







India Direct Annual Report 2020-21

Introduction

To all our supporters,

The last year brought significant challenges for India Direct in the form of the global Covid-19 pandemic, which none of us could have predicted or prepared for. While I personally felt the effects of the pandemic as a frontline NHS doctor working on Covid-19 wards, our charity saw a collapse in available fundraising opportunities and a drastic change to our charitable operation in India as a result of the national lockdown.

With schools and children's homes in India forced to close, our trustee partners had to organise care for the 135 children we support back in their local villages with their nearest capable family members. As a charity, we went from running two children's homes on a successful model, to delivering care packages to families across Tamil Nadu. Overnight, we switched from supporting 135 children to around 350 family members. Despite the change in our operating model, it was crucial to the trustee board that the safety, wellbeing and education of the children in our care remained a top priority. Throughout the pandemic and at all stages of the enforced lockdown, each child received a fortnightly welfare call and our trustees in India provided any support and counselling required.

Back in the UK, we were incredibly grateful that longstanding supporters of our Annual Golf Day donated to our Covid-19 Appeal in lieu of the traditional golf competition, which was prevented by restrictions in the UK. Another highlight of the year was the sale of over 1,000 Christmas cards, generously handmade by a team of volunteers, delivering over £2,000 of Christmas fundraising.

As a charity we also relaunched our website to take advantage of modern web technologies and provide our supporters with a secure SSL platform through which to donate, fundraise and join our sponsorship programmes. Additionally, we ensured the charity could continue to operate during the ongoing

Covid-19 restrictions by amending our Deed of Trust to allow for virtual online meetings.

As always, I am hugely grateful to all our supporters and volunteers who have supported our charity through one of the toughest years in its history. I would also like to thank my fellow trustees In the UK and those in India, who have volunteered countless hours to ensure the safety of the children and families who rely upon our support. With the help of our dedicated supporters, 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 K. 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 with Naomi.

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 at Poynton High School and previously head of the Poynton High School India Project.

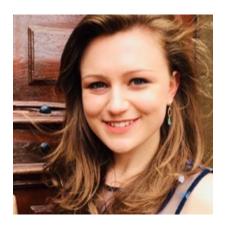
She is the Secretary of India Direct.



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

350+

Family members supported in the community due to the Covid-19 pandemic

















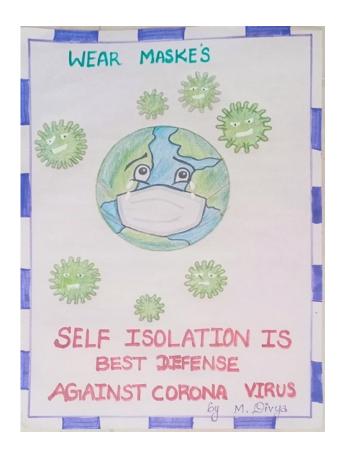


April

We were disappointed to have to cancel our planned fundraising events, a curry night in Bramhall and a quiz in London, as a result of the Covid-19 restrictions. As trustees, we agreed to take advantage of UK lockdown to spend time upgrading the India Direct website.

The Indian Government enforced a national lockdown. Our trustee partners in India followed the lockdown requirements, keeping the children safe at Bethel and Joy.

As an NHS doctor, Mark shared World Health Organisation and NHS advice on infection control with our trustee partners at Love & Care Charitable Trust, as information was limited in India.



May

The Tamil Nadu State Government enforced the closure of all children's homes. Despite misgivings at this sudden policy change and concerns for the children, our trustee partners in India had to comply. With considerable effort, Annie ensured that all children were found a place to stay with extended family in the community. At that point, we expected that this arrangement would last about a month during the temporary closure of the homes.

As our children came to the homes because their families could not afford their care, our trustee partners supplied groceries and hygiene packs on a fortnightly basis.

