



# India Direct Annual Report 2019-20

Registered Charity Number 1101839

# Introduction

To all our supporters,

2019/20 is the first year for a long time without significant changes to the Trustee board. While we are now geographically more dispersed, we remain committed to our shared endeavour: ensuring every penny we raise directly changes lives.

This was a mixed year for India Direct. We strengthened our key fundraising activities, notably our highly successful Annual Golf Day and Christmas Direct appeals. However, we continue to face a number of significant challenges to our work: a tough fundraising climate in the UK, increasing restrictions in India and ever-growing demands for our support. We are often faced with difficult funding decisions, such as covering the cost of additional security at our homes after a break-in this year. This was not only a challenge financially, but also to our principles; our homes are caring environments not prisons. Nonetheless, we recognised the need to more securely protect the children in our care.

We continue to concentrate our work on the 135 children across Joy & Bethel Homes, with additional support for a small number of widows in the community. We were delighted to welcome five new sponsors this year, along with generous donors who have given to us for the first time, coming across our work through word of mouth, our website, [www.indiadirect.org.uk](http://www.indiadirect.org.uk), or our social media platforms. Despite this, we have sadly seen a deficit in our finances this year, which we will hope to overturn in 2020/21.

My heartfelt thanks goes to all our supporters and volunteers who continue to underpin India Direct and its future. With your help we will continue use every penny raised to change the lives of some of India's poorest children.

My very best wishes,



Dr. Mark Johnson  
Chair, India Direct



# Our Charity

## About India Direct

India Direct has been a registered charity since January 2004 and is currently run by four volunteer trustees, assisted by several other volunteers.

Money raised in the UK is sent to India, where it is administered by Love & Care Charitable Trust, an Indian charity based in Chennai in Southern India. Their Trustees are Pastor Martin, Mrs. A. Martin and Mr. V. Omega.

The trust looks after 135 children housed in two children's homes and provides support for 30 widows in the community. Where funding allows, it also supports other charitable projects, including feeding programmes and medical camps.

With the help of our supporters and volunteers over the last 15 years, India Direct has changed the lives of over 450 children in its care.



# Our Charitable Aims

## Charitable Aims

To alleviate poverty and suffering in Southern India by the provision of financial and practical assistance to locally run projects supporting children and communities, regardless of religion or race.

To provide a means for such projects to become self-supporting.

To provide those in need with education and training.





# Our Trustee Board



## Mark Johnson

Mark is a Doctor and lives in Oxfordshire.

He is the Chair of India Direct, having been a fundraiser since 2009 and a Trustee since 2015.



## Helen Milligan

Helen is a former teacher of Poynton High School and previously head of the Poynton High School India Project.

She is the Secretary of India Direct.



## Ewan Dennis

Ewan is a Maths & Science Tutor in London.

He has been involved as a fundraiser since 2004, and is the Treasurer of India Direct.



## Naomi Bullivant

Naomi is a Regional Sales Manager in the travel industry and lives in Oxfordshire with Mark.

She is the Sponsorship Secretary of India Direct.

# Our Year in Review

## Our Charity in Numbers

450+

Children have been supported  
and helped by India Direct over  
the last 15 years

135

Children currently supported in  
our Children's Homes



# 2019/20 Timeline

## May

One of our trustees in India, Annie, requested funding to purchase a washing machine for Joy Home. While the children learn to wash their own clothes - real life skills! - the hand-laundering of bed sheets for 135 children has been a huge task for the staff. Although every village in India used to have a laundry, there are no longer facilities near Joy Home, so a washing machine at the home had become a necessity. We launched an appeal to fund the request.

Former chair, Jen Crawford, and former minutes secretary, Sarah Oliver, organised a fundraising curry night at Gurkha Dining in Macclesfield. The event was a great success, **raising over £400**, which they specifically asked to be used to buy the washing machine. The children were very happy, as there was enough for a new television too!



## June

Trustees Naomi and Helen spent time updating the sponsorship pack sent to new sponsors, with updated information about our projects and history. Our child, home and community sponsors are essential to our work, providing much-needed regular income to fund our work in India.





