

Charity Registration No. 1053251

Company Registration No. 03153215 (England and Wales)

HOUSETOP CARE LIMITED
WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

HOUSETOP CARE LIMITED
WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
LEGAL AND ADMINISTRATIVE INFORMATION

Directors and Trustees	Mrs. Barbara Paskins Dr. John Wijngaards Mr. Brian Gallagher Miss Pamela Wearing Ms. Miriam Duignan Mr. Colm Holmes Dr. Joanna Waller Dr. Ally Kateusz Prof. Tom O'Loughlin
Secretary	Mr Graham Gillman
Charity number	1053251
Company number	03153215
Principal address	Flat 9 Silverdale Lancaster Road Southport PR8 2LF
Website	www.wijngaardsinstitute.com
Telephone	+44 7833 416501
Registered office	Flat 9 Silverdale Lancaster Road Southport PR8 2LF
Independent examiner	Derek J. Skinner FCA Skinner & Co The Old Vicarage 10 Church Street Rickmansworth Hertfordshire WD3 1BS
Bankers	Barclays Bank plc Marble Arch Corporate Banking Group PO Box 32016 London NW1 2ZH

HOUSETOP CARE LIMITED

WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH

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HOUSETOP CARE LIMITED

WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present its report and for the year ended 31 December 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Companies Act 2006 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

Structure, governance and management

The charity was incorporated as a Company Limited by Guarantee and not having share capital on 31 January 1996, company registration number 03153215. The company is also registered with the Charity Commission, number 1053251.

The directors in office in the year were as follows:-

Mrs.Barbara Paskins
Dr.John Wijngaards
Mr.Brian Gallagher
Miss.Pamela Wearing
Ms.Mary Duignan
Mr.Colm Holmes
Mr.Graham Gillman

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives & activities

Its objective and principal activities are the advancement of the Roman Catholic religion and the Christian Gospel in any part of the world. In pursuing this objective, the company has, among other things, the power to:

- write, publish, produce, prepare, promote or otherwise assist in literary work or work in any media to communicate the message of the scriptures throughout the world,
- work together with members of other Christian denominations and churches throughout the world in the promotion of the Christian Gospel in any media.

The policies adopted in furtherance of these objects are explained more fully below and there has been no change in these during the year.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Charitable Purpose and Public Benefit – 2024 full year report

The work of the Institute is to provide free online access to rigorous, evidence-based theological research in support of the reform of the Catholic Church. In 2024, our profile continued to grow through media work and interviews around the second Synodal meeting in the Vatican in October. Interest in our areas of expertise continued to grow due to Pope Francis encouraging Catholics all over the world to dialogue about issues in the Church that concern them.

New Research and Educational Material, Media Coverage and Impact

The Ethics of Responsible Abortion

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

Last year's report mentioned that work was going to start towards producing a comprehensive Research Report and accompanying Academic Statement on the "Ethics of Responsible Abortion".

As noted then, this is a crucial topic affecting millions of Catholics around the globe whose beliefs and practices on the subject are contrary to current Catholic teaching, which stresses the absolute prohibition of all direct abortions.

Work on the report started in March 2024, and has been ongoing since; its goal is that of evaluating the current official Catholic teaching against the relevant evidence from, on the one hand, biblical studies, the Judeo-Christian tradition, and theological research; and, on the other hand, the apposite findings of other relevant scientific disciplines, from embryology to sociology.

In its 2023 "Synthesis Report", the Synod on Synodality recommended that "initiatives enabling shared discernment on controversial doctrinal, pastoral and ethical issues should be developed", and that they "should also involve people directly affected by the matters under consideration".

More broadly still, Vatican II affirmed that the *con-sensus fidelium* or *consensus ecclesiae* (the consent of the faithful) is normative for doctrinal teachings (Lumen gentium 12).

The draft report also demonstrates that the Doctrinal Commission of Vatican II explained that the *con-sensus fidelium* is expressed in the "public opinion" of the church, that is, the prevailing opinion among the majority of all baptised.

It follows that it is not sufficient for Pope and bishops not to "ignore" the *consensus fidelium* as expressed in the public opinion of the church: more than that, they are obliged to bear witness to it and express it.

For this reason, the draft report pays particular attention to the sociological data concerning the experiences, insights, moral reasoning and value judgments with regard to abortion of two sets of people: women who have chosen to terminate their pregnancy, and Catholics at large.

Finally, it includes an examination of the insights from international human rights law, philosophical ethics, and medical ethics, all of which have contributed substantially to the debate.

The funding agreement made with Catholics for Choice detailed in our 2023 report, was signed in February 2024 and the first instalment of the scheduled 2 year project was paid in March. In December 2024, CFC exercised its right to give six months' notice to the Institute to withdraw from the contractual agreement to sponsor the project. This was due to an internal change of leadership and policy direction following the Presidential Elections in the United States in November 2024. CFC needed to re-focus on US domestic issues and redirect funds from their budget. This meant the final instalment due to the Wijngaards Institute was payable in March 2025.

