

CAP CROYDON SOUTH

England & Wales · Charity number 1185016

Details

Status Registered

Legal form CIO

Registered 2019-08-23

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

Contact

Address 16 Sundown Avenue
South Croydon
CR2 0RP

Phone 07710350752

Email nigeldavidson@capuk.org

Website www.capuk.org

Activities

Objects: (1) THE RELIEF OF POVERTY, INCLUDING BY THE PROVISION OF MONEY MANAGEMENT TRAINING AND EDUCATION; COACHING, EQUIPPING AND SUPPORTING PEOPLE IN THE AREAS OF UNEMPLOYMENT AND DEVELOPING LIFE SKILLS. (2) THE ADVANCEMENT OF THE CHRISTIAN RELIGION WITHIN SOUTH CROYDON AND SURROUNDING AREA IN ACCORDANCE WITH THE STATEMENT OF FAITH.

Activities: Support running CAP Debt Centre, CAP Job Club, CAP Money Course and CAP Life Skills in South Croydon.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information
- **What:** Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- Croydon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£4,322	£5,054	-	-
2024-12-31	£16,545	£11,980	-	-
2023-12-31	£2,652	£3,960	-	-
2022-12-31	£3,638	£3,657	-	-
2021-12-31	£1,997	£3,090	-	-

Trustees

Name	Role	Appointed
Nigel Davidson	Chair	2019-08-23
Ian Cameron Rubie		2019-08-23
Rev Douglas John Low McHardie		2020-12-01
Rev Justine Middlemass		2020-12-01
Ronald Barclay Houston		2025-05-01

CAP CROYDON SOUTH

England & Wales - Charity number 1185016

Accounts

CAP Croydon South Charity Trustees Report 2025

We continue to raise funds to support the local CAP Debt Centre, CAP Money Coaching, and CAP Job Club along the lines set out by Christians Against Poverty (CAP, charity no: 1097217)

The Debt Centre continues to be run in conjunction with the Purley Cross Information Centre. The demand for debt counselling continues unabated. We have been able to give guidance to many clients in 2025. It has been a joy to see a number become debt free.

CAP Croydon South continues to cover the contribution cost to CAP HQ for running the Debt Centre. This has remained at the level of £300 per month which is the rate for a quota of 2 clients per month. In exceptional cases, we provide specific client assistance, such as a financial contributions for school uniforms.

CAP Croydon South has invested in Money Coaching resources which are given out free of charge to attendees on Money coaching workshops

Purley Baptist Church has run the Job Club as in previous years.

All these activities are supported by a monthly prayer meeting.

The charity continues to be in a healthy financial position. Our key expenditure is to cover the contribution cost to CAP HQ to run the CAP Croydon South Debt Centre. Our aim is to maintain reserves of a minimum of 2 years to guarantee that the service can remain fully funded. This year we recorded a small deficit on our income and expenditure account but still have circa 3 years of reserves. We do not anticipate any significant increase in our costs for next year. We rely on income from donations and fundraising activities so this may vary from year to year.

We are grateful for all the work done by our volunteers.

Nigel Davidson
Chair of CAP Croydon South Charity
23 April 2026

CAP Croydon South

Registered Charity Number 1185016

Accounts for year to 31 December 2025

		2025		2024	
		£	£	£	£
Income					
	Donations	2834.00		2339.41	
	Donations - Bike Ride	48.75		5407.20	
	Donations - CAP HO ('24) Bexhill ('25)	1000.00		5000.00	
	Gift Aid	218.25		2629.43	
	Grants	0.00		1000.00	
	Interest Received	220.94		169.35	
	Total Income		4321.94	16545.39	
Expense					
	Debt Centre	3600.00		3600.00	
	Life Skills	0		0.00	
	Money Skills	102.50		80.00	
	Client Assistance	193.66		0.00	
	CAP - Cycle Ride	0		3000.00	
	CAP - HO ('24) Bexhill ('25)	1000.00		5000.00	
	Concerts	150.00		300.00	
	General	7.92		0.00	
	Total Expense		5054.08	11980.00	
	Net Income (Expense)		-732.14	4565.39	
	Balance Brought Forward		12460.39	7895.00	
	Balance Carried Forward		11728.25	12460.39	
Made Up					
	Current Account		4981.03	4119.94	
	Deposit Account		6747.22	8340.45	

CAP CROYDON SOUTH

England & Wales - Charity number 1185016

Accounts

CAP Croydon South Charity Trustees Report 2024

This has been another year of significant challenge for CAP clients which has reinforced the importance and value of the CAP ministry.