# 2019/20 Timeline

## July

Trustees Ewan and Helen both love a quiz, so it was no surprise when they offered to organise a fundraising quiz night at the Hockley Centre in Poynton. Helen and her daughter Grace provided a feast of Indian snacks and Ewan created a fantastic quiz with a fiendish music round! Mark came up from Oxfordshire to compete. **The quiz was a sell out, and raised a fantastic £425.**



## August

In August 2018, Michael Fox launched his 10x10k challenge, aiming to celebrate his 60th year by running ten 10km runs to raise money for India Direct. He completed the challenge on his birthday, having raised a **magnificent £2,825!**

We were also extremely grateful for an unexpected donation of £10,000 from a long term supporter this month.



# 2019/20 Timeline

## September

The 2019 Golf Day was at a new venue, the warm and welcoming Stockport Golf Club. The rain held off for us, the course was excellent and everyone enjoyed the steak pie! The day was fully booked with 19 teams of four, including Prithvi Shaw, a rising star of Indian cricket.



We had some brilliant raffle prizes and a Beat the Pro competition, in addition to the golf and dinner. **We were delighted that the final amount raised was £7,125.**



After a number of people ran out of cash to buy raffle tickets, we decided to investigate a card reader for future events.

## October

Annie contacted us to report an intruder at Joy Home. A young man had broken into the compound and was attempting to spy on the girls getting ready for school in the morning. We asked Annie to provide details of the cost for additional security options for both children's homes, and later in the year this work was carried out - it's not the most aesthetically pleasing!



# 2019/20 Timeline

## November

Although we use online communication platforms in our day-to-day running of the charity, we love to meet face-to-face when we can. It has become a tradition that we spend a weekend at Mark and Naomi's house in Oxfordshire reviewing the successes and challenges of the year, writing the annual report and holding our formal AGM.



## December

We sold 110 Christmas Direct Cards and 489 handmade Christmas cards this year, raising a total of £2,090 for our Christmas Appeal. We were extremely grateful to the fabulous volunteers who donated their time, materials and card-making skills for free, so that every penny of the cost of the cards was put towards our charitable work.

In India, the children celebrated Christmas with their annual meal and a visit from their family. Each child received a small gift and a new outfit – essential for fast-growing children!



# 2019/20 Timeline

## February

We were looking forward to an exciting year, with Helen and her husband due to spend three weeks in India visiting Kerala, Mumbai, Shimla and Chennai. Mark had started work to upgrade to the website, Ewan was planning a quiz night as our first London-based fundraising event in April, and Naomi was training hard for a fundraising half marathon in March.



## March

After months of training, the Wilmslow Half Marathon on 15th March was sadly cancelled at the 11th hour - 2am in fact! - due to organisers' increasing concerns regarding Covid-19 infections. Undaunted, Naomi took to the streets of Cheshire to complete her 13.1 miles, so as not to let down her many sponsors. She was delighted to raise over £800.



News had just started to break of the Covid-19 virus and the trustees met to discuss the potential impact of this on our work in the UK and in India.





# Risks for 2020/21

# Risks for 2020/21

## Financial

India Direct's financial standing remains an ongoing concern. We ended 2019/20 with a year-on-year deficit. Our continuous financial modelling demonstrates that we need to significantly increase regular donations to fund the shortfall to support our projects in India.

To ensure financial stability, we remain focused on increasing our regular income from donors and improving the self-sufficiency of our projects in India. The news of Covid-19 in March 2020 represents a risk to our ability to raise funds in the UK.

## Permission to Receive Foreign Donations

Our charity partner in India, Love & Care Charitable Trust, must regularly renew its "permission to receive foreign donations" with the Indian government. It is concerning that since 2014 over 15,000 NGOs in India have had their license to receive foreign aid revoked. Without this permission, LCCT would be forbidden from receiving support from India Direct.

## Trustee Visits & Indian Visas

Visiting the homes regularly allows us to have accountability for the money we send over to India and enables us to maintain our relationships with our partners there.

In July 2017, the students and teachers on the Poynton High School India Trip were turned away at the Indian border, despite all participants carrying the same visa that used for previous trips and having checked that this was the correct documentation. Since then, Annie and Martin have reported problems with other visitors from the UK.

In addition, on the 22<sup>nd</sup> March 2020 the Indian government closed its borders to international visitors due to the Covid-19 pandemic, meaning trustees are unable to visit India currently.

