

MURISI AFRICAN EDUCATION ASSOCIATION

England & Wales · Charity number 1183644

Details

Status Registered

Legal form CIO

Registered 2019-05-30

Register [View on the Charity Commission register](#)

Contact

Address 24a Shore Road
Ainsdale
Southport
PR8 2PX

Phone 07981570095

Email jadecaveney00@icloud.com

Activities

Objects: TO ADVANCE EDUCATION IN RURAL AFRICA A) BY PAYING SCHOOL FEES AND/OR B)BY PROVIDING AND ASSISTING IN THE PROVISION OF SCHOOL UNIFORMS OR OTHER ESSENTIAL EDUCATIONAL MATERIALS/EQUIPMENT OR FACILITIES FOR EDUCATION AT THE SCHOOL FOR CHILDREN WHOSE PARENTS ARE DECEASED OR POOR AND UNABLE TO AFFORD THESE EXPENSES.

Activities: The charity provides support for the education of orphans in Malawi. Kenya and Zimbabwe. We do this by paying the school fees, examination fees and school uniforms. we work with local church groups to identify suitable candidate.

Classification

- **How:** Other Charitable Activities
- **What:** Education/training
- **Who:** Children/young People

Geography

- Kenya
- Malawi
- Zimbabwe

Finances

Period end	Income	Expenditure	Assets	Employees
2024-08-31		-	-	-
2023-08-31		-	-	-
2022-08-31		-	-	-
2021-08-31	£1,546	£837	-	-
2020-08-31	£475	£0	-	-

Trustees

Name	Role	Appointed
Doreen Roberts		2018-08-31
MARCELLA MAY RICK		2018-08-31

MURISI AFRICAN EDUCATION ASSOCIATION

England & Wales - Charity number 1183644

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year

Section A Reference and administration details

Charity name Murisi African Education Foundation

Other names charity is known by

Registered charity number (if any) 1183644

Charity's principal address
 24a Shore Road
 Ainsdale
 Southport
Postcode PR8 2PX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Doreen Roberts	Chairperson		
2	Johanna Roberts	Secretary		
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

--	--	--

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

A large empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the summary of the main achievements of the charity during the year.

Brief statement of the charity's policy on reserves

The charity always looks to ensure it has sufficient cash reserves to cover school fees 1 month prior to them falling due

Details of any funds materially in deficit

N/a

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity is wholly funded by contributions from individuals, collections done on an ad hoc basis and by funds received from the Charities Commission.

Payment of the school fees has allowed the supported orphans to attend school throughout the academic year and covers both tuition fees as well as any other related fees (books, uniform etc).

Section F Other optional information

Empty box for optional information.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Doreen Roberts	Johanna Roberts
Position (eg Secretary, Chair, etc)	Chairperson	Secretary
Date	29/07/22	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Murisi African Education Foundation	No (if any) 1183644
--	-------------------------------

Receipts and payments accounts

For the period from	Period start date 1st September 2020	To	Period end date 31st August 2021
------------------------	---	----	-------------------------------------

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 £
A1 Receipts				
Ex Personal Donations	1,191	-	-	1,191
Ex Charities Commission	355	-	-	355
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	1,546	-	-	1,546
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	1,546	-	-	1,546
A3 Payments				
Payment of Fees	837	-	-	837
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total	837	-	-	837
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	837	-	-	837
Net of receipts/(payments)	709	-	-	709
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	-	-	-	-
Cash funds this year end	709	-	-	709

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	Barclays Bank Statement	709	-
		-	-
		-	-
	Total cash funds	709	-
(agree balances with receipts and payments account(s))		OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets	Barclays Bank Statement b/fwd at 31/08/20	475	-
		-	-
		-	-
		-	-
		-	-
		-	-

Categories	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-

Categories	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-

Categories	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name
	Doreen Roberts
	Johanna Roberts

CC16a



Last year

to the nearest £

475
-
-
-
-
-
-
-
-
475

-
-

475

-
-
-
-
-
-
-
-
-
-
-

-

-

475
-
-
475



Endowment funds to nearest £

-
-
-
-

OK

Endowment funds to nearest £

-
-
-
-
-
-

Current value (optional)

-
-
-
-
-

Current value (optional)

-
-
-
-
-
-
-
-
-
-

When due (optional)