It has now become the norm for clients to be on broken budgets where even after stripping back costs to only the essentials, the income is insufficient to cover the basic expenditures. Additional help is therefore necessary including referrals to the Food Hub and Food Stops, as well as energy vouchers and financial support for items like school uniforms.

With the Debt Help forming part of the Purley Cross Information Centre, it was appropriate that Purley Baptist Church took on the role as lead partner church. And it was great to see them host a visit from Andrew Whitaker, Regional Lead for London and Karen Hedges, one of CAP's Area Manager's.

The CAP Croydon South charity continues to cover the contribution cost to CAP HQ for running the Debt centre. This has remained at the level of £300 per month which is the rate for a quota of 2 clients per month.

This was the only significant cost incurred. A minimal amount was also spent on journals for the Money Course. Two further courses were run – the most recent one attracting a good number of delegates, one of which has since been supported by CAP for the Debt Help service.

PBC continues to cover the costs for the Job Club which I'm pleased to report have run a further two courses. They also have recruited an additional volunteer from New Life so three churches are now represented providing the Job Club service.

The Accounts have been significantly boosted by charitable donations from my bike ride from Lands End to John O'Groats. Some of the proceeds were shared with CAP general funds which explains some of the expenses in the Accounts. A significant amount of gift aid was also able to be claimed. My thanks to Peter for his efficient administration.

So overall a very healthy financial position, easing any pressures to have to pursue any additional fundraising activities in 2025.

Nigel Davidson

Chair of CAP Croydon South Charity

CAP Croydon South

Registered Charity Number 1185016

Accounts for twelve months to 31 December 2024

	2024	2023
	£	£
Income		
Donations	2339.41	1520.00
Donations - Bike Ride	5407.20	0.00
Donations - For CAP	5000.00	0.00
Gift Aid	2629.43	0.00
Grants	1000.00	1000.00
Amazon	0	13.41
Interest Received	169.35	118.93
Total Income		16545.39
		2652.34
Expense		
Debt Centre	3600.00	3600.00
Life Skills	0.00	0.00
Money Skills	80.00	31.75
Client Assistance	0.00	147.00
CAP - Cycle Ride	3000.00	0.00
CAP - Gift	5000.00	0.00
Bookham Baptist Church re Concert	300.00	0.00
General	0.00	181.00
Total Expense		11980.00
		3959.75
Net Income (Expense)		4565.39
		(1307.41)
Balance Brought Forward		7895.00
		9202.41
Balance Carried Forward		12460.39
		7895.00
Made Uo		
Current Account		4119.94
Deposit Account		8340.45
		2723.90
		5171.10

Approved by
Trustees
1 May 2025

Sponsored Ride Reconciliation

	Gross	1.9% / 5%	30p	Net	CAP	Gift Aid
Just Giving						
20 Aug 2024	2071.61	39.36	0.30	2031.95		
27 Aug 2024	1023.74	19.45	0.30	1003.99		
10 Sep 2024	268.46	5.10	0.30	263.06		
17 Sep 2024	129.38	2.46	0.30	126.62		
23 Sep 2024	564.08	10.72	0.30	553.06		
30 Sep 2024	10.00	0.19	0.30	9.51		
08 Oct 2024	119.69	2.27	0.30	117.12		
14 Oct 2024	2.23	0.04	0.30	1.89	5000.00	
Total	4189.19					
15 Oct 2024	2069.94	103.50				1966.44
Total so far	6259.13	183.09	2.40	4107.20	5000.00	1966.44
Direct Gifts						
19 Aug 2024	MARTIN SJ+EA			500.00		0
22 Aug 2024	DAVIDSON H W			750.00		187.50
08 Oct 2024	Cash			50.00		0
Total				1300.00		187.50
Grand Totals				5407.20	5000.00	2153.94
<i>Agrees with Bank</i>				<i>TRUE</i>	<i>TRUE</i>	
	Notes: See emails from Nigel on 10 Oct 2024 and 17 Oct 2024 where £3000 and £5000 are to be sent to CAP. The gift aid from 2023 £167.74 and the 2024 Christmas concert of £307.75 on £1231.30 gives total gift aid of £2629.43. At 30 Apr 2024 still awaiting form to claim gift aid on SJ & EA Martin gifts - I have no contact details.					
Memo	Gift	Gift Aid				
Total JG 2024	9189.19	2069.94				
Total JG 2025	48.75					
Total	9237.94	2069.94				
On Website	9345.48	2070.00				
?????	107.54	0.06				