Online

# Online

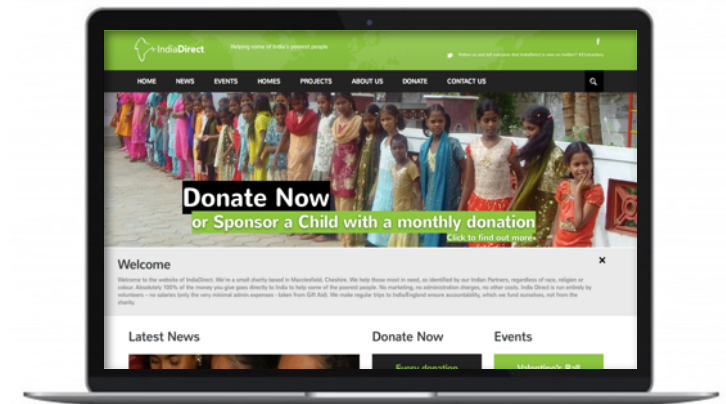
## Facebook

Our Facebook following grew by 39 'likes' over the course of the year, with one of our posts, a success story from India, reaching over 3.2k individuals.

## Web Presence

Our website, [www.indiadirect.org.uk](http://www.indiadirect.org.uk), saw fewer visitors than the previous year, around 40% less on average. We had problems with our free Google Ads grant, which will have caused some of the reduction.

Our website is now over 6 years old and is not able to keep up with search engines, new browsers and the latest security technology. The Trustee group agreed to upgrade our website in the next year, adding a security certificate to provide donors with reassurance when using our site. This will be funded through our Gift Aid collections.





# Fundraising & Donations

## Donations

£2,090

From our Christmas Direct  
Appeal 2019

£1,155

Each month in one-off  
donations

£7,125

From the Golf Day, our biggest  
ever

£2,825

Total from Michael Fox's 10 x  
10k fundraising

# Our Fundraising

## Golf Day 2019

On 9th September, we held our 9th Annual Golf Day, sponsored by Creamline Dairies. This year we hosted at a new venue, Stockport Golf Club.

The day was a huge success, raising £7,125 for the charity, which we use annually to cover the education costs of the children from both our homes. That's over 130 children receiving a good education, supporting them to gain the qualifications for a successful job in the future.

We are very grateful to those from all 19 participating teams, those who donated raffle prizes and sponsorship for the day, contributing to the largest fundraising total for an India Direct Golf Day!



# Our Fundraising

## Michael Fox's 10 x 10km

In August 2018, Michael Fox launched his 10x10k challenge, aiming to celebrate his 60th year by running ten 10km runs, with all the sponsorship raised for India Direct.

We were delighted when Michael completed his challenge on his birthday in August 2019, having raised a magnificent £2,825 to support our work. We were hugely grateful for all his efforts and the fundraising he generated.





# Our Fundraising

## Naomi's Half Marathon

Our Sponsorship Secretary Naomi pounded out the miles and drummed up the sponsorship throughout January and February in preparation for the Wilmslow Half Marathon in March. We were grateful for a generous donation of an India Direct race t-shirt from Connor McCormack, so that she would stand out to supporters on the day.

After months of training, the Wilmslow Half Marathon on 15th March was sadly cancelled at the 11th hour - 2am in fact! - due to organisers' increasing concerns regarding Covid-19 infections. Undaunted, Naomi took to the streets of Cheshire to complete her 13.1 miles, so as not to let down her many sponsors. She was delighted to raise over £800.



# Our Fundraising

## Christmas Direct

We had a great response to our unique, handcrafted Christmas cards this year, sold in packs of 5 for £5.

We also ran our annual Christmas Direct campaign, which provides a full Christmas for a child in our homes, including Christmas dinner, a new set of clothes, a visit from any remaining family and a small gift.

We were delighted to sell 110 Christmas Direct Cards and 489 handmade Christmas cards, raising a total of £2,090 to be able to give our children a wonderful Christmas.

We were extremely grateful to all those supporters who purchased and sent cards, but especially to our fabulous lead volunteers, Helen and Angela, whose Christmas card sewing efforts spread our message from mantelpieces across the country.



# Stories from India

# A Child's Story from India

## Gayathri

Gayathri is 9 years old, and comes from a small village where there are no proper roads. Her family's small thatched hut has only one light bulb and leaks when it rains.