With many of the 'breadwinners' of the families working as daylabourers and such work suspended as a result of the pandemic, our provisions were used to support the whole family, reaching 350 people, rather than just the 135 children and 30 widows in our regular care.







June

As trustees, we worked with our trustee partners in India to plan the safe, staggered readmission of children to the homes when this was allowed, which was anticipated to be August 2020. Infection control and hygiene measures were agreed to ensure the safety of those living and working in the homes. We discussed self isolation protocols in the event of infection among children, staff or families to minimise the risk to all.

In between working as a frontline Covid doctor in the NHS, Mark continued to work on the website upgrade. Mark and Naomi were sadly forced to postpone their wedding, which had been planned for 4th July 2020.

July

The uncertainties of the ongoing Covid-19 restrictions meant that the planned 10th Annual Golf Day had to be cancelled. At the suggestion of the main organiser, Tony Swallow, we launched an appeal up on our Virgin Money Giving page with the aim of mitigating the loss of this crucial fundraising opportunity.







August

We launched the Golf Day online appeal on Virgin Money Giving, encouraging our usual golf day participants to donate the equivalent of their entry fee.

We launched our new India Direct website with upgraded security functions and extensive content.

Helen and her team of Christmas Card makers agreed upon the updated 2020 designs and distributed the templates to the team.

Since the schools in Tamil Nadu remained closed, Annie sent out education packs to the younger children in our care, supporting their ongoing learning and education skills.



September

Those children in 12th standard (UK Year 13 equivalent) and above could apply for a personal laptop and a bicycle from the Indian Government to support their learning at home. Unfortunately, these laptops were of limited use for children who were staying with their extended family in homes with no power supply or internet access.

Our online Golf Day Appeal was generously match-funded by £2500 by Creamline Dairies, who have been our Golf Day sponsors for the last 9 years.

As trustees, we updated our Declaration of Trust, so that we could hold our AGM remotely if the ongoing Covid-19 restrictions prevented us from meeting in person.







October

The Indian Government decreed that charities would only be permitted to receive foreign contributions into a specific bank in Delhi.

Our final Covid-19 Golf Day online appeal total was £6,410, with an additional £2,500 match-funding from Creamline Dairies. This meant an amazing total of £8,910, the equivalent of almost two months of support for the 350 people we were supporting in the community.

With the ongoing restrictions, we reviewed our financial models on the assumption that no in-person fundraising would be possible until at least August 2021.







November

Due to the ongoing Covid-19 restrictions, we held our first remote AGM.

Our international currency transfer provider, Ebury, abruptly ceased trading with charities internationally after a takeover. Mark researched options to minimise the cost of sending donations to India, whilst maintaining our confidence in the security of financial transactions.

Hannah Fisher, a former Poynton India Project pupil, provided free independent scrutiny of our 2020 accounts and annual report.

We set up an Etsy shop for the first time to sell our Christmas cards to a wider, external audience.







December

Our Christmas Direct card sales raised £800, while we made more than 1,000 handmade Christmas cards, raising £1,975. We were extremely grateful to our fabulous team of card makers (Helen, Angela, Jo, Hannah, Mark and Naomi) and to Emily Mee for stocking our cards in her shop in Bramhall.

With the continuing forced closure of the homes, we changed the emphasis of our Christmas gifts in India from the usual Christmas celebrations and small gifts. We provided 15 families with chickens to raise their standard of living and ongoing sustenance.

Other families received a new outfit for their Bethel or Joy children, a small gift for all children in the household and a festive food parcel for the whole family.







January

Schools in India were finally reopened for 10th to 12th standard (UK Year 11-13 equivalent). However, the schools were unfortunately closed again just a few weeks later due to a surge in Covid cases and the resultant health crisis in India.

February

The new bank account in Delhi was set up to allow Love and Care Charitable Trust to continue receiving foreign contributions. As trustees, we decided to send three of our monthly payments in one transfer to avoid any potential disruption to our Indian partners during this process.

