

# CALCUTTA RESCUE FUND

England & Wales - Charity number 290917

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 1985-01-18

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 5 Fairfield Close  
Lymington  
Hampshire  
United Kingdom  
SO41 3NP

**Phone** 01590675480

**Email** [enquiry@calcuttarescuefund.org.uk](mailto:enquiry@calcuttarescuefund.org.uk)

**Website** [www.calcuttarescuefund.org.uk](http://www.calcuttarescuefund.org.uk)

## Activities

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**Objects:** FOR THE RELIEF OF POVERTY AND SICKNESS AND THE ADVANCEMENT OF EDUCATION AMONGST PERSONS RESIDENT IN CALCUTTA AND THE SURROUNDING AREAS.

**Activities:** Donations & subscriptions are raised in the UK & applied for the relief of poverty sickness & advancement of education among the poor who live in & around Kolkata.

## Classification

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- **How:** Provides Other Finance, Provides Human Resources, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups

## Geography

- **Area of benefit:** CALCUTTA AND THE SURROUNDING AREAS
- India
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£185,606	£153,654	-	-
2024-04-05	£184,091	£224,724	-	-
2023-04-05	£268,238	£262,278	-	-
2022-04-05	£301,005	£242,958	-	-
2021-04-05	£626,124	£599,728	£213,895	0

## Trustees

Name	Role	Appointed
<b>PENNY NETTELFIELD</b>	Chair	
ANGUS JAMES KELTON KIRK		2025-11-15
DOREEN ELIZABETH WALFORD		
David Hollanders		2014-11-15
Dr Alan Jeffrey Schamroth		2023-11-04
Dr Moona Banerji		2019-11-02
JENNY KERR-DAVIS		
KAREN ANN GLEAVE		
MR ROBIN JAMES		
Nirmalya Chakraborty		2018-11-17
SEAN DUGGAN		
Suzanne Nichola Williams		2017-11-18

**CALCUTTA RESCUE FUND**

England & Wales - Charity number 290917

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# Accounts

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# Calcutta Rescue Fund (UK)

## Annual Report for the financial year 6<sup>th</sup> April 2024 – 5<sup>th</sup> April 2025

Charity registration number: 290917

Registered address: 5 Fairfield Close, Lymington SO41 3NP

Email address: [enquiry@calcuttarescuefund.org.uk](mailto:enquiry@calcuttarescuefund.org.uk)

### Introduction

Calcutta Rescue Fund (UK) was established in 1984 by Dr Jack Preger to help support his humanitarian work in Kolkata, India. In 1991 Dr Preger's work was formalised by the creation of Calcutta Rescue (Kolkata), a West Bengal registered charity committed to improving the health, education and living standards of people living in poverty. Calcutta Rescue Fund (UK) has supported this work by raising funds and by recruiting volunteers to share their professional skills in Kolkata.

The past year has been difficult. Since the summer of 2024 there have been escalating governance problems within Calcutta Rescue (Kolkata) and as a result, a serious decline in the functioning of the projects which have hitherto been a lifeline for patients, pupils and slum communities. A group of people, whose motives we do not understand, manoeuvred themselves into positions of power on the governing council of Calcutta Rescue (Kolkata). They proceeded to sack, or force the resignations of the professional senior management team in whom we had great trust; many other dependable staff have been similarly dismissed. We also became concerned about the use of the charity's funds. In our communications with the governing council about their actions we did not receive any reasonable or substantive explanations.

It is our duty as trustees to ensure that all donations are properly spent and it became clear that, without trusted leadership in Kolkata, this could not be guaranteed. Therefore, from December 2024 Calcutta Rescue Fund (UK) paused our funding to Calcutta Rescue (Kolkata). This decision was taken with the full agreement of our founder, Dr Jack Preger and in line with Charity Commission guidance relating to the due diligence required by us of our charity partner in India. We informed our supporters of this decision.

Calcutta Rescue Fund (UK), along with other overseas support groups, has maintained close contact with the former senior management team of Calcutta Rescue (Kolkata). We are all determined to continue our charitable purpose of improving the life chances of the most marginalised people in Kolkata. The former senior management team is in the process of establishing a new charitable organisation to continue this work and we are confident that this organisation will become our new charity partner in the next financial year.

### Calcutta Rescue Fund' (UK)'s fundraising

In the first few months of this financial year we had some very successful fundraising events but following our suspension of donations further fundraising events have not taken place. After we informed our regular donors of the problems at Calcutta Rescue (Kolkata), most continued to support us.

In the 12 months preceding 6<sup>th</sup> April 2025, Calcutta Rescue Fund (UK) had a total income of £185,606 from all sources. We received donations of £143,447 for general funding and £35,918 for restricted projects at Calcutta Rescue (Kolkata). We sent a total of £126,751 to Calcutta Rescue (Kolkata), of which £95,282 was for the charity's general funding, £29,966 for the funding of specific projects, and £1,503 in payment for handicrafts; plus £24,210 in hardship payments directly to staff when Calcutta Rescue (Kolkata) did not pay their wages for several months.

Much of Calcutta Rescue Fund (UK)'s funding comes from individual donors, both from one-off donations and from regular monthly giving. Several loyal trust funds continue to give support. We remain extremely grateful for the continued generosity and loyalty of our donors and fundraisers, both new and longstanding.

### **UK Volunteers with Calcutta Rescue (Kolkata)**

Many thanks to two medical students from Sheffield University who spent their elective experience with Calcutta Rescue (Kolkata) in the summer of 2024. Their focus was on conducting audits and updating Calcutta Rescue staff.

Dr Moona Banerji, one of our trustees, volunteered in Kolkata for 6 weeks in autumn 2024 working with Calcutta Rescue (Kolkata)'s medical team.

Calcutta Rescue Fund (UK) decided that it is not appropriate to recruit further volunteers at present.

### **Calcutta Rescue's work in Kolkata**

Calcutta Rescue's work with marginalised communities continued to develop up until the summer of 2024. Details of that work are available in the annual report: <https://calcuttarescue.org/wp-content/uploads/2024/11/AR-2023-24.pdf>

~~The long-awaited Paathshala education project opened in April 2024 giving children and teachers much improved facilities. Calcutta Rescue's health team continued to work on the charity's new medical strategy and the computerised patient record system until October 2024.~~

Since October 2024 there has sadly been a significant decline in the charity's work, as explained above. The new governing council's approach to making changes to the running of the charity has failed to prioritise the needs of the charity's beneficiaries and there has been a serious breakdown in the services to patients, pupils and communities.

