

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

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)

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 newssheets 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	General Funds	2021		Total Funds	2020 Total Funds
			Restricted Funds (Note 1)	Endow- ment		
		£	£	£	£	£
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

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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
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DE15 9AB

13th September 2021