As a consequence, the Institute now has full ownership of any future outcome of the project, as well as retaining sole responsibility for its continuation. CFC has no further connection with the report.

Fifteen scholars have agreed to be part of the Working Group which will contribute to and evaluate successive drafts of the report. Once the report is finalised, its principal findings and recommendations will be summarised in an Academic Statement, which will be submitted for signatures to scholars worldwide.

A Proposed Constitution for the Catholic Church

The Proposed Constitution for the Catholic Church which the institute published in October 2022 has drawn some renewed attention among church reform organisations, which have asked for three presentations via video-conference during 2023 to discuss the constitution as a whole or its proposal to reintroduce the democratic election of church leaders.

Last year's report also mentioned that work was almost finished on a book-length Research Paper to accompany the Proposed Constitution for the Catholic Church which the institute published in October 2022. While completion of the manuscript slowed down to make space for research on the ethics of responsible abortion, the goal for 2025 is to finalise it for submission to an academic publisher.

More broadly, one of the goals of the Institute is to publish with academic publishers more of the rigorous research which has gone on the two other inter-disciplinary research reports from 2016 onwards: family planning and same-sex relationships.

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WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

In addition to those three large pieces of work, the Institute also has unpublished draft papers on women deacons (with material including both new archaeological evidence from the past few years, and the history of the papal study commissions from 1973 to this day) and on solutions to problems concerning the implementation of democracy and human rights in the Catholic Church (subsidiarity and decentralisation; freedom of conscience and expression; public opinion and the *sensus fidelium*; the role of expert knowledge in church decision-making).

Showing how this can be done in a way which would be compatible with biblical studies, church history, canon law, and human rights law is crucially important to heighten among Catholics the awareness and urgency of carrying out those reforms, and to help win their hearts and mind for regarding them as a requirement of justice.

Again, the goal is to publish all this material in academic journals first, in order both to raise the scientific profile of the Institute and, going forward, to be able to refer to such scientific findings in more accessible educational material aimed for a general readership of educated Catholics.

Related to the work on the Constitution, the Institute has also published on www.wijngaardsinstitute.com a concrete proposal for reintroducing the democratic election of bishops by the local churches, which has been circulated to other church reform organisations for discussion.

John Wijngaards' book *Why Christ Rejects All Church Prejudice Against Women*

Equality for women in the Catholic Church has been a central issue of the discussion of the worldwide "Synod on Synodality", provisionally end in October 2024. Given no substantial decisions were made to change women's ongoing discrimination within that Church, the topic will continue to remain central to the public discussion within Catholicism for the foreseeable future.

In this connection, Dr John Wijngaards published a book with 28 daily meditations documenting the main past and present Church prejudices levelled against women, and showing how each goes against the mind of Christ. The book also contains chapters by eight female scholars from around the world – including the Philippines, Nigeria, India, and Colombia – who report on continuing Church suppression of women in their countries.

The book received ringing endorsements from eight prominent Catholic scholars, and its forthcoming publication was advertised in person by our director Miriam Duignan to some participants to the second session of the Synod on Synodality in October 2024. The book was published on 18 December 2024.

Petitions to the Vatican

In addition to the book, Dr John Wijngaards drafted a Synodal Petition to Pope Francis asking for the immediate restoration of the sacramental diaconate for women as was practiced during the first millennium.

The petition was coordinated by the Institute, and co-signed by fifty-one organisations based in eighteen different countries and working for the reform of the Catholic Church, as well as by a similarly diverse contingent of more than 1,400 individual signatories. Its text was made available in seven languages on our website <https://www.equalityforwomen.org/>. The petition was submitted to Pope Francis in October 2024 via Vatican mail.

On 2 October 2024 our director brought to Rome a professionally-designed printed brochure of the petition in seven languages, and personally handed it to two of the participants to the second session of the Synod on Synodality. Miriam also posted a third copy to the office of Pope Francis via Vatican mail.

The Institute had previously coordinated another petition, this time submitted to the Dicastery for the Doctrine of the Faith on 29 July 2024. It asked it for the following three things:

- to publish as soon as possible the selection criteria and procedure, as well as the names of the members of Study Group 5 [tasked with addressing, among other things, the issue of the sacramental ordination of women to the diaconate];
- to ensure that their findings are made public as soon as they are available; and
- to start an open worldwide consultation of Catholics, including Catholic academic and professional associations, on reforming its own regulations for selecting external experts, with the goal of bringing it up to the best standards of openness and transparency adopted by civil society.

The petition was co-signed by seven church reform organisations.