### **Calcutta Rescue Fund'(UK)'s communications**

Until October 2024 Calcutta Rescue Fund UK maintained close contact with Calcutta Rescue (Kolkata) with detailed reports of the charity's work received quarterly.

Since then, our communications with Calcutta Rescue (Kolkata)'s governing council members about our serious concerns have not been met with openness or reasonable explanation of their actions which deepened our lack of trust in them and their motives. Following the crisis in the charity, we have communicated regularly with Calcutta Rescue (Kolkata)'s ex-management staff as they have confronted the upheavals and worked to find a positive way forward.

Calcutta Rescue Fund (UK) issued a newsletter for supporters in May 2024. Following our decision to suspend funding we informed our supporters of the ongoing problems with the charity in Kolkata and our response to this. We will continue to keep our supporters informed.

### **Calcutta Rescue Fund (UK)'s administration and governance**

Our committee meetings have been held at one or two-monthly intervals, mainly online.

In November 2023 we reviewed and updated our Trust Deed and an amendment relating to Calcutta Rescue Fund (UK)'s dissolution clause was submitted to the Charity Commission. The consent has now been given by the Commission but we have yet to ratify the amendment.

Following our decision to pause our funding to Calcutta Rescue (Kolkata), in March 2025 we informed the Charity Commission of a serious incident affecting our charity.

Calcutta Rescue Fund (UK) continues to review its GDPR, safeguarding and risk policies.

Our charity is run entirely by volunteers; we are careful to keep administration costs as low as possible and trustees always cover their own expenses.

Maintaining Calcutta Rescue Fund'(UK)'s work covers fundraising, administration, governance, communication, networking and other activities. Many thanks go to trustees and other supporters who contribute their time and skills so generously.

### **Conclusion**

Calcutta Rescue Fund (UK) has experienced a very challenging year due to the significant upheavals affecting our partner charity Calcutta Rescue (Kolkata). However, we have great confidence in the team working to establish a new organisation which will adhere to the original aims and ethos of Dr Jack Preger's work. This team is strong, professional and dedicated; we will continue to support them and will be working with this new organisation as our charity partner in Kolkata in the next financial year.

Penny Nettelfield  
Chair of trustees  
12<sup>th</sup> November 2025



Charity Name  
**CALCUTTA RESCUE FUND Reg no 290917**

No (if any)  
 290,917

## Receipts and payments accounts

CC16a

For the period from	6th Apr 2024	To	5th Apr 2025
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### Section A Receipts and payments

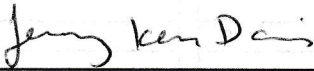

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
General donations	143,447	-	-	143,447	123,004
Donations for other specific CRK projects	-	35,918	-	35,918	54,457
Donations towards MPI survey volunteer stipend	-	-	-	-	2,200
Bank interest receivable	4,302	-	-	4,302	3,114
Donations towards administration/newsletter costs	-	200	-	200	-
Hasna Bibi pension fund - from Dr Jack	-	-	-	-	15,000
Hasna Bibi pension fund - returned from CRK	-	-	-	-	10,000
Payments from delegates for International Meeting 2023	-	-	-	-	425
Sales of handicrafts (CRF stock)	82	1,657	-	1,739	891
<b>Sub total (Gross income for AR)</b>	<b>147,831</b>	<b>37,775</b>	<b>-</b>	<b>185,606</b>	<b>209,091</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>147,831</b>	<b>37,775</b>	<b>-</b>	<b>185,606</b>	<b>209,091</b>
<b>A3 Payments</b>					
Transfer of general funds to CRKolkata	95,282	-	-	95,282	153,173
Transfers to CRK for specific projects	-	29,966	-	29,966	63,409
Transfer to CRK - payment for handicrafts bought by CRF	-	1,503	-	1,503	514
Transfer to CRK - profit on handicraft sales	-	-	-	-	196
Transfer to CRK staff - hardship payments	24,210	-	-	24,210	-
Transfer to Hasna Bibi Pension Fund	-	-	-	-	25,000
Costs of selling handicrafts from CRF stock	-	154	-	154	100
Costs of International Meeting 2023	-	-	-	-	3,087
Sponsorship of volunteers	600	-	-	600	3,020
UK admin & fundraising costs	1,604	200	-	1,804	1,065
Bank charges	135	-	-	135	160
<b>Sub total</b>	<b>121,831</b>	<b>31,823</b>	<b>-</b>	<b>153,654</b>	<b>249,724</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>121,831</b>	<b>31,823</b>	<b>-</b>	<b>153,654</b>	<b>249,724</b>

<b>Net of receipts/(payments)</b>	26,000	5,952	-	31,952	- 40,633
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	236,220	1,048	-	237,268	277,901
<b>Cash funds this year end</b>	262,220	7,000	-	269,220	237,268

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at banks - general fund	262,220	-	-
	Cash at banks - restricted donations	-	7,000	-
	<b>Total cash funds</b>	262,220	7,000	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	JEREMY KEN DAVIS	15.11.25
	Anthony Robin James	30.11.25



Section A

Independent Examiner's Report

Report to the trustees

Charity Name  
**Calcutta Rescue Fund**

On accounts for the year ended

**5 April 2025**

Charity no  
(if any)

**290917**

Set out on pages

**1-2**

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **05/04/2025**.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all 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 which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: 01.11.2025

Name: Ruth Catty

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

ACA (ICAEW)

**Address:**

8 Radnor Avenue

Harrow

HA1 1SB

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

none

**CALCUTTA RESCUE FUND**

England & Wales - Charity number 290917

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# Accounts

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## Receipts and payments accounts