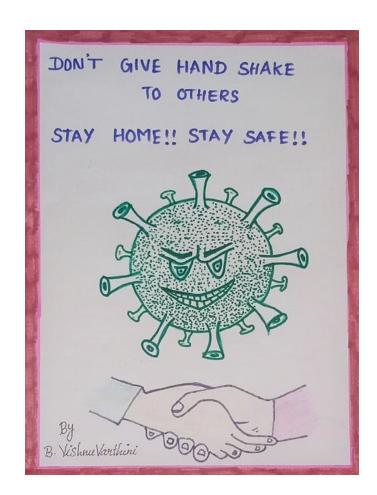
After the success of our handmade Christmas cards, we added Valentine's Day and Mother's Day cards to our product range on Etsy.



March

We conducted a review of our financial position, which showed that we were maintaining our financial security, despite the fundraising challenges brought about by the pandemic.

The situation in India began to worsen, with a second Covid-19 wave beginning to impact the country.



Risks for 2021/22

Risks for 2021/22

Covid-19 Pandemic

The Covid-19 pandemic continues to have a significant impact upon our work. In India, it presents risks to both our operating model (with restrictions keeping the children's homes closed) and the safety for the LCCT trustees, employees, children and their families. In the UK it is currently restricting our ability to hold the normal fundraising events we use to maintain our income and has caused a reduction in our regular donations due to sponsors' financial circumstances. As of March 2021, the pandemic is ongoing, and cases are increasing significantly in India.

Financial

India Direct's financial standing remains an ongoing concern. Despite ending 20/21 with a year-on-year surplus, we maintain a deficit between regular donations received and our committed expenditure in India. We continue to revise our financial model, so that we could give due notice to our trustee partners in India if our expenditure had to be curtailed. To promote financial stability, we remain focused on increasing our regular income from donors and improving the self-sufficiency of our projects in India.

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. This approval is due again in Q4 of 21/22. 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. Since then, Annie and Martin have reported problems with other visitors from the UK. On the 22nd March 2020 the Indian government closed its borders to international visitors due to the Covid-19 pandemic, and trustees are still unable to gain entry to the country.

Online

Online

Facebook

Our Facebook following grew by 9 'likes' over the course of the year, with 509 individuals 'liking' our page on the platform. One of our posts reached over 1.27k individuals.

Web Presence

During 2020/21 we updated our website – (www.indiadirect.org.uk). We updated the technology underlying the site to modern web architecture, along with installing an SSL certificate to provide reassurance to donors and supports that their donations are secure.

The site makes great use of large colourful images to show the fantastic work of India Direct. It enables visitors to donate directly to India Direct, but also to join one of our sponsorship programmes.

The costs of the new website design were donated by one of the Trustees of the charity. We are grateful that our web hosting fees are donated for free by a web hosting company (TSO Host). The new SSL certificate is a new cost for the charity, but is a necessity to ensure a safe browsing experience for our supporters. The SSL costs are funded by our Gift Aid income, which means we continue to spend 100% of supporters' donations on our projects in India.



Fundraising & Donations

The Covid-19 Pandemic

The Covid-19 Pandemic

Covid-19 had huge impact across the world, so it is unsurprising that a small international charity like India Direct was also significantly affected.

In India, the Tamil Nadu State government decided that the children in Children's Homes would be safer not all living together, but being more spread out in the community. This meant that our Trustees in India had to find parents and other members of the children's extended families who could take them in, for what was expected to be a month from April 2020. As almost all of the children were in our care because their parents could not afford to feed them, this presented a challenge to the families.

We funded fortnightly deliveries of groceries to support the whole family, so the number of people depending on us rose from 135 children to around 350 family members. Annie, Martin, Omega (our partner charity (LCCT) trustees in India) and the charity's staff delivered the groceries together with hygiene packs, including masks and hand gel. They also took the opportunity to check on the children every two weeks. We were able to maintain this support over the months, as schools and Children's Homes remained closed beyond the end of this reporting year. One of our biggest concerns over this time of lockdown has been the lack of access to education.

