

**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**Registered Number: 1141406**

**ACCOUNTS**

**FOR THE YEAR ENDED 5TH APRIL 2022**

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**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**ANNUAL REPORT**

**FOR THE YEAR ENDED 5TH APRIL 2022**

The trustees present their report for the year ended 5th April 2022.

**REFERENCE AND ADMINISTRATIVE DETAILS**

The Steven Bloch Image of Disability Charitable Trust is a Registered Charity No. 1141406.

The Principal office address is Office Suite 1, Haslemere House, Lower Street, Haslemere, Surrey, GU27 2PE.

The Trustees who held office during the year were:-

Mrs Janet B Bloch  
Ms Julie Bridgewater  
Mr Peter J Ford  
Mr Martin S Golding  
Professor Julius A Lubbock  
Mr John R Raffles

The Professional Advisers of the charity are as follows:

**INDEPENDENT EXAMINER:** GNCD Stevenson FCA  
Knox Cropper LLP  
Chartered Accountants  
Office Suite 1, Haslemere House  
Lower Street  
Haslemere  
Surrey GU27 2PE

**BANKERS:** Barclays Bank plc  
22-24 Upper Marlborough Road  
St Albans  
Herts AL1 3AL

Schroder & Co Limited  
1 London Wall Place  
London EC2Y 5AU

**INVESTMENT ADVISERS:** Cazenove Capital Management  
1 London Wall Place  
London EC2Y 5AU

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

• **Legal Status and Constitution**

The charity was created by Trust Deed dated 10th March 2011 and is registered with the Charity Commission No. 1141406.

• **Trustees Appointment and Training**

The Trustees are recruited and appointed as and when required by the remaining Trustees, often based on their professional backgrounds.

New Trustees are inducted by the other Trustees and are encouraged to attend relevant training courses where considered beneficial.

**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**ANNUAL REPORT**

**FOR THE YEAR ENDED 5TH APRIL 2022**

**(continued)**

**STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)**

- **Management Arrangements**

The Trustees meet half yearly to monitor the activities of the charity, including the investment performance.

The day-to-day administration of the charity is undertaken by independent professional firms.

- **Risk Management**

The Trustees continually review the major risks to which the charity is exposed, in particular those related to the finances of the charity. During the year some systems and policies were formalised and the trustees are satisfied that systems are in place to mitigate their exposure to major risk.

The major risk of the charity is its investment portfolio risk, which is mitigated by biannual meetings with the Investment Advisers.

**OBJECTS AND ACTIVITIES**

- **Objects of the Charity**

The Trust was established in 2011 in memory of Steven Bloch who died in 2008. Steven suffered acquired brain injury following a skiing accident in 1980 and, having had to abandon his law studies, eventually graduated with a BA (Hons) in Photography. Through his photography Steven promoted a positive image of disability and it had long been his desire to set up a charitable trust for this purpose.

The establishment, therefore, of The Steven Bloch Image of Disability Charitable Trust is for the benefit and support of disabled people in England and Wales and to promote understanding of disability through the arts, writing and journalism.

- **Objectives for the Year**

The objectives for the year were:

- To continue making grants in accordance with the objects of the charity.
- To monitor the income of the charity during the continued turbulence in the financial markets.

**ACHIEVEMENT AND PERFORMANCE**

- **Achievement of Objectives and Public Benefit**

Three meetings of the Trustees took place during the 2021-2022 financial year – the April and September 2021 meetings again via email correspondence between Trustees but in March 2022 the majority of the Trustees were able to meet in person at the offices of Knox Cropper. One apology was received and one Trustee had to join via a not very satisfactory Zoom link due to Covid. However, Mr Kevin Lally of Knox Cropper was able to attend the March 2022 meeting to give the Trustees an update on changes in Charity Law where there were a number of amendments with which SBT would need to comply.