CC16a

For the period from	6th Apr 2023	To	5th Apr 2024
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
General donations	123,004	-	-	123,004	158,943
Donations for other specific CRK projects	-	54,457	-	54,457	51,271
Donations towards MPI survey volunteer stipend	-	2,200	-	2,200	-
Donations towards meeting costs	-	-	-	-	90
Bank interest receivable	3,114	-	-	3,114	461
Estate of Ronald Frisby	-	-	-	-	53,313
Sales of books	-	-	-	-	232
Hasna Bibi pension fund - from Dr Jack	-	15,000	-	15,000	-
Hasna Bibi pension fund - returned from CRK	-	10,000	-	10,000	-
Payments from delegates for International Meeting 2023	-	425	-	425	2,704
Sales of handicrafts (CRF stock)	81	810	-	891	1,224
<b>Sub total (Gross income for AR)</b>	<b>126,199</b>	<b>82,892</b>	<b>-</b>	<b>209,091</b>	<b>268,238</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>126,199</b>	<b>82,892</b>	<b>-</b>	<b>209,091</b>	<b>268,238</b>
<b>A3 Payments</b>					
Transfer of general funds to CRKolkata	153,173	-	-	153,173	210,612
Transfers to CRK for specific projects	-	63,409	-	63,409	46,788
Transfer to CRK - payment for handicrafts bought by CRF	-	514	-	514	995
Transfer to CRK - profit on handcraft sales	-	196	-	196	-
Transfer to Hasna Bibi Pension Fund	-	25,000	-	25,000	-
Costs of selling handicrafts from CRF stock	-	100	-	100	128
Costs of International Meeting 2023	336	2,751	-	3,087	378
Sponsorship of volunteers	820	2,200	-	3,020	2,100
UK admin & fundraising costs	1,065	-	-	1,065	1,106
Bank charges	160	-	-	160	171
<b>Sub total</b>	<b>155,554</b>	<b>94,170</b>	<b>-</b>	<b>249,724</b>	<b>262,278</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>155,554</b>	<b>94,170</b>	<b>-</b>	<b>249,724</b>	<b>262,278</b>
<b>Net of receipts/(payments)</b>	<b>- 29,355</b>	<b>- 11,278</b>	<b>-</b>	<b>- 40,633</b>	<b>5,960</b>
<b>A5 Transfers between funds</b>					
<b>A6 Cash funds last year end</b>	<b>265,575</b>	<b>12,326</b>	<b>-</b>	<b>277,901</b>	<b>271,941</b>
<b>Cash funds this year end</b>	<b>236,220</b>	<b>1,048</b>	<b>-</b>	<b>237,268</b>	<b>277,901</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at banks - general fund	236,220	-	-
	Cash at banks - restricted donations	-	1,048	-
	<b>Total cash funds</b>	<b>236,220</b>	<b>1,048</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>

**B2 Other monetary assets**

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

**B3 Investment assets**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

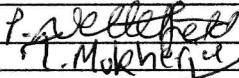
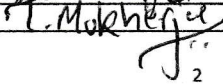
**B4 Assets retained for the charity's own use**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

**B5 Liabilities**

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	PENNY NETTLEBY	9/11/2024
	TAPASH MUKHERJEE	9/11/2024

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**Section A**

**Independent Examiner's Report**

**Report to the trustees**

Charity Name  
Calcutta Rescue Fund

**On accounts for the year  
ended**

5 April 2024

**Charity no  
(if any)** 290917

**Set out on pages**

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **05/04/2024**.

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England & Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed:**



**Date:** 03.11.2024

**Name:**

Ruth Catty

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

ACA (ICAEW)

**Address:** 8 Radnor Avenue

Harrow

HA1 1SB

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

n/a

## **Calcutta Rescue Fund UK**

### **Chair's Annual Report for the financial year 6<sup>th</sup> April 2023 – 5<sup>th</sup> April 2024**

Charity registration number: 290917

Registered address: 5 Fairfield Close, Lymington SO41 3NP

Email address: enquiry@calcuttarescuefund.org.uk

Calcutta Rescue Fund UK (CRF) supports the work of Calcutta Rescue, an Indian-registered charity working to improve the health, education and living standards of people living in poverty in and around Kolkata. CRF UK supports this work by raising funds and by recruiting volunteers to share their skills in Kolkata.

#### **Fundraising in the UK**

Calcutta Rescue Fund (CRF) had another busy year of fundraising.

In the 12 months preceding 6<sup>th</sup> April 2024, CRF had a total income of £209,090 from all sources. We received donations of £123,004 for general funding and £54,457 for restricted projects at Calcutta Rescue (Kolkata). We sent a total of £216,582 to Calcutta Rescue (Kolkata), of which £153,173 was for the charity's general funding, £63,409 for the funding of specific projects, and £710 in payment for handicrafts.

Much of CRF's funding comes from individual donors, both from one-off donations and from regular monthly giving. There was also, once again, some impressive fundraising by individual supporters. Several loyal trust funds continue to support CRF's work and there were donations from new trusts. The UK charity, Everywell Water, again contributed over £11,000 specifically for sanitation projects.

CRF's significant fundraising event of the year was in September 2023 when we held our annual sponsored walk along the Thames Path in memory of CRF supporter Kavi Varsani who died from coronavirus in 2020. Nearly 40 people took part and over £11,000 was raised.

CRF's British Indian Group continued to be active in fundraising and spreading the word about CR amongst the UK Indian community, especially during the autumn 2023 puja season.

We remain extremely grateful for the continued generosity of our donors and fundraisers, both new and longstanding, who enable us to carry on contributing significant financial support towards the work in Kolkata.

## **UK Volunteers in Kolkata**

From the UK, Dr Moona Banerjee volunteered for 5 months; her focus was on working with the medical team on the development of CR's new medical strategy. Shyam Varsani and Ryan Cadman spent 6 months in Kolkata co-ordinating the work of CR's second Multi-dimensional Poverty Index study. Members of the international support groups with appropriate professional skills have continued to contribute help and advice via regular online meetings.

## **The work in Kolkata**

Calcutta Rescue's work with the most marginalised people in the city has continued to develop and full details of the work are available in the annual report:

To mention some of the new work, the long-awaited opening of the Paathshala education project is imminent meaning that children and teachers will soon be accommodated in bright modern facilities. Over the past two years CR's teachers have participated in specialised training via the Helga Todd Foundation UK. News from CR's health projects includes the opening of a new neighbourhood clinic in Topsia (Kolkata), the introduction of modern technical dressing techniques, expansion of the mother and child health programme and an increase in numbers of patients cured of TB. CR's health team have also been busy working on the charity's new medical strategy and the computerised patient record system. In Dakineshwar slum, the composting project has been significantly expanded. CR's handicrafts project is struggling with sales and product development and CRF has formed a sub-group aimed at helping with this.