In the UK our fundraising plans for the year were significantly impacted, and we reviewed our financial modelling to ensure we could continue to offer the same level of support as we would in normal circumstances. Our team communications, already established to accommodate trustees living in different parts of the country, proved both robust and effective in challenging circumstances. Our Declaration of Trust was already set up to accommodate meetings being held via video conferencing, thanks to the flexibility of approach and the foresight of the trustee board.



Donations & Fundraising

£2,00+
From our Christmas Direct
Appeal

£2,846

Each month in one-off donations

£8,910
From the Golf Day Appeal, a Golf Day record!

£2,540
Regular monthly giving

Our Fundraising

Golf Day Appeal 2020

Our 2020 Golf Day was due to be a big event for us. Not only is the Golf Day our biggest single fundraising event, but this was to be the 10th event organised by Tony Swallow, so quite a milestone!

Unfortunately, Covid restrictions in the North-West of England were among the strictest in the country, so we were forced to cancel the day itself.

Undaunted, Tony and his team suggested an online appeal to the golfers, many of whom are regulars at the event.

The Golf Day Appeal page raised an amazing £6,410, with an additional match funding sum of £2,500 being donated by Creamline Dairies, our Golf Day sponsors since our first event.



Our Fundraising

Christmas Direct

Our Christmas Direct Appeal has evolved over the years from our original Christmas Direct cards for a child's Christmas in India, to include three different packs of handmade Christmas cards.

We had new members of the card-making team this year, with Hannah, Angela and Jo joining Helen, Naomi and Mark. The team produced well over 1000 cards and more than 80 Christmas Direct cards, raising over £2,000.

Traditionally the Christmas Direct Appeal funded seasonal celebrations at Bethel and Joy Homes, with all the children receiving a new outfit, a small gift and a festive meal, to which family members were invited.

This year, with the Homes closed due to Covid, we took a different approach. All families received a festive food pack, while 15 families in most need received a gift of live chickens. The Christmas chickens enabled these families to supplement their own diet by eating the eggs, or to raise additional income by selling them.

Those families who didn't benefit from the chickens received new outfits for the children and a small gift.







Stories from India

A Child's Story from India

Shayamala's Story in her own words

I'm Shayamala. I live in a village in southern Tamil Nadu, India. I grew up facing problems at home every day. I was quiet and withdrawn due to the environment I grew up in. My mother had her own doubts about my father, she didn't trust him and they quarrel everyday. One day the outrage broke out and all of a sudden, my mother committed suicide.

Losing my mother suddenly left me and my sister confused and distressed. My father married another women and left home. Me and my sister were taken in by our grandmother. My grandmother was elderly and did not get work as labourer. She was not able to give us food, clothes and education. We use to starve for food for many days. My grandmother brought me to Joy Children's Home, and I was 12 years old then, studying in 7th Std.

The first look of the home gave me hope. I felt life changed and it did change. I got good food, clothes, friends, education. Aunties took care when we fell sick, they helped us with our school work. I grew up learning good things in a happy, comfortable and secure environment. My life changed. I studied well, I completed school and I joined nursing college and

completed the course. I now work as a Nurse in a hospital.

This was possible only by all the sponsors and supporters of our charity. It's not only me, but you are changing the lives of many little children. It is a great blessing for all of us. Recently, I got married to a good man. I'm blessed. I thank all of you for changing my life into a better and beautiful one.







A Child's Story from India

Sabitha's Story in her own words

I'm Sabitha, aged 20 years. I live in a small town in Tamil Nadu. I was born in a small family, below the extreme poverty line. My mother left the family, so my sister and I lived with my father. When I was 5, my Father got remarried and we went to live with our grandmother, who was elderly.