CAP Croydon South

Registered Charity Number 1185016

Accounts for year to 31 December 2023

	2023	2022
	£	£
Income		
Donations	1380.00	2615.12
Donations (Gift Aided)	140.00	0.00
Gift Aid	0.00	0.00
Grants	1000.00	1000.00
Amazon	13.41	0.00
Interest Received	118.93	22.47
Total Income		
		2652.34
		3637.59
Expense		
Debt Centre	3600.00	3600.00
Life Skills	0.00	0.00
Money Skills	31.75	0.00
Client Assistance	147.00	56.75
General	181.00	0.00
Total Expense		
		3959.75
		3656.75
Net Income (Expense)		
		-1307.41
		-19.16
Balance Brought Forward		
		9202.41
		9221.57
Balance Carried Forward		
		7895.00
		9202.41
Made Uo		
Current Account		2723.90
		4150.24
Deposit Account		5171.10
		5052.17

Approved by
Trustees

18/04/2024

CAP CROYDON SOUTH - Bank Transactions 2023

Date	Description	Value	Balance Current	Balance Savings	Income						Outgoings				
					Donations	Donations Gift Aid	Gift Aid	Grants	Amazon	Interest Received	Debt Centre	Life Skills	Money Skills	Client Assist	General
	Balance		4150.24	5052.17											
03 Jan 2023	WRIGHT ALISON , CAP PAR	20.00	4170.24		20.00										
09 Jan 2023	RYAN MARTIN , DBT , FP 09/	30.00	4200.24		30.00										
16 Jan 2023	602220 16JAN 0953	1000.00	5200.24				1000.00								
30 Jan 2023	CHRISTIAN AG POV , ET1M2	-300.00	4900.24								-300.00				
02 Feb 2023	WRIGHT ALISON , CAP PAR	20.00	4920.24		20.00										
07 Feb 2023	RYAN MARTIN , DBT , FP 07/	30.00	4950.24		30.00										
02 Mar 2023	WRIGHT ALISON , CAP PAR	20.00	4970.24		20.00										
02 Mar 2023	CHRISTIAN AG POV , ET1M2	-300.00	4670.24								-300.00				
07 Mar 2023	RYAN MARTIN , DBT , FP 07/	30.00	4700.24		30.00										
13 Mar 2023	602220 13MAR 0955	20.00	4720.24		20.00										
22 Mar 2023	538122 22MAR 1132	110.00	4830.24		110.00										
28 Mar 2023	CHRISTIAN AG POV , ET1M2	-300.00	4530.24								-300.00				
03 Apr 2023	WRIGHT ALISON , CAP PAR	20.00	4550.24		20.00										
11 Apr 2023	RYAN MARTIN , DBT , FP 11/	30.00	4580.24		30.00										
24 Apr 2023	AMAZON EUROPE CORE, 44	5.00	4585.24					5.00							
28 Apr 2023	CHRISTIAN AG POV , ET1M2	-300.00	4285.24								-300.00				
02 May 2023	WRIGHT ALISON , CAP PAR	20.00	4305.24		20.00										
09 May 2023	RYAN MARTIN , DBT , FP 09/	30.00	4335.24		30.00										
19 May 2023	AMAZON EUROPE CORE, 46	8.41	4343.65					8.41							
30 May 2023	CHRISTIAN AG POV , ET1M2	-300.00	4043.65								-300.00				
02 Jun 2023	WRIGHT ALISON , CAP PAR	20.00	4063.65		20.00										
07 Jun 2023	RYAN MARTIN , DBT , FP 07/	30.00	4093.65		30.00										
28 Jun 2023	CHRISTIAN AG POV , ET1M2	-300.00	3793.65								-300.00				
03 Jul 2023	WRIGHT ALISON , CAP PAR	20.00	3813.65		20.00										
07 Jul 2023	RYAN MARTIN , DBT , FP 07/	30.00	3843.65		30.00										