## **Communication**

Close contact has been maintained with CR's team in Kolkata and detailed reports of the charity's work are received quarterly. Several trustees and UK supporters visited Kolkata during the year to see the charity's projects and to meet with the management team, the governing council and staff.

We have also kept up our links with CR's other international support groups and CRF hosted this year's international meeting in May 2023 in Bristol. We welcomed representatives from most of the support groups plus some key members of the Kolkata team. A significant focus of the meeting was CR's new medical strategy.

CRF has produced two excellent newsletters for its UK supporters during the year; these have been distributed by post (many thanks to the sponsor who paid for the printing and posting) and by email. CRF's Facebook page is regularly updated with news and our website is revised as necessary.

## **Administration and governance**

Our board of trustees offers a range of skills and experience relevant to the running of the charity.

At our AGM in November 2023 we welcomed Dr Alan Schamroth as a trustee.

In November 2023 we reviewed and updated our Trust Deed and an amendment relating to CRF's dissolution clause was submitted to the Charity Commission. The consent for the change is still awaiting approval.

Committee meetings have continued at two-monthly intervals, mainly online.

CRF continues to review its GDPR, safeguarding and risk policies.

The charity is careful to keep administration costs as low as possible and trustees always cover their own expenses.

## **Conclusion**

CRF is run entirely by volunteers who give time and energy to enable the charity to continue to raise money for the vital work in Kolkata. Keeping CRF going is a wide-ranging task which covers fundraising, administration, governance, networking and other activities. Many thanks go to those who contribute their time and skills so generously.

We are happy to support the Calcutta Rescue team in Kolkata which is strong and dedicated. Here in the UK we are determined to help them as much as possible as the charity does its utmost to improve the health, education and life chances of the people it works with.

Penny Nettelfield



Chair, Calcutta Rescue Fund UK

9<sup>th</sup> November 2024

**CALCUTTA RESCUE FUND**

England & Wales - Charity number 290917

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# Accounts

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Charity Name  
CALCUTTA RESCUE FUND Reg no 290917

ICD (if any)  
290917

CC16a

## Receipts and payments accounts

For the period from	6th Apr 2022	To	5th Apr 2023
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
General donations	158,943	-	-	158,943	146,089
Donations to Kolkata Covid Challenge	-	-	-	-	115,000
Donations for other specific CRK projects	-	51,271	-	51,271	39,499
Donations towards meeting costs	-	90	-	90	70
Bank interest receivable	481	-	-	481	11
Estate of Ronald Frisby	53,313	-	-	53,313	-
Sales of books	232	-	-	232	337
Payments for International Meeting 2023	-	2,704	-	2,704	-
Sales of handicrafts (CRF stock)	-	1,224	-	1,224	-
<b>Sub total (Gross income for AR)</b>	<b>212,949</b>	<b>55,289</b>	<b>-</b>	<b>268,238</b>	<b>301,005</b>
<b>A2 Asset and investment sales</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>212,949</b>	<b>55,289</b>	<b>-</b>	<b>268,238</b>	<b>301,005</b>
<b>A3 Payments</b>					
Transfer of general funds to CRKolkata	210,612	-	-	210,612	90,944
Transfer of funds for Kolkata Covid Challenge	-	-	-	-	115,000
Transfers to CRK for specific projects	-	46,788	-	46,788	34,083
Transfer to CRK - payment for handicrafts bought by CRF	-	995	-	995	1,358
Costs of selling handicrafts from CRF stock	-	128	-	128	-
Medical equipment sent to CRK	-	-	-	-	569
Costs of International Meeting 2023	-	378	-	378	-
Sponsorship of Global Health Volunteer	2,100	-	-	2,100	-
UK admin & fundraising costs	801	306	-	1,107	806
Bank charges	172	-	-	172	199
<b>Sub total</b>	<b>213,684</b>	<b>48,594</b>	<b>-</b>	<b>262,278</b>	<b>242,958</b>
<b>A4 Asset &amp; investment purchases</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>213,684</b>	<b>48,594</b>	<b>-</b>	<b>262,278</b>	<b>242,958</b>
<b>Net of receipts/(payments)</b>	<b>- 735</b>	<b>6,694</b>	<b>-</b>	<b>5,960</b>	<b>58,047</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>266,309</b>	<b>5,632</b>	<b>-</b>	<b>271,941</b>	<b>213,895</b>
<b>Cash funds this year end</b>	<b>265,574</b>	<b>12,326</b>	<b>-</b>	<b>277,901</b>	<b>271,942</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at banks - general fund	265,574	-	-
	Cash at banks - restricted donations for	-	10,000	-
	Cash at banks - advance payments for International Meeting May 2023	-	2,326	-
	<b>Total cash funds</b>	<b>265,574</b>	<b>12,326</b>	<b>-</b>

(agree balances with receipts and payments account(s))

OK Unrestricted to nearest £ OK Restricted to nearest £ Endowment to nearest £

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Jerry Ian Davis</i>	J. KERN-DAVIS	4.11.23
<i>AR James</i>	Anthony Robin James	4.11.23

10/26/2023



## **Calcutta Rescue Fund UK (CRF)**

### **Chair's Annual Report for the financial year 6<sup>th</sup> April 2022 – 5<sup>th</sup> April 2023**

Charity registration number: 290917

Registered address: 5 Fairfield Close, Lymington SO41 3NP

Email address: [enquiry@calcuttarescuefund.org.uk](mailto:enquiry@calcuttarescuefund.org.uk)

#### **Fundraising in the UK**

This financial year was much calmer as the Covid-19 pandemic receded and life returned to a steadier pace. However, Calcutta Rescue Fund (CRF) had another busy year.

In the 12 months preceding 6<sup>th</sup> April 2023, CRF had a total income of £268,238. We received £210,214 in donations for unrestricted and restricted projects, and in addition we received a legacy of £53,313 from a long-term supporter. We sent a total of £258,395 to Calcutta Rescue (Kolkata), of which £210,612 was for the charity's general funding, £46,788 for the funding of specific projects, and £995 in payment for handicrafts.

Much of CRF's funding comes from individual donors, both from one-off donations and from regular monthly giving. There was also, once again, some impressive fundraising by individual supporters. Several loyal trust funds continue to support CRF's work.

