



Calcutta Rescue Fund UK (CRF)

Chair's Annual Report for the financial year 6th April 2020 – 5th April 2021

Charity registration number: 290917

Registered address: 5 Fairfield Close, Lymington SO41 3NP

Email address: enquiry@calcuttarescuefund.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 5th 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 25th July 2020, the 90th 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 6th 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 £
A1 Receipts					
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	-
	-	-	-	-	-
Sub total (Gross income for AR)	135,759	490,365	-	626,124	240,596
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	135,759	490,365	-	626,124	240,596
A3 Payments					
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
Sub total	106,241	493,488	-	599,728	227,783
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	106,241	493,488	-	599,728	227,783
Net of receipts/(payments)	29,518	- 3,123	-	26,395	12,813
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	183,872	3,628	-	187,500	174,687
Cash funds this year end	213,390	505	-	213,895	187,500

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 £
B1 Cash funds	Cash at banks - general fund	213,390	-	-
	Cash at banks - donation for fundraising costs (events/ newsletters)	-	505	-
	Cash at banks - other restricted donations (CRK)	-	-	-
	Total cash funds	213,390	505	-
	(agree balances with receipts and payments account(s))			

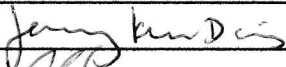
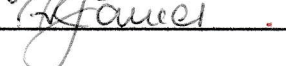
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Jenny Keku-Das	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**

5th 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