS Projects

	B/F	Received	Paid to CRS	Balance
Arunima Hospice	117	291	-341	67
Appeal: Covid 19, Cyclone Amphan, Smart phones	0	17,307	-17,520	-213
Nari Dana	0	6,301	-6,151	150
Hastings School	0	79	0	79
Pally Mangal Building	0	600	0	600
Totals	117	24,578	-24,012	683

Other Restricted Funds

Staff Medical Expenses	116	1,606	-116	1,606
University Students' Expenses	0	860	-860	0
Total Restricted Funds	233	27,044	-24,988	2,289

2 List of Supporting Churches, Charities, Schools

Ashgate School
 St Weburgh's Church
 St John'sw C of E School
 Tadworth & Walton Overseas Trust
 St Laurence School
 Melbourn PCC
 Baslow St Anne's C of E Primary School
 Little St Mary's Church, Cambridge
 Winchmore Hill URC
 St Peter's. Derby
 St John's Church, Walton
 Belper PCC
 Palmers Green URC

3 The Charity joined the Just Giving platform for donations during the financial year, and as it has become a successful means of fund-raising, it is now shown separately in the accounts

4 The amount of £243 under Communications and Publicity represents the expenses of maintaining the website, and printing and posting newsletters

5 Bank Charges are comprised of a monthly account fee charged by CAF Bank, and the cost of transfers of funds to CRS in India.

6 Rathbones Investment Management Portfolio

The value of the portfolio is taken as the lower of cost or the value at the year end
The portfolio value was £132,294 at the 31st March 2020, and as this was lower than the original cost of £142,788, an adjustment was made in the 2019/20 accounts to reflect that fact. The value of the portfolio on the 31st March 2021 was £148,048 and so the value in the accounts has been returned to the original cost.

Friends of Calcutta Cathedral Relief Service

Charity Number 266302

Accounts for the year ended 31 March 2021

Independent Examiner's Report to the Trustees

I report on the accounts of the Charity for the year ended 31 March 2021, set out on pages 1 and 2.

Respective Responsibilities of the Committee and the Examiner

As the Charity's Trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 you as the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 Act: and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 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:



Frank Startin FCA
91 Scalpcliffe Road
Burton on Trent
Staffordshire
DE15 9AB

13th September 2021