**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**ANNUAL REPORT**

**FOR THE YEAR ENDED 5TH APRIL 2022**

**(continued)**

**ACHIEVEMENT AND PERFORMANCE (continued)**

- **Achievement of Objectives and Public Benefit (continued)**

During this period 146 appeals were received – a smaller number in September 2021 followed by more than twice as many in March 2022 and including a significant number of new charities. 32 appeals were rejected with 2 being held over to monitor whether they would develop to meet our Trust's parameters. Donations of varying amounts were made to the remaining 114 charities.

The Steven Bloch Trust was again able to offer support to the students submitted by the Snowdon Trust. Nine applications were received including disciplines in acting, film and cinema, graphic design, photography and creative writing and, owing to a significant amount in writebacks from previous years, our Trust was able to sponsor all of them.

Happily, this year the Snowdon Trust tea at the House of Lords was reinstated. Janet Bloch was extremely disappointed not to be able to go due to a positive Covid test but Julie Bridgewater was able to represent our Trust and furnished the Trustees with a detailed account of the occasion. Nikki Edwards, the newly-appointed fundraiser at the Snowdon Trust has very kindly offered to try and arrange for an in person meeting with some of our sponsored students later in the year. Janet Bloch and Julie Bridgewater also had an in-person meeting with Helen Saelensminde (CEO Snowdon Trust) and Nikki Edwards earlier in 2022 to discuss the future plans and objectives of their respective trusts.

We were, in addition, able to organise a meeting with Ian Edwards of the Southern Ski Club for the Disabled (SSCD) which included John Raffles, our most ski-proficient and snowsport knowledgeable Trustee. SSCD have no ski trip planned at present but their training programme for able-bodied helpers has now been adopted as the national standard by The Chartered Institute for the Management of Sport and Physical Activity and our Trust was able to cover the costs associated with their application. SSCD was also among the nominees for the 2021 BBC Sports Personality of the Year Unsung Heroes awards.

- **Grant Making Policies**

Grant applications are reviewed to ensure that they comply with the requirements of the charity. The Trustees authorise payment at their meetings during the year.

- **Fundraising**

The charity does not undertake any fundraising activities.

**FINANCE REVIEW**

- **Results for the Year**

During the year investment income totalled £46,870 to which is added donations of £60,223. Expenditure totalled £103,667 and investment gains were £56,161 resulting in a net movement in funds for the year of £59,587. Funds available for future donations to charitable causes were £37,341 at 5th April 2022.

- **Reserves Policy**

The Trustees maintain sufficient reserves in the Income Fund to meet expected direct charitable expenditure.

The Capital Fund is invested to produce income for the Income Fund.

**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**ANNUAL REPORT**

**FOR THE YEAR ENDED 5TH APRIL 2022**

**(continued)**

**FUTURE ACTIVITIES**

The charity will continue to generate income to make grants to charitable bodies.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and which enable them to ensure that the financial statements comply with relevant legislation and the trust deed. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

**BY ORDER OF THE TRUSTEES**

.....  
MRS J B BLOCH  
TRUSTEE

Dated:

**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**REPORT OF THE INDEPENDENT EXAMINER**

**TO THE TRUSTEES**

I report to the trustees on my examination of the accounts of the Steven Bloch Image of Disability Charitable Trust (the Trust) for the year ended 5th April 2022, which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might carry out an Independent Examination of the financial statements in accordance with the General Directions given by the Charity Commission. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Trust and the Trust's Trustees as a body for my work or for this report.

