



## Receipts and payments accounts

CC16a

For the period  
from

6th Apr 2023

To

5th Apr 2024

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	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 handicraft 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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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
		Unrestricted funds	Restricted funds	Endowment funds

**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)
		-	-
		-	-
		-	-
		-	-
		-	-

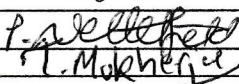
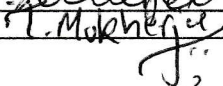
**B4 Assets retained for the  
charity's own use**

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 NETHERFIELD	9/11/2024
	TAPASH MUKHERJEE	9/11/2024





CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### 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](mailto: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