CRF's significant fundraising event of the year was in September 2022 when we held our annual sponsored walk along the Thames Path in memory of CRF supporter Kavi Varsani who died from coronavirus in 2020. Thirty five people took part and around £11,000 was raised.

CRF's British Indian Group continued to be active in fundraising and spreading the word about CR amongst the UK Indian community, especially during the puja season. More links were made with Indian and Bengali associations and the number of active members of the British Indian Group continues to grow.

We remain extremely grateful for the continued generosity of our donors and fundraisers, both new and longstanding, who enable us to carry on contributing significant financial support towards the work in Kolkata.

### **The work in Kolkata**

In Kolkata, as the pandemic receded, the Calcutta Rescue (CR) team were again able to concentrate on the core activities of providing healthcare, education and improved living standards in the slum areas of the city. There have been several new initiatives including a new health education outreach team; a new clinic opened to serve the slum in the Tangra district of the city; and a cervical screening programme is up and running. More toilets, washing areas and drinking water have been provided in consultation with residents of the slum areas and new robust brick houses are being built in Dakshineswar slum.

In the education centres CR's school students have achieved outstanding exam results and a new initiative is offering students life skills and vocational training. CR has also been working hard to strengthen its administrative systems and build its IT capacity.

Full details of the work in Kolkata are available in the annual report:  
[calcuttarescue.org/resources/](http://calcuttarescue.org/resources/)

### **UK Volunteers in Kolkata**

As Covid restrictions were lifted volunteers began to return to Kolkata. From the UK Dr Moona Banerjee volunteered for three months and focused on women's health screening. Dr Juliet Evans also worked with the medical team, she was there for 10 months with her husband, Edward Blake, who worked with the management and accountancy teams. Members of the international support groups with appropriate professional skills have continued to contribute help and advice via regular online meetings.

### **Communication**

Close contact has been maintained with CR's team in Kolkata. Several trustees and UK supporters visited Kolkata this year to see the charity's projects and to meet with the management team, the governing council and staff.

We have also kept up our links with CR's other international support groups. After a two-year gap, an in-person international meeting, involving people from all support groups and some of the team from Kolkata, took place in Zurich in June 2022. A significant outcome of this meeting was CR's clear commitment to reduce its carbon footprint in all the projects in Kolkata and in the work done by the support groups and to focus more on the WHO sustainable development goals.

CRF has produced two excellent newsletters for its UK supporters during the year; these have been distributed by post (many thanks to the sponsor who paid for the

printing and posting) and by email. CRF's Facebook page is regularly updated with news.

### **Administration and governance**

CRF continues to review its GDPR, safeguarding and risk policies.

Committee meetings have continued at two-monthly intervals, either in person or online.

The charity is careful to keep administration costs as low as possible and trustees always cover their own expenses.

Our AGM in November 2022 was well-attended and included a presentation from CR's CEO, Jaydeep Chakraborty. At the AGM we welcomed Tapash Muckerjee and Nilay Syam as trustees. Long-serving trustee Pamela Wynn stood down from the committee. Her dedication to the setting up and support of CR's handicraft project was marked by the renaming of the charity's handicraft centre after Pamela.

### **Conclusion**

CRF is run entirely by volunteers who give time and energy to enable the charity to continue to raise money for the vital work in Kolkata. Keeping CRF going is a wide-ranging task which covers fundraising, administration, governance, networking and other activities. Many thanks go to those who contribute their time and skills so generously.

We know that the CR team in Kolkata is strong and dedicated. Here in the UK we are determined to help them as much as possible as the charity does its utmost to improve the health, education and life chances of the people it works with.

Penny Nettelfield  
Chair, Calcutta Rescue Fund UK  
4<sup>th</sup> November 2023



**Section A**

**Independent Examiner's Report**

**Report to the trustees**

Charity Name Calcutta Rescue Fund
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**On accounts for the year ended**

5 April 2023	<b>Charity no (if any)</b>	290917
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**Set out on pages**

1-2
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I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **05/04/2023**.

**Responsibilities and basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

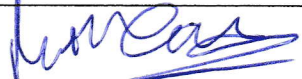
The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England & Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed:**



**Date:**

26.10.2023

**Name:**

Ruth Catty

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

ACA (ICAEW)

**Address:**

8 Radnor Avenue

Harrow

HA1 1SB

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

n/a

**CALCUTTA RESCUE FUND**

England & Wales - Charity number 290917

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# Accounts

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Charity Name <b>CALCUTTA RESCUE FUND Reg no 290917</b>	No (if any) 290917
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**CC16a**

## Receipts and payments accounts

For the period from	6th Apr 2021	To	5th Apr 2022
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
General donations	146,089	-	-	146,089	135,528
Donations for HIV project	-	12,000	-	12,000	12,000
Donations to Kolkata Covid Challenge	-	115,000	-	115,000	213,345
Donations for other specific CRK projects	-	27,499	-	27,499	15,020
Donations towards meeting costs	70	-	-	70	-
Bank interest receivable	11	-	-	11	38
Dr Jack's benevolent fund for staff welfare	-	-	-	-	250,000
Sales of books	337	-	-	337	-
Sales of handicrafts and books in UK	-	-	-	-	193
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>146,506</b>	<b>154,499</b>	<b>-</b>	<b>301,005</b>	<b>626,124</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>146,506</b>	<b>154,499</b>	<b>-</b>	<b>301,005</b>	<b>626,124</b>
<b>A3 Payments</b>					
Transfer of general funds to CRKolkata	90,944	-	-	90,944	105,030
Transfer to CRK of funds for HIV project	-	12,000	-	12,000	12,000
Transfer of funds for Kolkata Covid Challenge	-	115,000	-	115,000	213,345
Transfers to CRK for other specific projects	-	22,083	-	22,083	18,143
Medical equipment sent to CRK	1,358	-	-	1,358	-
Costs of books for sale in UK & postage	569	-	-	569	-
Sponsorship of Global Health Volunteer	-	-	-	-	130
Dr Jack's benevolent fund for staff welfare	-	-	-	-	250,000
UK admin & fundraising costs	517	289	-	806	901
Bank charges	199	-	-	199	180
	-	-	-	-	-
<b>Sub total</b>	<b>93,587</b>	<b>149,372</b>	<b>-</b>	<b>242,958</b>	<b>599,729</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>93,587</b>	<b>149,372</b>	<b>-</b>	<b>242,958</b>	<b>599,729</b>
<b>Net of receipts/(payments)</b>	<b>52,919</b>	<b>5,127</b>	<b>-</b>	<b>58,047</b>	<b>26,395</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>213,390</b>	<b>505</b>	<b>-</b>	<b>213,895</b>	<b>187,500</b>
<b>Cash funds this year end</b>	<b>266,309</b>	<b>5,632</b>	<b>-</b>	<b>271,942</b>	<b>213,895</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at banks - general fund	266,309	-	-
	Cash at banks - donation for fundraising costs (events/ newsletters)	-	216	-
	Cash at banks - other restricted donations (CRK)	-	5,416	-
	<b>Total cash funds</b>	<b>266,309</b>	<b>5,632</b>	<b>-</b>