28 Jul 2023	4833 26JUL23 , PAYPAL , *CI	-55.00	3788.65											-55.00	
28 Jul 2023	CHRISTIAN AG POV , ET1M2	-300.00	3488.65								-300.00				
02 Aug 2023	WRIGHT ALISON , CAP PAR	20.00	3508.65		20.00										
07 Aug 2023	RYAN MARTIN , DBT , FP 07/	30.00	3538.65		30.00										
09 Aug 2023	4833 08AUG23 , PAYPAL , *C	-92.00	3446.65											-92.00	
29 Aug 2023	CHRISTIAN AG POV , ET1M2	-300.00	3146.65								-300.00				
04 Sep 2023	WRIGHT ALISON , CAP PAR	20.00	3166.65		20.00										
07 Sep 2023	RYAN MARTIN , DBT , FP 07/	30.00	3196.65		30.00										
28 Sep 2023	CHRISTIAN AG POV , ET1M2	-300.00	2896.65								-300.00				
02 Oct 2023	WRIGHT ALISON , CAP PAR	20.00	2916.65		20.00										
02 Oct 2023	560046 02OCT 1055	25.00	2941.65		25.00										
09 Oct 2023	RYAN MARTIN , DBT , FP 09/	30.00	2971.65		30.00										
30 Oct 2023	CHRISTIAN AG POV , ET1M2	-300.00	2671.65								-300.00				
31 Oct 2023	Purley Baptist , CAP CLIENT	-181.00	2490.65												-181.00
02 Nov 2023	WRIGHT ALISON , CAP PAR	20.00	2510.65		20.00										
07 Nov 2023	RYAN MARTIN , DBT , FP 07/	30.00	2540.65		30.00										
27 Nov 2023	4833 25NOV23 , PAYPAL , *C	-31.75	2508.90											-31.75	
28 Nov 2023	CHRISTIAN AG POV , ET1M2	-300.00	2208.90								-300.00				
04 Dec 2023	DAVIES PM , SA CONCERT 1	25.00	2233.90		25.00										
04 Dec 2023	WRIGHT ALISON , CAP PAR	20.00	2253.90		20.00										
04 Dec 2023	MICHELE BAILEY , CAP PAR	15.00	2268.90		15.00										
04 Dec 2023	560046 04DEC	50.00	2318.90		50.00										
04 Dec 2023	560046 04DEC 1524	100.00	2418.90		100.00										
04 Dec 2023	560046 04DEC 1525	120.00	2538.90		120.00										
04 Dec 2023	560046 04DEC 1526	95.00	2633.90		95.00										
04 Dec 2023	560046 04DEC 1527	180.00	2813.90		140.00	40.00									
04 Dec 2023	560046 04DEC 1529	20.00	2833.90		20.00										
04 Dec 2023	BETHEL CARES (PVT), CAP F	20.00	2853.90		20.00										
07 Dec 2023	RYAN MARTIN , DBT , FP 07/	30.00	2883.90		30.00										
07 Dec 2023	NIGEL SINAGA-HENES, CAP	20.00	2903.90		20.00										
07 Dec 2023	RUBIE IC&SG 'PP'CP, IAN RU	100.00	3003.90			100.00									
11 Dec 2023	TAYLER MR J A/CA , CAROL	20.00	3023.90		20.00										
28 Dec 2023	CHRISTIAN AG POV , ET1M2	-300.00	2723.90								-300.00				
	Interest			118.93						118.93					
	Totals		2723.90	5171.10	1380.00	140.00	0.00	1000.00	13.41	118.93	-3600.00	0.00	-31.75	-147.00	-181.00
	Totals				2652.34						-3959.75				
	Check		TRUE												

CAP CROYDON SOUTH

England & Wales - Charity number 1185016

Accounts

CAP Croydon South Charity Trustees Report 2023

As Leo has highlighted in her annual report for the Debt Centre, 2023 has been a very challenging time for all those involved in this ministry.

