



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<sup>st</sup> April 2023 to 30<sup>th</sup> 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 8<sup>th</sup> November 2023)

The Reverend Anita Matthews

Ms Gemma Pask (resigned 27<sup>th</sup> March 2024)

Ms Elizabeth Stanley-Wainwright

Dr Alison Brown

Mr John Forster

Ms Ruth Mallard

Mr Tim Rosier (appointed 8<sup>th</sup> November 2023)

Mr Neil Swan (appointed 27<sup>th</sup> 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 28<sup>th</sup> 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	Restricted	Endow-	Funds	Total
		Funds	Funds	ment		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
<b>TOTALS</b>		<b>21,145</b>	<b>19,155</b>	<b>0</b>	<b>40,300</b>	<b>25,766</b>
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
<b>TOTALS</b>		<b>20,067</b>	<b>19,182</b>	<b>0</b>	<b>39,249</b>	<b>34,155</b>
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
<b>Accumulated reserves carried forward</b>		<b>6,014</b>	<b>7,216</b>	<b>142,788</b>	<b>156,018</b>	<b>150,419</b>

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

<b>Balance Sheet</b>	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
<b>TOTALS</b>		<b>156,018</b>	<b>150,419</b>

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
<b>Totals</b>	<b>7,243</b>	<b>13,716</b>	<b>-15,743</b>	<b>5,216</b>

**Other Restricted Funds**

Local Fundraiser	0	2,000	0	2,000
University Students' Expenses	0	3,289	-3,289	0
<b>Total Restricted Funds</b>	<b>7,243</b>	<b>19,005</b>	<b>-19,032</b>	<b>7,216</b>

**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").

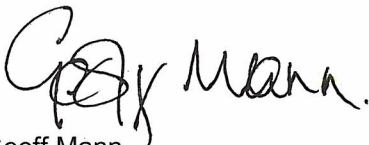
I report in respect of my examination of your charity's accounts carried out under section 145 of the Act, and in carrying out my examination I have followed the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

**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