(agree balances with receipts and payments account(s))

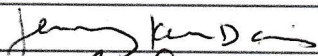
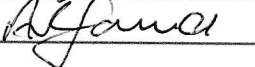
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

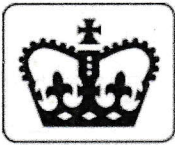
Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	JENNIFER KENNA-DUNN	12/11/22
	Anthony Robin Jones	12.11.22



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Calcutta Rescue Fund

**On accounts for the year  
ended**

5<sup>th</sup> April 2022

**Charity no  
(if any)**

290917

**Set out on pages**

1-2

*(remember to include the page numbers of additional sheets)*

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2022.

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

31.10.2022

**Name:**

Ruth Catty MA ACA

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

Chartered Accountant (ICAEW)

**Address:**

8 Radnor Avenue

HA1 1SB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

None



## **Calcutta Rescue Fund UK (CRF)**

### **Chair's Annual Report for the financial year 6<sup>th</sup> April 2021 – 5<sup>th</sup> April 2022**

Charity registration number: 290917

Registered address: 5 Fairfield Close, Lymington SO41 3NP

Email address: [enquiry@calcuttarescuefund.org.uk](mailto:enquiry@calcuttarescuefund.org.uk)

At the beginning of this financial year, cases of Covid-19 soared in Kolkata as India was hit with a devastating wave of infections. As Jaydeep Chakraborty, Calcutta Rescue's (CR) CEO reflected a couple of months later:

The catastrophe that engulfed our nation unleashed a horror of epic proportions. Bodies floated in our most sacred river, firewood ran out in our crematoriums, hospital administrators pleaded for oxygen on our media channels, essential drugs were sold at extortionate rates on our black market, and there was no more space in our healthcare facilities for our loved ones afflicted by covid 19.

Fortunately, there was not a huge Covid outbreak amongst CR's patients and pupils; but sadly one of CR's Governing Council members, Lionel Elloy, died from Covid, as did Mr Ghosh, the husband of another GC member. To add to these misfortunes, our dear friend, former CEO and GC member, Dr Gazi Mohibor Rahaman (Dr Bobby), died from a heart attack in June 2021.

Despite these tragedies, CR as an organisation was well prepared for the second covid wave drawing on protocols and experience of the first wave and by having a staff vaccination programme well under way.

Although the 2<sup>nd</sup> covid wave significantly disrupted CR's work for several months, by the late summer of 2021 normal service was resuming in the healthcare projects. The new work with living standards really took off as more toilets and washing stations were installed in the slum areas. The education centres reopened later in the year with the blend of face-to-face and online learning.

A particularly significant piece of work undertaken by CR was in addressing food insecurity in the wake of the pandemic. Funded by Citibank and Give India, CR undertook the organisation and delivery of 52kg of food rations each to 75,000 households across 50 Kolkata slums.

This financial year saw the largest ever domestic fundraising by the charity in Kolkata.

Due to covid restrictions, no overseas volunteers were able to be in Kolkata this year but various members of the international support groups have continued to contribute help and advice via

regular online meetings. The input of three UK doctors who communicated frequently with CR doctors in Kolkata was particularly significant.

The dedication of CR staff during the continuation of the covid-19 crisis was outstanding; they have worked tirelessly, with a great sense of teamwork and sometimes putting themselves at risk. There has been impressive leadership from Jaydeep Chakraborty (CEO) and caring support from the Governing Council.

Full details of CR's work in Kolkata is available in their annual report:  
[calcuttarescue.org/resources/](http://calcuttarescue.org/resources/)

Here in the UK, galvanised by the obvious immediate and long-term needs in India, Calcutta Rescue Fund had another busy year of organisation and fundraising.

At the height of the second covid wave there was an acute shortage of medical equipment in India vital for the treatment of the disease. In response to this, some equipment was purchased here and shipped to Kolkata for use by the CR team.

After an absence of face-to-face fundraising events in the previous year, it was wonderful to be able to meet again and there were some significant occasions.

In July 2021 trustee Nirmalya Chakraborty raised £115,000 by setting himself a strenuous sponsored walking challenge in the Peak District.

In September 2021 many of us joined a sponsored walk along the Thames Path in memory of CRF supporter Kavi Varsani who died from coronavirus in 2020. Around 45 people, most of them friends of Kavi and his family met to walk, remember Kavi and we raised £13,000.

CRF organised an online appeal early in 2022 and raised £5,500 to help fund the upgrading of computers for both staff and children in CR's schools.

There was also some impressive fundraising by individual supporters who raised over £1000 each by a sponsored fast, asking for donations rather than presents for a significant birthday and by a plant and cake sale.

Our grateful thanks go to all fundraisers and their supporters.

CRF has established a sub-committee to co-ordinate the shipping and selling of CR's handicrafts in the UK.

Following the COP 26 Meeting in November 2021, CRF UK decided, as an organisation, to address our responsibilities towards climate change. This resolve is moving forward both here and with the team in Kolkata.

The British Indian Group (BIG) branch of CRF continued to be active in fundraising and spreading the word about CR to the UK Bengali community, especially during the puja season. More links were made with Indian and Bengali groups and the number of active members of the group continues to grow. BIG also helped in establishing a similar group in the USA.

After more than a year of online committee meetings we were able to come together in person from November 2021; since then we have alternated in-person and online meetings.