Date of approval

7/29/2022
7/29/2022





MURISI FOUNDATION - BANK ACCOUNT STATEMENT

	Out	In	Balance
9/30/2019 Lucy DC		48	48
10/11/2019 Emma Smallwood		48	96
10/28/2019 Jenny Hughes		48	144
10/28/2019 Jenny Hughes		48	192
11/5/2019 S James		48	240
11/27/2019 Funmi Ayeni		50	290
12/2/2019 Paul McDermott		15	305
1/6/2020 Paul McDermott		15	320
2/3/2020 Paul McDermott		15	335
3/2/2020 Paul McDermott		15	350
4/6/2020 Paul McDermott		15	365
4/8/2020 Vicki Caton		50	415
5/4/2020 Paul McDermott		15	430
6/1/2020 Paul McDermott		15	445
7/6/2020 Paul McDermott		15	460
8/3/2020 Paul McDermott		15	475
9/7/2020 Paul McDermott		15	490
10/5/2021 Paul McDermott		15	505
11/2/2020 Paul McDermott		15	520
11/13/2020 Collection		190	710
12/7/2020 Paul McDermott		15	725
12/21/2020 Laura Hopkinson		48	773
12/29/2020 Robyn Gibson		100	873
12/31/2020 Laura Hopkinson		48	921
1/4/2021 Payment of Fees	682.53		238.47
1/4/2021 Paul McDermott		15	253.47
1/27/2021 Ward 11a Donation		185	438.47
2/1/2021 Paul McDermott		15	453.47
2/26/2021 Charities Trust		50	503.47
3/1/2021 Paul McDermott		15	518.47
3/9/2021 Payment of Fees	153.99		364.48
3/19/2021 S Ushewokunze		200	564.48
3/31/2021 Charities Trust		50	614.48
4/6/2021 Paul McDermott		15	629.48
4/30/2021 Charities Trust		50	679.48
5/4/2021 Paul McDermott		15	694.48
5/28/2021 Charities Trust		50	744.48
6/7/2021 McDermott		15	759.48
6/30/2021 Charities Trust		50	809.48
7/5/2021 McDermott		15	824.48
7/13/2021 Coyne E P POA		240	1064.48
7/30/2021 Charities Trust		50	1114.48
8/2/2021 McDermott		15	1129.48
8/31/2021 Charities Trust		55	1184.48
9/3/2021 World Remit - Payment of Fees	371.99		812.49
9/6/2021 World Remit - Payment of Fees	421.99		390.5
9/6/2021 World Remit - Payment of Fees	500.99		-110.49
9/6/2021 Nicola Orr		200	89.51
9/6/2021 McDermott		15	104.51
9/6/2021 World Remit - Refund of Fees		371.99	476.5
9/14/2021 World Remit - Refund of Fees		421.99	898.49
9/30/2021 Charities Trust		55	953.49
10/4/2021 McDermott		15	968.49
10/29/2021 Charities Trust		55	1023.49

Statement 07-sep-21 ac 13706524 (1).PDF (SECURED) - Adobe Reader

File Edit View Document Tools Window Help

1 / 3 132% Find

Date	Description	Money out £	Money in £
11 Aug	Start Balance		
31 Aug	Giro Direct Credit From Charities Trust Ref: CP9460		55.00
3 Sep	 Card Payment to Worldremit Ltd On 02 Sep	371.99	
6 Sep	 Card Payment to Worldremit Ltd On 03 Sep	421.99	
	 Card Payment to Worldremit Ltd On 05 Sep	500.99	
	Giro Direct Credit From Nicola Orr Ref: 11A Donation		200.00
	STO Standing Order From McDermott A&P Ref:- Paul		15.00
7 Sep	 Refund From Worldremit Ltd On 05 Sep		371.99
7 Sep	Balance carried forward		
	Total Payments/Receipts	1,294.97	641.99

Type here to search

Statement 12-jul-22 ac 13706524 (1).PDF (SECURED) - Adobe Reader

File Edit View Document Tools Window Help

1 / 5 132% Find

Your Community Acc

YOUR COMMUNITY ACCOUNT

Date	Description	Money o
8 Jun	Start Balance	
30 Jun	Giro Direct Credit From Charities Trust Ref: CP9460	
4 Jul	STO Standing Order From McDermott A&P Ref:- Paul	
12 Jul	Balance carried forward	
	Total Payments/Receipts	(

Anything wrong? If you notice any incorrect or unusual transactions, please get in touch with us.