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WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

Media Coverage

Maintenance of Websites

Maintenance of our flagship website www.womenpriests.org has continued, involving checking the websites' links, URLs, images, navigation menus and indexes; overseeing security and the automatic updates of plugins. Several team members are contributing to that undertaking, with the ultimate goal being that of increasing the website's Google ranking, readership, and make it eligible for free advertisements which Google grants to non-profit websites fulfilling certain criteria.

Fundraising

In March 2024 the Institute received a research grant from CFC to carry out the two-year project on the ethics of responsible abortion.

Future planning - other topics would also benefit from the sort of inter-disciplinary research the Institute specialises in, including divorce and remarriage, and the urgency for Catholic canon law and governance structures to incorporate human rights (as set out in the Universal Declaration of Human Rights and subsequent United Nations human rights conventions), as something not simply compatible with, but demanded by, the fundamental dignity of all human beings affirmed by current Catholic teaching. The goal is to help Catholic discourse own those rights in full, rather than in part.

Previous reports have noted that the Institute needs to increase its donors, both individuals and institutional; and that institutional sponsors are also more likely to finance projects involving a consortium of organisations, rather than simply one, and they also more likely to require experience in having successfully managed large projects.

HOUSETOP CARE LIMITED
WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

The partnership with CFC (although now ended) on such a relatively large research project is a first promising step in that direction, which should strengthen the fundraising profile of the Institute.

John Wijngaards, our founder and Chairman of the Board of Trustees had heart surgery on November 23rd and seemed to be making a good recovery. Unfortunately, he suffered complications from the surgery and fell at home on December 20th. He was admitted to Wexham Park hospital where he remained through Christmas and New Year 2025 until his death on January 2nd 2025. Next year's report will contain our many dedications to him and the strategy and direction of the Institute going forward to continue to grow his mission.

John Wijngaards 35th and final book 'Why Christ rejects all Church prejudice against women' was published 2 days before he entered hospital.

Financial review

A summary of the year's results can be found on pages 7 to 9 of the accounts.

During 2024 total incoming resources amounted to £99,364 (2023: £55,994). Incoming resources consisted of a research grant of £37,479 from Catholics for Choice; a £10,000 drawdown from the Rathbone's investment and donations of £45,361 including £36,509 from Catholics for Choice.

Resources expended totalled £60,015 (2023: £46,257). They can be broken down into direct charitable expenditure of £57,615 (2023: £43,857) and management and administration of £2,400 (2023: £2,400).

Net incoming resources were £39,349 in the year (2023: incoming £9,737) - an increase of £29,702 versus 2023. The net movement in funds for the year was an inflow of £40,323 versus an inflow of £17,540 in the previous year.

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Housetop Care Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board of Trustees

.....
Ms. Miriam Duignan
Dated:

HOUSETOP CARE LIMITED
WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF HOUSETOP CARE LIMITED

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 7 to 13.

Respective responsibilities of Trustees and examiner

The Trustees, who are also the directors of Housetop Care Limited for the purposes of company law, are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011, the 2011 Act, and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records, comply with the accounting requirements of 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities;
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Derek J. Skinner FCA

Dated:

HOUSETOP CARE LIMITED
WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 £	2023 £
<u>Incoming resources from generated funds</u>			
Donations, research grant & drawdown	2	18,852	11,799
Investment income was derived from the company's listed investments and bank deposits.	3	6,524	7,195
		<u>25,376</u>	<u>18,994</u>
Incoming resources from charitable activities were from sponsor's grants and voluntary donations.	4	73,988	37,000
Total incoming resources		<u>99,364</u>	<u>55,994</u>
<u>Resources expended</u>	5		
Charitable activities			
Advancing the Roman Catholic faith		57,615	43,857
Management and administration of the charity		2,400	2,400
Total resources expended		<u>60,015</u>	<u>46,257</u>
Net incoming resources		<u>39,349</u>	<u>9,737</u>
Other recognised gains and losses			
Gains on investment assets		974	7,803
Net movement in funds		<u>40,323</u>	<u>17,540</u>
Fund balances at 1 January 2024		<u>255,185</u>	<u>237,645</u>
Fund balances at 31 December 2024		<u><u>295,508</u></u>	<u><u>255,185</u></u>

HOUSETOP CARE LIMITED
WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
SUMMARY INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Total income	99,364	55,994
Total expenditure from income funds	60,015	46,257
Net income for the year	39,349	9,737

STATEMENT OF RECOGNISED GAINS AND LOSSES

Net income for the year	39,349	9,737
Unrealised gains on investment assets held by income funds	974	7,803
	40,323	17,540

HOusetop Care Limited
Wijngaards Institute for Catholic Research
Balance Sheet
As at 31 December 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	9		572		762
Current assets					
Stocks		1,095		1,095	
Debtors	10	766		795	
Investments		216,377		215,403	
Cash at bank and in hand		79,201		39,530	
		<u>297,439</u>		<u>256,823</u>	
Creditors: amounts falling due within one year	11	<u>(2,503)</u>		<u>(2,400)</u>	
Net current assets			<u>294,936</u>		<u>254,423</u>
Total assets less current liabilities			<u>295,508</u>		<u>255,185</u>
Income funds					
Restricted funds	12		-		-
Unrestricted income funds		294,534		247,382	
Revaluation reserve		974		7,803	
		<u>295,508</u>		<u>255,185</u>	
			<u>295,508</u>		<u>255,185</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2024. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these accounts.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

These accounts have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

The accounts were approved by the Board on

.....