In the 12 months up to 5<sup>th</sup> April 2022, CRF received £301,005 in total in combined unrestricted and restricted donations. £93,587 was transferred to Kolkata for the charity's general funding and £149,372 was transferred for funding of specific projects.

Much of CRF UK's funding comes from individual donors, both from one-off donations and from regular monthly giving. Several loyal trust funds continue to support our work. CRF is extremely grateful for the continued generosity of its supporters, both new and longstanding, who enable us to carry on contributing significant financial support towards the work in Kolkata.

The charity is careful to keep costs as low as possible and trustees always cover their own expenses.

Close regular contact has been maintained with CR's team in Kolkata and since the end of 2021 a few CRF trustees have been able to visit the charity's projects in Kolkata. We also have good communication with the charity's other support groups around the world.

Due to the restrictions of the pandemic, this year's international meeting involving all the support groups and the team in Kolkata took place via Zoom in June 2021.

CRF has produced two excellent newsletters for its UK supporters during the year; these have been distributed by post (many thanks to the sponsor who paid for the printing and posting) and by email. CRF's Facebook page is regularly updated with news.

CRF continues to review its GDPR, safeguarding and risk policies.

CRF is run entirely by volunteers who give time and energy to enable the charity to continue to raise money for the vital work in Kolkata. Keeping CRF going is a wide-ranging task which covers fundraising, administration, governance, networking and other activities. Many thanks go to those who contribute their time and skills so generously.

We know that the CR team in Kolkata is strong and dedicated. Here in the UK we are determined to help them as much as possible as the whole charity does its utmost to improve the health, education and life chances of the people and communities it works with.

Penny Nettelfield

Chair, Calcutta Rescue Fund 12<sup>th</sup> November 2022

**CALCUTTA RESCUE FUND**

England & Wales - Charity number 290917

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# Accounts

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## **Calcutta Rescue Fund UK (CRF)**

### **Chair's Annual Report for the financial year 6<sup>th</sup> April 2020 – 5<sup>th</sup> April 2021**

Charity registration number: 290917

Registered address: 5 Fairfield Close, Lymington SO41 3NP

Email address: enquiry@calcuttarecuefund.org.uk

#### **Introduction**

This financial year was the most difficult in Calcutta Rescue's 42-year history. In response to the growing covid pandemic, the Indian government issued a sudden, strict and long-lasting lockdown from the end of March 2020 which meant that CR had to completely rethink its way of working. The staff team under the leadership of Jaydeep Chakraborty worked tirelessly to meet the needs of CR's beneficiaries and to extend the remit of CR's work. In response to the increased need in Kolkata, CRF UK has had a particularly busy year of fundraising.

Covid case numbers in India dropped over the winter of 2020/2021 and the high death rates which were feared did not happen; however, by mid-March 2021, ie at the end of this accounting year, infection rates were rising sharply and the number of daily deaths was increasing.

#### **Work in Kolkata**

CR's work was significantly disrupted during this financial year. Alongside the immediate effects on CR's projects, the lockdown has had a tremendous impact on the earning ability of day labourers and domestic workers, many of whom live in the slum areas where CR works. The IMF estimates that the pandemic will send a further 50% of Indians into extreme poverty. There has been little help from official sources which emphasises how vital CR's work has been and will continue to be in the future.

As CR's medical projects adapted to the crisis, infection control was of prime importance and the doctors and other medical staff quickly adapted to the use of PPE, phone consultations whenever possible, home delivery of medicines and health education about coronavirus. As the crisis persisted distribution of food and hygiene products was extended to entire slum communities; also, some female residents from these communities were trained and employed as community health workers. The medical team was led by Dr Ghosh with regular online input from three UK doctors who had been volunteers with CR.

With schools remaining shut for most of this year, online teaching was quickly seen to be a priority. Funds were raised enabling smartphones to be bought and then loaned to pupils, data plans were provided too. Under the guidance of school administrator, Ananya Chatterjee, the teachers

adapted to online teaching and kept up regular contact with pupils. Some of the classes for older children restarted in early 2021 and one of CR's school buses became a mobile classroom for the younger children. Pupils also received counselling and pastoral care from teachers and social workers and special attention was given to issues around mental health and gender-based violence.

CR's work on improving living standards in the slum areas was on hold for much of the year but the Malda project arsenic filters have been maintained and 6 new handwashing stations have been established in Dakineswar slum sponsored by UK charity Every Well Water Foundation.

The handicraft project had to close during lockdown but wages were continued with homeworking where appropriate and as the situation eased the workers returned on alternate day working. The project has had a severe loss of its domestic and overseas markets. After lockdown lifted, the handicraft project expanded to run 3-month training courses on tailoring and hand embroidery for women from the slum areas who had lost their livelihoods due to the pandemic. It is hoped that these skills will help the women's earning prospects.

CR ensured that their frontline staff received covid vaccinations as soon as possible and is investigating the rollout of vaccination to beneficiaries.

No foreign volunteers were able to be in Kolkata this year but various members of the international support groups have been able to offer help and advice remotely.

The dedication of CR staff during this unprecedented crisis has been outstanding; they have worked tirelessly, sometimes putting themselves at risk and always with a great sense of teamwork. There has been fantastic leadership from Jaydeep Chakraborty and caring support from the Governing Council.

### **CRF finances**

In the 12 months previous to 5<sup>th</sup> April 2021 CRF received £626,124 in total in combined unrestricted and restricted donations. £103,819 was transferred to Kolkata for general funding and £493,488 was transferred for restricted funding. There are two reasons for the great increase in the figures for this year. One is due to the big Kolkata Covid Challenge fundraiser, which attracted some match-funding from Barclays and was specified to be spent on relieving hardship due to the pandemic. The other is the staff welfare fund of £250,000 established by the founder, Dr Jack Preger, which will be available to poorer staff and their families.

Apart from the above, most of CRF UK's funding comes from individual donors both from one-off donations and from regular monthly giving. Several loyal trust funds continue to support our work. Over this year a lot of new donors have contributed, many via the JustGiving platform, and we hope that they will remain engaged with the charity. CRF is extremely grateful for the continued generosity of its supporters, both new and longstanding, who enable us to carry on contributing vital financial support to the work in Kolkata.

The charity is always careful to keep costs as low as possible and trustees cover their own expenses.

### **CRF activities**

Due to government restrictions CRF had no face-to-face events this year. However, the charity has raised significant funds.