When Gayathri was only 6 years old, her father died from heart failure. Her mother works as a cooley (labourer), earning around £1.10 per day. Unable to support her three children on this income, she was frequently resorting to borrowing money to survive. Desperate, she brought Gayathri and her older sister to Joy Home a year ago.

Gayathri now enjoys life with her new friends and her own bed at last to sleep safely and comfortably. She visits her mother, sister and grandmother regularly, and they are also supported in the community when necessary.





# A Success Story from India

## Rooch

Rooch and his two brothers were born in a family far below the poverty line, where every day was a struggle to get food, let alone clothing or an education for the children. The family's home was a small thatched hut, which was in poor condition and made life very difficult.

Rooch's father was an alcoholic, who left the family to marry another woman. Rooch's mother worked hard as a farmer to support the family, earning only rs. 40 (44p) per day, which was not enough for food and clothing for the family, meaning that many days they went hungry.

From this desperate situation, Rooch was brought to Joy in 2006, where he was able to live in a supportive environment with the necessary food, education, clothing and shelter. He grew up to be a wonderful boy, calm, responsible and friendly. Since leaving school, he attended college and completed a mechanical engineering course. He now works at an engineering enterprise and earns rs. 24000 (£265) per month to support his family.



# Financial Summary

# Financial Summary 2019/20

## Financial Summary 2019/20

The regular income we receive from standing orders fell this year by 7.6%. By continuing our approach to carefully control spending, we ended the year with a balance of £36,848, £5,574 less than last year's total.

We have been able to continue our regular monthly support to India of £4,500, as well as sending £4,000 for the children's education costs, £3,000 for Christmas, and £3,570 for maintenance of the homes. A large increase in the maintenance bill this year, along with additional essential work to improve the security of the walls surrounding the homes, is one of the reasons for the financial deficit this year.

Although we processed an HMRC Gift Aid claim for this year, this arrived after the close of the financial year and will be included in budgeting for 2020/21.

We continue to look at ways to increase both our regular and one-off donations, and are aware that we cannot run a deficit indefinitely. Despite this, we remain significantly above our 3 year financial projections, demonstrating that our fiscal restraint is improving the sustainability of our charitable efforts. By working to increase one off and regular donations, while mostly sustaining current sponsorship levels, we have ensured financial stability over the last three years. By doing so, we have been able to maintain our regular contributions to India at £4,500, where we had anticipated reducing these in March 2020 to £2,600 a month in line with our regular income.



## Financial Summary

£2,709

Monthly regular giving to India Direct

£60

Per month in new regular sponsorship

£1,155

Per month in one-off donations  
(average of yearly donations)

£4,500

Monthly regular expenditure to India

£12,750

One-off expenditure to India over the course  
of the year e.g. Maintenance, Education

## Financial Summary

£3,250

Increase to our one-off expenditure in India, supporting essential work to keep the children in our care safe

£60

Per month in new regular sponsorship

15.5%

Increase in one-off donations  
(average of our yearly donations)

3.25%

Decrease in regular giving

22.6%

Reduction in Annual Income this year  
compared to 2018/19

# Financial Summary

## Income

Regular Donations	£33,768
Fundraising/One-Off Donations	£30,963
100 Club	£2,175
Profit on Foreign Exchange	£76
<b>Total</b>	<b>£66,982</b>

## Expenditure

Monthly Payments to LCCT	£54,403
Education (May 2019)	£4,000
Christmas (November 2019)	£3,000
Maintenance (Buildings)	£3,750
Other Payments to LCCT	£2,000
Monthly Payments from USD account	£1,166
Other	£4,184
<b>Total</b>	<b>£72,503</b>



## Financial Summary



£66,982

Total Income



£72,503

Total Expenditure

## Financial Summary

£42,369

April 2019 Year End

-£5,521

Reduction in India Direct  
financial reserves

£36,848

March 2020 Year End

+£35,725

Increase on our projected year  
end calculated in our three-year  
forecast in 2017/18

Thank You



Thank You

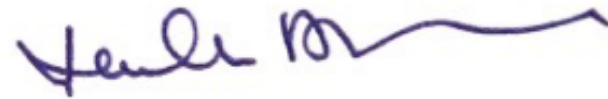
On behalf of India Direct, Love & Care Charitable Trust  
and all the children and families we support in India

# Annual Report 2019/20

India Direct 2019/20 Annual Report signed by:

A handwritten signature in black ink, appearing to read 'Mark', with a long, sweeping horizontal line extending to the right.