**Responsibilities and basis of report**

As the 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Office Suite 1, Haslemere House  
Lower Street, Haslemere  
Surrey GU27 2PE

GNCD Stevenson FCA  
Knox Cropper LLP  
Chartered Accountants



**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 5TH APRIL 2022**

	<u>Notes</u>	<u>Capital Fund £</u>	<u>Income Fund £</u>	<u>2022 Total £</u>	<u>Capital Fund £</u>	<u>Income Fund £</u>	<u>2021 Total £</u>
<b>INCOME FROM</b>							
Donations	2	-	60,223	60,223	-	56,606	56,606
Investments (page 14)	3	-	46,870	46,870	-	32,143	32,143
<b>TOTAL INCOME</b>		-	107,093	107,093	-	88,749	88,749
<b>EXPENDITURE ON</b>							
Raising funds	4	8,302	-	8,302	7,492	-	7,492
Charitable activities	5	4,908	90,457	95,365	4,785	82,556	87,341
<b>TOTAL EXPENDITURE</b>		13,210	90,457	103,667	12,277	82,556	94,833
<b>OTHER RECOGNISED GAINS AND LOSSES</b>		(13,210)	16,636	3,426	(12,277)	6,193	(6,084)
Net Gains/Losses on investments (page 14)	7	56,161	-	56,161	200,411	-	200,411
<b>NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS</b>		42,951	16,636	59,587	188,134	6,193	194,327
Fund Balances Brought Forward		1,204,461	20,705	1,225,166	1,016,327	14,512	1,030,839
<b>FUND BALANCES CARRIED FORWARD</b>		£1,247,412	£37,341	£1,284,753	£1,204,461	£20,705	£1,225,166

**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST****BALANCE SHEET AT 5TH APRIL 2022**

	<u>Notes</u>	2022	2021
		£	£
FIXED ASSETS			
Investments (page 14)	7	1,209,896	1,166,659
CURRENT ASSETS			
Barclays Bank plc		61,135	47,903
Cazenove Capital Management		51,141	46,790
		<hr/>	<hr/>
		112,276	94,693
CURRENT LIABILITIES	8	37,419	36,186
NET CURRENT ASSETS		<hr/>	<hr/>
		74,857	58,507
NET ASSETS		<hr/>	<hr/>
		£1,284,753	£1,225,166
UNRESTRICTED FUNDS			
Capital fund		1,247,412	1,204,461
Income fund		37,341	20,705
		<hr/>	<hr/>
		£1,284,753	£1,225,166
		<hr/>	<hr/>

The accounts set out on pages 6 to 14 are approved by the Trustees and are signed on their behalf by:

..... )  
MRS J B BLOCH )  
) TRUSTEES  
) )  
..... )  
MR P J FORD )

Dated:



**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**NOTES FORMING PART OF THE ACCOUNTS**

**FOR THE YEAR ENDED 5TH APRIL 2022**

**1. ACCOUNTING POLICIES**

**a) Basis of Preparation and Assessment of Going Concern**

The accounts have been prepared under the historical cost convention with the exception of investments which are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the United Kingdom and Republic of Ireland (FRS 102) (Second Edition issued in October 2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts have been prepared to give a 'true and fair view' and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The charity constitutes a public benefit entity as defined by FRS 102.

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

**b) Funds**

The Capital and Income Funds represent the funds of the charity that are not subject to any restrictions regarding their use and are available for application to the general purposes of the charity. Funds designated for a particular purpose by the charity are unrestricted.

**c) Income**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

**d) Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

**e) Investments**

Investments are a form of basic financial investment and are initially recognised at their transaction value and subsequently measured at fair value as at the balance sheet date using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**NOTES FORMING PART OF THE ACCOUNTS**

**FOR THE YEAR ENDED 5TH APRIL 2022**

**(continued)**

1. ACCOUNTING POLICIES (continued)

**e) Investments (continued)**

Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value.

**f) Current Assets and Liabilities**

All known current assets are brought into the accounts at the amounts which they are expected to realise. All known liabilities are brought into the accounts at their expected cost.