Ms. Miriam Duignan

Company Registration No. 03153215

HOUSETOP CARE LIMITED
WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

1.1 Basis of preparation

The accounts have been prepared under the historical cost convention, with the exception of investments which are shown at market value.

The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005 and the Companies Act 2006.

1.2 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Furniture and equipment: 25% per annum, reducing balance

In accordance with the Statement of Standard Accounting Practice 19, no depreciation is charged on investment properties.

1.3 Investments

Listed investments in securities are stated at market value. Unrealised gains or losses arising from the difference between market value and historical cost are reflected in the Statement of Financial Activities and the associated revaluation reserves are adjusted and stated in the Balance Sheet.

1.4 Stock

Stocks of goods held for resale are valued at the lower of cost or net realisable value.

1.5 Taxation

The charity is a registered charity and therefore is not liable for income tax or corporation tax on income derived from its charitable activities as it falls within the various exemptions available to registered charities.

2 Donations and legacies

	2024	2023
	£	£
Donations and gifts	7,882	11,799
Drawdown (Rathbones investment a/c)	10,000	-
	<u>18,882</u>	<u>11,799</u>

HOUSETOP CARE LIMITED
WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

3 Investment income was derived from the company's listed investments and bank deposits.

	2024	2023
	£	£
Income from listed investments	6,483	7,132
Interest receivable	41	63
	<hr/>	<hr/>
Income / (Loss)	6,524	7,195
	<hr/> <hr/>	<hr/> <hr/>

4 Incoming resources from charitable activities were from sponsor's grants and voluntary donations.

	2024	2023
	£	£
Donor grants	73,988	37,000
	<hr/> <hr/>	<hr/> <hr/>

5 Total resources expended

	2024	2023
	£	£
Charitable activities		
<u>Advancing the Roman Catholic faith</u>		
Support costs	57,615	43,857
Governance costs	2,400	2,400
	<hr/>	<hr/>
	60,015	46,257
	<hr/> <hr/>	<hr/> <hr/>

Governance costs include accountancy fees paid to the Independent Examiner's firm of £2,400 (2023: £2,400).

6 Support costs

	2024	2023
	£	£
Website costs & promotion	1,685	3,637
Office & miscellaneous expenses	11,474	11,132
Staff costs & research (Roehampton)	44,177	28,812
Depreciation	190	254
Loss on exchange	89	22
	<hr/>	<hr/>
	57,615	43,857
	<hr/> <hr/>	<hr/> <hr/>

HOUSETOP CARE LIMITED
WIJNGAARDS INSTITUTE FOR CATHOLIC RESEARCH
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

7 Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the year. No expenses were reimbursed to them.

8 Employees

Number of employees

	2024	2023
Administrative	<u>1</u>	<u>2</u>
Total	<u><u>1</u></u>	<u><u>2</u></u>

Employment costs

There were no employees whose annual remuneration was £60,000 or more.

9 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2024 and at 31 December 2024	<u>53,685</u>
Depreciation	
At 1 January 2024	52,923
Charge for the year	<u>190</u>
At 31 December 2024	<u>53,113</u>
Net book value	
At 31 December 2024	<u><u>572</u></u>
At 31 December 2023	<u><u>762</u></u>

10 Debtors

	2024	2023
	£	£
Other debtors	<u><u>766</u></u>	<u><u>795</u></u>

HOUSETOP CARE LIMITED
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NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

11	Creditors: amounts falling due within one year	2024	2023
		£	£
	Accruals	2,503	2,400
		<u><u> </u></u>	<u><u> </u></u>

12 Endowment funds

The Trustees allocated £200,000 of the original £400,000 investment in Listed Securities to a Restricted Endowment Fund for the upkeep and maintenance of the websites. The allocation was made to respect the intentions of the original donors of Cairn House (after its sale in 2018). However, the Trustees decided that the Restricted Endowment Fund should not be marked as permanently endowed. The Fund, or part of it, may be used for other purposes in extraordinary circumstances should the Trustees so decide.

The ownership of the Restricted Endowment Fund was transferred from Housetop Care Ltd to Housetop Trust in 2021.