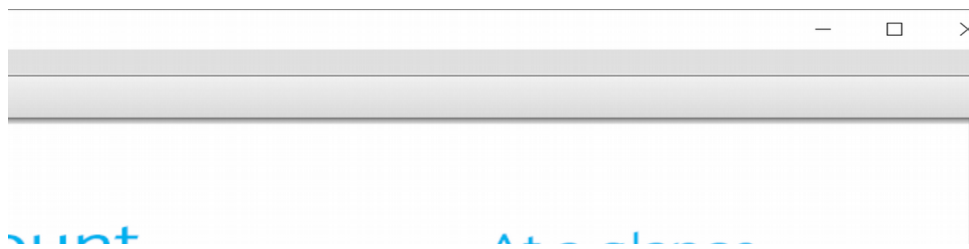


Money out £	Money in £	Balance £
		1,129.48
	55.00	1,184.48
371.99		812.49
421.99		390.50
500.99		-110.49
	200.00	89.51
	15.00	104.51
	371.99	476.50
		476.50
1,294.97	641.99	

11 Aug - 07 Sep 2021	
Start balance	£1,129.48
Money out	£1,294.97
▶ Commission charges £0.00	
Money in	£641.99
▶ Gross interest earned £0.00	
End balance	£476.50

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Windows taskbar showing system tray with icons for Rain..., network, volume, and date/time: 14:39 29/07/2022. Notification area shows 30 messages.



08 Jun - 12 Jul 2022

Out £	Money in £	Balance £
		1,678.49
	55.00	1,733.49
	15.00	1,748.49
		1,748.49
0.00	70.00	

Start balance	£1,678.49
Money out	£0.00
▶ Commission charges	£0.00
Money in	£70.00
▶ Gross interest earned	£0.00
End balance	£1,748.49

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

actions, see the next page for how

MURISI AFRICAN EDUCATION ASSOCIATION

England & Wales - Charity number 1183644

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year

Section A Reference and administration details

Charity name Murisi African Education Foundation

Other names charity is known by

Registered charity number (if any) 1183644

Charity's principal address 24a Shore Road

Ainsdale

Southport

Postcode PR8 2PX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Doreen Roberts	Chairperson		
2	Johanna Roberts	Secretary		
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

--	--	--

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	Trust
Trustee selection methods <small>(eg. appointed by, elected by)</small>	Appointed

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the summary of the main achievements of the charity during the year.

Brief statement of the charity's policy on reserves

The charity always looks to ensure it has sufficient cash reserves to cover school fees 1 month prior to them falling due

Details of any funds materially in deficit

N/a

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity is wholly funded by contributions from individuals, collections done on an ad hoc basis and by funds received from the Charities Commission.

Payment of the school fees has allowed the supported orphans to attend school throughout the academic year and covers both tuition fees as well as any other related fees (books, uniform etc).

Section F Other optional information

Empty box for optional information.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Doreen Roberts	Johanna Roberts
Position (eg Secretary, Chair, etc)	Chairperson	Secretary
Date	29/07/22	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Murisi African Education Foundation	No (if any) 1183644
--	-------------------------------

Receipts and payments accounts

For the period from	Period start date 1st September 2020	To	Period end date 31st August 2021
------------------------	---	----	-------------------------------------

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 £
A1 Receipts				
Ex Personal Donations	1,191	-	-	1,191
Ex Charities Commission	355	-	-	355
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	1,546	-	-	1,546
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	1,546	-	-	1,546
A3 Payments				
Payment of Fees	837	-	-	837
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total	837	-	-	837
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	837	-	-	837
Net of receipts/(payments)	709	-	-	709
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	-	-	-	-
Cash funds this year end	709	-	-	709

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	Barclays Bank Statement	709	-
		-	-
		-	-
	Total cash funds	709	-
(agree balances with receipts and payments account(s))		OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets	Barclays Bank Statement b/fwd at 31/08/20	475	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

Categories	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-

Categories	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-

Categories	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name
	Doreen Roberts
	Johanna Roberts

CC16a



Last year

to the nearest £

475
-
-
-
-
-
-
-
-
475

-
-

475

-
-
-
-
-
-
-
-
-
-
-

-

-

475
-
-
475



Endowment funds to nearest £

-
-
-
-

OK

Endowment funds to nearest £

-
-
-
-
-
-

Current value (optional)

-
-
-
-
-

Current value (optional)

-
-
-
-
-
-
-
-
-
-

When due (optional)