	<b>2022</b>			<b>2021</b>		
	<b>Capital Fund £</b>	<b>Income Fund £</b>	<b>Total £</b>	<b>Capital Fund £</b>	<b>Income Fund £</b>	<b>Total £</b>
<b>2. DONATIONS</b>						
Bloch Investments Limited	-	60,000	60,000	-	55,000	55,000
Mrs J B Bloch	-	223	223	-	183	183
Mrs V Krawcheck	-	-	-	-	1,423	1,423
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	£ -	£60,223	£60,223	£ -	£56,606	£56,606
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>3. INVESTMENT INCOME</b>						
Equities and Unit Trusts (page 14)	-	45,664	45,664	-	30,973	30,973
Fixed Interest (page 14)	-	1,201	1,201	-	1,170	1,170
Bank Interest	-	5	5	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	£ -	£46,870	£46,870	£ -	£32,143	£32,143
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>4. RAISING FUNDS</b>						
Portfolio Management Fees	£8,302	£ -	£8,302	£7,492	£ -	£7,492
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>5. CHARITABLE ACTIVITIES</b>						
Direct Costs						
Grants to other Charitable Organisations (pages 12 & 13)	-	85,278	85,278	-	77,604	77,604
Support Costs						
Website and Computer Costs	-	146	146	-	146	146
Bank Charges	-	31	31	-	21	21
Governance Costs (Note 6)	4,908	5,002	9,910	4,785	4,785	9,570
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	£4,908	£90,457	£95,365	£4,785	£82,556	£87,341
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**NOTES FORMING PART OF THE ACCOUNTS**

**FOR THE YEAR ENDED 5TH APRIL 2022**

(continued)

	<b>2022</b>			<b>2021</b>		
	<b>Capital Fund £</b>	<b>Income Fund £</b>	<b>Total £</b>	<b>Capital Fund £</b>	<b>Income Fund £</b>	<b>Total £</b>
<b>6. GOVERNANCE COSTS</b>						
Legal Fees	-	-	-	-	-	-
Accountancy Fees	4,908	4,908	9,816	4,785	4,785	9,570
Trustees Expenses	-	94	94	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	<b>£4,908</b>	<b>£5,002</b>	<b>£9,910</b>	<b>£4,785</b>	<b>£4,785</b>	<b>£9,570</b>
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

	<b>2022 £</b>	<b>2021 £</b>
<b>7. INVESTMENTS (page 14)</b>		
Market value at 6th April 2021	1,166,659	970,566
Purchases	291,669	73,209
Disposals at market value	(304,593)	(77,527)
Realised (losses)/gains	3,285	21,977
Unrealised (losses)/gains on revaluation	52,876	178,434
	<hr/>	<hr/>
Market value at 5th April 2022	<b>£1,209,896</b>	<b>£1,166,659</b>
	<hr/>	<hr/>
Historical cost of investments	<b>£1,045,319</b>	<b>£957,382</b>
	<hr/>	<hr/>

	<b>2022 £</b>	<b>2021 £</b>
<b>8. CURRENT LIABILITIES</b>		
Knox Cropper	4,920	4,770
Cazenove Capital Management	1,999	1,916
Grants payable	30,500	29,500
	<hr/>	<hr/>
	<b>£37,419</b>	<b>£36,186</b>
	<hr/>	<hr/>

**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST**

**NOTES FORMING PART OF THE ACCOUNTS**

**FOR THE YEAR ENDED 5TH APRIL 2022**

**(continued)**

9. SUMMARY OF NET ASSETS BY FUNDS

	<b><u>Unrestricted Funds</u></b>		<b>2022</b>
	<b>Capital</b>	<b>Income</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Investments	1,209,896	-	1,209,896
Barclays Bank plc	(9,161)	70,296	61,135
Cazenove Capital Management	51,136	5	51,141
	<hr/>	<hr/>	<hr/>
Current liabilities	1,251,871	70,301	1,322,172
	(4,459)	(32,960)	(37,419)
	<hr/>	<hr/>	<hr/>
	£1,247,412	£37,341	£1,284,753
	<hr/>	<hr/>	<hr/>
	<b><u>Unrestricted Funds</u></b>		<b>2021</b>
	<b>Capital</b>	<b>Income</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Investments	1,166,659	-	1,166,659
Barclays Bank plc	(4,328)	52,231	47,903
Cazenove Capital Management	46,431	359	46,790
	<hr/>	<hr/>	<hr/>
Current liabilities	1,208,762	52,590	1,261,352
	(4,301)	(31,885)	(36,186)
	<hr/>	<hr/>	<hr/>
	£1,204,461	£20,705	£1,225,166
	<hr/>	<hr/>	<hr/>