My grandmother worked as a coolie [labourer] and worked hard to bring us up, but she was failing to give us good food, clothes or education. No one else wanted to take care of us. We were struggling to survive and my grandmother's income was not enough for 3 meals a day for 4 of us, she borrowed money and struggled to repay it. My sister Ammu and I were malnourished, quiet, and withdrawn. We lived with our grandmother in a small thatched hut, 100 sq ft. It has only one room, and we cook outside the hut with sticks and twigs we gather around. We do not have electricity in the hut and the roof is damaged, it leaks during rain.

When I was aged 7, my Grandmother brought us to Bethel Home. Our new lives started there. I was excited with each and everything I saw. I was happy to start this new life, in new surroundings with so many new faces. I enjoyed growing up in a loving, secure surrounding. I was for the first time a happy little girl.

My life changed. I studied well and completed high school. I joined nursing and completed my 2-year course to work as an intern at the Health Centre. This was possible only because of all the sponsors and supporters of our charity. I thank all of you for changing my LIFE into a BETTER and BEAUTIFUL ONE.









2020/21 Financial Summary

Financial Summary 2020/21

Financial Summary 20/21

This year's financial situation has been affected by the Covid-19 pandemic in a number of ways.

Firstly, monthly regular giving has reduced by 9.75% a year as we saw a number of our supporters' incomes being squeezed as a result of the uncertain economic situation. However, we saw one-off donations increase by 10% to a total of £34,146 as a result of a number of appeals we conducted to try and reduce the impact in both the reduction in regular giving and the loss of opportunity of in-person fundraising. We also benefited from a £13,948 gift aid claim made during the previous year (19/20). We ended this year with an increase in our reserves of £9,565, taking our total reserves to £46,413. This should see the charity good stead for the coming years, which may be a time of uncertainty for India Direct, as for many charities.

We have been able to continue to send our regular monthly support to India of £4,500. In addition we sent £3,750 for the children's education costs, £3,000 for Christmas and £3,000 for maintenance of the homes. We were also able to send £1,200 for the scholarship fund, which had previously been supported by Poynton High School. This fund helps support young adults in our care into further education. It is a testament to our approach of controlled spending over many years that we were able to continue our commitment to supporting our beneficiaries in India, despite the pandemic unfolding.

This year has been unprecedented for the charity. Despite this, the charity's reserves have improved during this time, largely due to the gift aid claim from the previous year and generous one-off donations from supporters. We have been aware for some time that these one-time donations cannot be relied upon going forward. This is particularly important as our regular income was reduced this year. We continue to aim to increase our regular income, and look forward to being able to resume in-person fundraising events in the future.







£2,540

Monthly regular giving to India Direct

22.7%

Increase in Annual Income this year compared to 2019/20

£2,846

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

£4,500

Monthly regular expenditure to India

£8,010

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

10%

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

£13,948

From a GiftAid claim made for the previous financial year (2019/20)

9.75%

Decrease in regular giving

£4,750

Decrease in one-off expenditure in India compared to 2019/20

Income

Regular Donations Fundraising/One-Off Donations 100 Club Gift Aid Claim	£30,474 £34,146 £2,058 £13,498
Total	£80,176

Expenditure

Total

Monthly Payments to LCCT	£58,500
Education (November 2020)	£3,750
Christmas (December 2020)	£3,000
Maintenance (August 2020)	£3,000
Other Payments to LCCT	£1,260
Other	£1,101

£70,611

£80,176

Total Income

£70,611

Total Expenditure

£36,848
April 2020 Year End

+£9,565
Increase in India Direct financial reserves

£46,413

+£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 2020/21

India Direct 2020/21 Annual Report signed by:

Dr. Mark Johnson Chair, India Direct

Mrs. Helen Milligan Secretary, India Direct



No (if any)