As the pandemic unfolded there was an immediate increase in donations from many established CRF supporters and many who had not contributed previously, particularly from the UK Bengali community. Then in May 2020 a cyclone hit Kolkata devastating the homes of many of CR's beneficiaries who were already badly affected by the pandemic. CRF appealed to its supporters who again came forward very generously.

On 25<sup>th</sup> July 2020, the 90<sup>th</sup> birthday of the charity's founder, Dr Jack Preger, CRF trustee Nirmalya Chakraborty organised the Kolkata Covid Challenge. CR supporters around the world did sponsored 10k walks and donations made to Nirmalya were doubled by his employer, Barclays. Walkers were linked internationally via Zoom and co-ordinated from Kolkata by CEO Jaydeep Chakraborty, a wonderful way to get together whilst still restricted by covid regulations. A total of £220,000 was raised to be spent on CR's projects which relate to relief of hardship caused by the pandemic.

In December an international online Christmas Concert was held on Zoom, organised by CRF trustee, Sean Duggan, and hosted from Kolkata. Talented artists from around the world gave a wide variety of singing and musical performances.

CRF trustee meetings have all taken place via Zoom this year. Around 40 people attended our November AGM Zoom meeting and we were joined by CEO Jaydeep Chakraborty.

The British Indian Group (BIG) branch of CRF continued to be active. More links were made with Indian and Bengali groups and the number of active members of the group continues to grow.

### **CRF communication**

Close regular contact was maintained with CR's team in Kolkata and with the charity's other support groups around the world. The planned international meeting in Kolkata was postponed from January 2021 to take place in June 2021 via Zoom.

In response to the situation in Kolkata and the generosity of UK supporters, CRF has distributed regular updates to supporters from CEO Jaydeep Chakraborty.

CRF has produced two excellent newsletters for its UK supporters during the year; these have been distributed by post (many thanks to the sponsor who paid for the printing and posting) and by email. CRF's Facebook page is regularly updated with news. CRF has a new website.

No CRF trustees or supporters were able to visit Kolkata this year.

### **CRF governance**

CRF continues to review its GDPR, safeguarding and risk policies.

### **Conclusion**

CRF UK is run entirely by volunteers who give time and energy to enable the charity to continue to raise money for the vital work in Kolkata. Keeping CRF going is an extensive task which covers fundraising, administration, governance, networking and other activities. Many thanks go to those who contribute their time and skills so generously.

The world is still living with the covid pandemic and its effects will continue to cause hardships, especially for the poorest people of the world. We know that the CR team in Kolkata is strong and dedicated and here in the UK we are determined to help them as much as possible as they do their utmost to support the charity's beneficiaries.

Penny Nettelfield

*Penny Nettelfield*

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Chair, Calcutta Rescue Fund 6<sup>th</sup> November 2021



Charity Name  
**CALCUTTA RESCUE FUND** Reg no 290917

No (if any)  
 290917

## Receipts and payments accounts

CC16a

For the period from	6th Apr 2020	To	5th Apr 2021
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
General donations	135,528	-	-	135,528	190,985
Donations from USA support group	-	-	-	-	24,381
Donations for HIV project	-	12,000	-	12,000	12,000
Donations to Kolkata Covid Challenge	-	213,345	-	213,345	-
Donations for other specific CRK projects	-	15,020	-	15,020	12,208
Donations to fundraising costs House of Lords event	-	-	-	-	952
Bank interest receivable	38	-	-	38	70
Dr Jack's benevolent fund for staff welfare	-	250,000	-	250,000	-
Sales of handicrafts and books in UK	193	-	-	193	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>135,759</b>	<b>490,365</b>	<b>-</b>	<b>626,124</b>	<b>240,596</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>135,759</b>	<b>490,365</b>	<b>-</b>	<b>626,124</b>	<b>240,596</b>
<b>A3 Payments</b>					
Transfer of general funds to CRK Kolkata	105,030	-	-	105,030	202,057
Transfer to CRK of funds for HIV project	-	12,000	-	12,000	12,000
Transfer to CRK of donations to Kolkata Covid Challenge	-	213,345	-	213,345	-
Transfers to CRK for other specific projects	-	18,143	-	18,143	11,685
Fundraising events & newsletters, incl July 2019 House of Lords event	-	-	-	-	1,535
Sponsorship of Global Health Volunteer	130	-	-	130	130
Transfer to CRK of Dr Jack's benevolent fund for staff welfare	-	250,000	-	250,000	-
UK admin & fundraising costs	901	-	-	901	234
Bank charges	180	-	-	180	142
	-	-	-	-	-
<b>Sub total</b>	<b>106,241</b>	<b>493,488</b>	<b>-</b>	<b>599,728</b>	<b>227,783</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>106,241</b>	<b>493,488</b>	<b>-</b>	<b>599,728</b>	<b>227,783</b>
<b>Net of receipts/(payments)</b>	<b>29,518</b>	<b>3,123</b>	<b>-</b>	<b>26,395</b>	<b>12,813</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>183,872</b>	<b>3,628</b>	<b>-</b>	<b>187,500</b>	<b>174,687</b>
<b>Cash funds this year end</b>	<b>213,390</b>	<b>505</b>	<b>-</b>	<b>213,895</b>	<b>187,500</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at banks - general fund	213,390	-	-
	Cash at banks - donation for fundraising costs (events/ newsletters)	-	505	-
	Cash at banks - other restricted donations (CRK)	-	-	-
	<b>Total cash funds</b>	<b>213,390</b>	<b>505</b>	<b>-</b>
	(agree balances with receipts and payments account(s))			

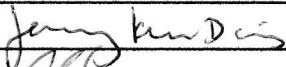
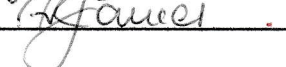
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Jenny Keku-Davis	6/11/21
	ANTHONY ROBIN JAMES	6.11.21



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Calcutta Rescue Fund

**On accounts for the year  
ended**

5<sup>th</sup> April 2021

**Charity no  
(if any)**

290917

**Set out on pages**

1-2

*Remember to include the page numbers of additional sheets.*

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2021.

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

31.10.2021

**Name:**

Ruth Catty MA ACA

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

Chartered Accountant (ICAEW)

**Address:**

8 Radnor Avenue

HA1 1SB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

None