



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	General Funds	2025	Endow-ment	Total Funds	2024
			Restricted Funds			Total Funds
			(Note 1)			
		£	£	£	£	£
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

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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
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13 June 2025