Dr. Mark Johnson  
Chair, India Direct

A handwritten signature in purple ink, appearing to read 'Helen', with a long, wavy horizontal line extending to the right.

Mrs. Helen Milligan  
Secretary, India Direct



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name

No (if any)

## Receipts and payments accounts

CC16a

For the period  
from

Period start date

To

Period end date

### 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>					
Donations and Fundraising events	66,906	-	-	66,906	85,237
Exchange rate profit	76	-	-	76	1,339
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>66,982</b>	<b>-</b>	<b>-</b>	<b>66,982</b>	<b>86,576</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>66,982</b>	<b>-</b>	<b>-</b>	<b>66,982</b>	<b>86,576</b>
<b>A3 Payments</b>					
Money sent to India from GBP accounts	68,319	-	-	68,319	66,732
Reimbursement for expenses incurred	100	-	-	100	1,000
Golf Day costs	2,940	-	-	2,940	2,921
100 club prizes	1,102	-	-	1,102	1,149
Bank Charges	42	-	-	42	163
Misc costs		-	-	-	310
		-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>72,503</b>	<b>-</b>	<b>-</b>	<b>72,503</b>	<b>72,274</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>72,503</b>	<b>-</b>	<b>-</b>	<b>72,503</b>	<b>72,274</b>
<b>Net of receipts/(payments)</b>	<b>- 5,521</b>	<b>-</b>	<b>-</b>	<b>- 5,521</b>	<b>14,301</b>
<b>A5 Transfers between funds</b>					
<b>A6 Cash funds last year end</b>	<b>42,369</b>	<b>-</b>	<b>-</b>	<b>42,369</b>	<b>28,068</b>
<b>Cash funds this year end</b>	<b>36,848</b>	<b>-</b>	<b>-</b>	<b>36,848</b>	<b>42,369</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>	HSBC Current Account	19,081	-	-
	HSBC Current Account 2	12,900	-	-
	100 club account	4,868		
	HSBC Dollar account	-		
	Barclays Saving Account	-	-	-
	<b>Total cash funds</b>		<b>36,848</b>	<b>-</b>
(agree balances with receipts and payments account(s))		OK	OK	OK
	<b>Details</b>	<b>Unrestricted funds to nearest £</b>	<b>Restricted funds to nearest £</b>	<b>Endowment funds to nearest £</b>
<b>B2 Other monetary assets</b>			-	-
			-	-
			-	-
			-	-
			-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	<b>Signature</b>	<b>Print Name</b>	<b>Date of approval</b>	
	Ewan Dennis	Ewan Dennis	17/01/2021	





**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

India Direct

**On accounts for the year  
ended**

31 March 2020

**Charity no  
(if any)**

1101839

**Set out on pages**

(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 **31/03/2020**.

**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:**

*H Fisher*

**Date:**

17/01/2021

**Name:**

Hannah Fisher

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

N/A

**Address:**

5 Vaudrey Drive, Hazel Grove

Stockport,

Cheshire

SK7 5PB

**Section B****Disclosure**

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.**

N/A

**Sterling**

**US Dollars** (Acct opened)

Account	B/F	C/F	Difference
HSBC Acct 1	37086.7	19080.95	-£18,005.75
HSBC Acct 2	338.3	12900	£12,561.70
HSBC 100 Club	3794.5	4867.5	£1,073.00
Barclays	£17.34	0	-£17.34
TOTALS	£41,236.84	£36,848.45	-£4,388.39

Account
HSBC \$

**Total Revenue**  
**Total Expenditure**  
**Difference**

66948.44		
£71,336.83		
-£4,388.39		

[illegible]

Sterling  
equivalent

Total

**B/F**

C/F

## Difference

1477.15	0
	\$0.00

00 -\$1,477.15

-\$1,477.15

-\$1,186.01

\$0.00

		\$0.00	£0.00	
		<b>\$1,477.15</b>	£1,186.01	
		<b>-\$1,477.15</b>	<b>-£1,186.01</b>	

USD TO GBP 31ST Ma

0.80290234

rch 2020 (<https://www.xe.com/currencytables/?from=USD&date=2020-03-31>)