10. EVENTS AFTER THE BALANCE SHEET DATE

The Trust's investments have recovered further and are substantially in excess of the value they were prior to the Covid 19 pandemic. In addition investment income has continued to recover and are now above pre Covid levels. The Trustees feel confident, that with careful monitoring, the operations of the Trust will continue to give a substantial number of grants to the Charities that need support, particularly in these difficult times.



**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST****GRANTS PAYABLE****FOR THE YEAR ENDED 5TH APRIL 2022**

	£
Snowdon Trust	31,858
Jewish Child's Day	2,000
Support Sunflowers	2,000
Assist Trust	1,000
BASIC – Brain & Spinal Injury Centre	1,000
Brain Tumour Support	1,000
The Bren Project	1,000
British Wheelchair Sports Foundation	1,000
Calvert Trust Exmoor	1,000
Cerebra	1,000
Cerebral Palsy Plus	1,000
Conquest Art	1,000
Disability Sports Coach	1,000
Dressability	1,000
Exeter Community Transport Association	1,000
Happy Days	1,000
Helping Angels Charitable Association	1,000
Maxability	1,000
Pear Tree School	1,000
The Rossendale Trust	1,000
Tiny Tim's Children's Centre	1,000
3H Fund	500
Attend (ABI)	500
Bedfordshire Opportunities for Learning Disabilities	500
Boccia England	500
BOSP – brighter Opportunities for Special People	500
British Disabled Angling Association	500
British Wireless for the Blind Fund	500
Build Charity	500
Building for the Future	500
Calibre Audio	500
Care for Veterans	500
Challengers	500
Child Autism UK	500
Children's Trust	500
Clothing Solutions	500
Clowns in the Sky	500
Disabled Workers Co-operative	500
Dogs for Autism	500
Douglas Bader Foundation	500
Drama Express	500
First Steps (Bath)	500
Fylde Rugby Community Foundation	500
Guide Dogs for the Blind Association	500
Heel & Toe Children's Charity	500
Hft	500
Horsley, Bookham & Leatherhead Riding for the Disabled	500
Carried forward	66,858

**THE STEVEN BLOCH IMAGE OF DISABILITY CHARITABLE TRUST****GRANTS PAYABLE****FOR THE YEAR ENDED 5TH APRIL 2022****(continued)**

	£
Brought forward	66,858
Jigsaw Trust	500
Leonard Cheshire	500
Liquid Vibrations	500
Listening Books – The National Listening Library	500
Live!	500
Living Options Devon	500
London Wheelchair Rugby Club	500
MERU – Medical Engineering Resource Unit	500
Misgav	500
Morecambe Road Charity Fund	500
MOVE Partnership	500
Musical Keys	500
My Life My Choice	500
Otakar Kraus Music Trust	500
Paces School Sheffield	500
Parable Dance	500
Parasol Project	500
Rainbow Centre	500
Ride2Success	500
Royal National College for the Blind (Hereford)	500
Royal School for the Blind – Seeability	500
SCAMPS in Surrey	500
Shine	500
Sonshine Club	500
Soundabout	500
Space	500
Space4Autism	500
Spinal Injuries Association	500
SPLASH – Special Play & After School Hours	500
The Hamlet	500
Thumbs Up Club	500
Time Out Group	500
Unity Works	500
West Coast Crash Wheelchair Rugby	500
Yad Voezer	500
Young & Free	500
Southern Ski Club for the Disabled	420

Total	£85,278
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