Date of approval

7/29/2022
7/29/2022





MURISI FOUNDATION - BANK ACCOUNT STATEMENT

	Out	In	Balance
9/30/2019 Lucy DC		48	48
10/11/2019 Emma Smallwood		48	96
10/28/2019 Jenny Hughes		48	144
10/28/2019 Jenny Hughes		48	192
11/5/2019 S James		48	240
11/27/2019 Funmi Ayeni		50	290
12/2/2019 Paul McDermott		15	305
1/6/2020 Paul McDermott		15	320
2/3/2020 Paul McDermott		15	335
3/2/2020 Paul McDermott		15	350
4/6/2020 Paul McDermott		15	365
4/8/2020 Vicki Caton		50	415
5/4/2020 Paul McDermott		15	430
6/1/2020 Paul McDermott		15	445
7/6/2020 Paul McDermott		15	460
8/3/2020 Paul McDermott		15	475
9/7/2020 Paul McDermott		15	490
10/5/2021 Paul McDermott		15	505
11/2/2020 Paul McDermott		15	520
11/13/2020 Collection		190	710
12/7/2020 Paul McDermott		15	725
12/21/2020 Laura Hopkinson		48	773
12/29/2020 Robyn Gibson		100	873
12/31/2020 Laura Hopkinson		48	921
1/4/2021 Payment of Fees	682.53		238.47
1/4/2021 Paul McDermott		15	253.47
1/27/2021 Ward 11a Donation		185	438.47
2/1/2021 Paul McDermott		15	453.47
2/26/2021 Charities Trust		50	503.47
3/1/2021 Paul McDermott		15	518.47
3/9/2021 Payment of Fees	153.99		364.48
3/19/2021 S Ushewokunze		200	564.48
3/31/2021 Charities Trust		50	614.48
4/6/2021 Paul McDermott		15	629.48
4/30/2021 Charities Trust		50	679.48
5/4/2021 Paul McDermott		15	694.48
5/28/2021 Charities Trust		50	744.48
6/7/2021 McDermott		15	759.48
6/30/2021 Charities Trust		50	809.48
7/5/2021 McDermott		15	824.48
7/13/2021 Coyne E P POA		240	1064.48
7/30/2021 Charities Trust		50	1114.48
8/2/2021 McDermott		15	1129.48
8/31/2021 Charities Trust		55	1184.48
9/3/2021 World Remit - Payment of Fees	371.99		812.49
9/6/2021 World Remit - Payment of Fees	421.99		390.5
9/6/2021 World Remit - Payment of Fees	500.99		-110.49
9/6/2021 Nicola Orr		200	89.51
9/6/2021 McDermott		15	104.51
9/6/2021 World Remit - Refund of Fees		371.99	476.5
9/14/2021 World Remit - Refund of Fees		421.99	898.49
9/30/2021 Charities Trust		55	953.49
10/4/2021 McDermott		15	968.49
10/29/2021 Charities Trust		55	1023.49

Statement 07-sep-21 ac 13706524 (1).PDF (SECURED) - Adobe Reader

File Edit View Document Tools Window Help

1 / 3 132% Find

Date	Description	Money out £	Money in £
11 Aug	Start Balance		
31 Aug	Giro Direct Credit From Charities Trust Ref: CP9460		55.00
3 Sep	 Card Payment to Worldremit Ltd On 02 Sep	371.99	
6 Sep	 Card Payment to Worldremit Ltd On 03 Sep	421.99	
	 Card Payment to Worldremit Ltd On 05 Sep	500.99	
	Giro Direct Credit From Nicola Orr Ref: 11A Donation		200.00
	STO Standing Order From McDermott A&P Ref:- Paul		15.00
7 Sep	 Refund From Worldremit Ltd On 05 Sep		371.99
7 Sep	Balance carried forward		
	Total Payments/Receipts	1,294.97	641.99

Type here to search

Statement 12-jul-22 ac 13706524 (1).PDF (SECURED) - Adobe Reader

File Edit View Document Tools Window Help

1 / 5 132% Find

Your Community Account

YOUR COMMUNITY ACCOUNT

Date	Description	Money o
8 Jun	Start Balance	
30 Jun	Giro Direct Credit From Charities Trust Ref: CP9460	
4 Jul	STO Standing Order From McDermott A&P Ref:- Paul	
12 Jul	Balance carried forward	
	Total Payments/Receipts	(

Anything wrong? If you notice any incorrect or unusual transactions, please get in touch with us.



Money out £	Money in £	Balance £
		1,129.48
	55.00	1,184.48
371.99		812.49
421.99		390.50
500.99		-110.49
	200.00	89.51
	15.00	104.51
	371.99	476.50
		476.50
1,294.97	641.99	

11 Aug - 07 Sep 2021

Start balance	£1,129.48
Money out	£1,294.97
▶ Commission charges	£0.00
Money in	£641.99
▶ Gross interest earned	£0.00
End balance	£476.50

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Windows taskbar showing system tray with icons for Rain..., network, and volume. System clock displays 14:39 on 29/07/2022. Notification area shows 30 messages.

Partial view of a web browser window showing a blue logo on the left and a blue header element on the right.

08 Jun - 12 Jul 2022

Out £	Money in £	Balance £
		1,678.49
	55.00	1,733.49
	15.00	1,748.49
		1,748.49
0.00	70.00	

actions, see the next page for how

Start balance	£1,678.49
Money out	£0.00
▶ Commission charges £0.00	
Money in	£70.00
▶ Gross interest earned £0.00	
End balance	£1,748.49

Your deposit is eligible for protection by the Financial Services Compensation Scheme.