Receipts and payments accounts

For the period from	Period start date	То	Period end date

Section A Receipts and	Unrestricted	Restricted	Endowment	
	funds	funds	funds	Total funds
	to the nearest	to the nearest £	to the nearest £	to the nearest £
A1 Receipts	£			
Donations and Fundraising events	80,176	_	_	80,176
Exchange rate profit	55,215	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	80,176	-	-	80,170
A2 Asset and investment sales, (see table).				
	-	-	-	-
	_	_	-	-
Sub total	_	_	_	_
Total receipts	80,176	-	-	80,170
A2 Payments				
A3 Payments Money sent to India from GBP accounts	69,510	-	-	69,510
Reimbursement for expenses incurred	212	-	-	212
Golf Day costs		-	-	-
L00 club prizes	889	-	-	88
Bank Charges		-	-	-
Misc costs			-	-
		-	-	-
		-	-	-
	-	-	-	-
Sub total	70,611	-	-	70,61
	-			
A4 Asset and investment				
	-1	-	-	-
	-	-	-	-
	- - -	- -	- - -	- -
ourchases, (see table)	70,611	- - -	- - -	70,61
Sub total Total payments		-	- - -	
purchases, (see table) Sub total		- - -	- - -	70,61
Sub total Total payments Net of receipts/(payments)	9,564	- - -	- - -	9,564
Total payments		- - - -	- - -	

Unrestricted Restricted **Categories Details** funds funds to nearest £ to nearest £ 31,519 **HSBC** Current Account **B1 Cash funds** 11,806 HSBC Current Account 2 100 club account 3,088 **HSBC** Dollar account **Barclays Saving Account** 46,413 Total cash funds (agree balances with receipts and payments account(s)) Unrestricted Restricted **funds** funds **Details** to nearest £ to nearest £ **B2** Other monetary assets -Fund to which Cost (optional) **Details** asset belongs **B3** Investment assets Fund to which Cost (optional) **Details** asset belongs **B4** Assets retained for the charity's own use --Fund to which **Amount due Details** liability relates (optional) **B5** Liabilities Signed by one or two trustees on Signature **Print Name** behalf of all the trustees Ewan Dennis **Ewan Dennis**

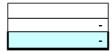
Section B Statement of assets and liabilities at the end of the period



Last year

to the nearest £

6	6,906
	76
	-
	-
	-
	-
	-
6	6,982



66,982

68,319
100
2,940
1,102
42
-
72,503

-

72,503

- 5,521 - 28,068 22,547

Endowment funds to nearest £ OK Endowment funds to nearest £ Current value (optional)
- Current value
Endowment funds to nearest £ Current value (optional) Current value
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When due (optional)

Date of approval

8/8/2019

CCXX R6 accounts (SS)	6	01/24/2022
contrib decounts (55)	3	01/2 1/2022



Independent examiner's report on the accounts

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Report to the trustees/ members of	Chanty Name	DIF	RECT			
On accounts for the year ended	31st Ma	rch	2021		Charity no (if any)	1101839
Set out on pages				(remember	to include the page	numbers of additional sheets)
	charity ("the	Trus	t") for the ye	ar ended	O / MM / YYY	
Responsibilities and basis of report	As the characcounts in ("the Act").	ity's tr accor	ustees, you rdance with	are respons the requiren	sible for the pro nents of the Cl	eparation of the narities Act 2011
	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	undertake t	he exa	amination by		alified member	m qualified to of [insert name of
	come to my	atten	tion in conn	ection with tl	ne examination	terial matters have n (other than that t in, any material
	• the a		nting records rities Act; or		ept in accordar	nce with section 130
	 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 o	exami enable	ination to whe a proper u	nich attention nderstandin	n should be dra g of the accou	awn in this report in nts to be reached.
				the brackets	if they do not	
Signed:	Eman	ىلا	2		Date:	28.11.2021
Name:	ELEANOR	2 M	AY CRE	SSWELL	•	
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Relevant profe	ess	ional
qualification(s)	or	body
	(if	any):

1 (AEW

Address: APARTMENT &q 33 ROYAL ENGINEERS WAX

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 no material matters of concern to he