The cost of living pressures have affected everybody but the impact has been most stark for those already struggling to live within their means. And in Croydon problems have been compounded by the council having to close many services which provided critical support for lower income households.

The prayer needs shared each month have been very sobering to read and are typically far more complex than merely helping people out of debt.

The CAP Croydon South charity continues to cover the contribution cost to CAP HQ for running the Debt centre. This has remained at the level of £300 per month which is the rate for a quota of 2 clients per month.

The charity also has covered a few costs for specific needs for clients and a contribution for a client event. However, the bulk of these costs have been met by the co -partner church, Purley Baptist Church. PBC also cover the monthly cost for the CAP Job Club which I'm pleased to report has continued to run a number of courses through the year.

This year also saw the relaunch of the Money Management resources. A small cost has been incurred to purchase the new resources. And the first course with the new materials has just been completed.

The financial position is still healthy with a balance roughly equivalent to two years reserves. However, in order to maintain this, we will need to consider arranging a few more fundraising activities. In December, we were pleased to welcome again the Salvation Army band which was another successful evening. The plan is to arrange this as bi- annual event.

So overall, a year of good consolidation and progress with the CAP Croydon South ministry.

Nigel Davidson

Chair of CAP Croydon South Charity

CAP Croydon South

Registered Charity Number 1185016

Accounts for year to 31 December 2023

	2023		2022
	£	£	£
Income			
Donations	1380.00		2615.12
Donations (Gift Aided)	140.00		0.00
Gift Aid	0.00		0.00
Grants	1000.00		1000.00
Amazon	13.41		0.00
Interest Received	118.93		22.47
Total Income		2652.34	3637.59
Expense			
Debt Centre	3600.00		3600.00
Life Skills	0.00		0.00
Money Skills	31.75		0.00
Client Assistance	147.00		56.75
General	181.00		0.00
Total Expense		3959.75	3656.75
Net Income (Expense)		-1307.41	-19.16
Balance Brought Forward		9202.41	9221.57
Balance Carried Forward		7895.00	9202.41
Made Uo			
Current Account		2723.90	4150.24
Deposit Account		5171.10	5052.17

Approved by
Trustees

18/04/2024

CAP CROYDON SOUTH

England & Wales - Charity number 1185016

Accounts

CAP Croydon South

Trustees Annual Report for the year to 31 December 2022

Reference and Administrative Details

Principal Address:
16 Sundown Avenue
South Croydon
Surrey
CR2 0RP

Trustees:

Nigel Davidson – Chair
Ian Cameron Rubie
Rev Douglas John Low McHardie
Rev Justine Middlemass

Structure, Governance and Management

The Charity is a Charitable Incorporated Organisation and is governed by its constitution dated 22 August 2019 which follows the foundation model.
New trustees are appointed by existing trustees.

Objectives and Activities

The objectives of the charity are:

- (1) The relief of poverty, including by the provision of money management training and education; coaching, equipping, and supporting people in the areas of unemployment and developing life skills, and
- (2) The advancement of the Christian religion in accordance with the statement of faith, within South Croydon and surrounding area.

The activities run to meet these objectives are services franchised by Christians Against Poverty (registered charity no. 1097217):

- (1) CAP Debt Centre: People with debt problems are provided with one-to-one counselling with a view to them becoming debt free.
- (2) CAP Money: a training program to enable people to manage their personal finances.
- (3) CAP Job Club: a training programme to enable people to write CVs and learn interview skills with a view to obtaining employment.
- (4) CAP Life Skills: a training programme to enable people to manage simple tasks in the home, with an emphasis on the preparation of simple meals.

Achievements and Performance

CAP Croydon South continues to offer 3 of the 4 CAP services.

CAP Debt Centre

The Debt help service takes 2 new clients each month. This was a challenging year for many as the cost-of-living crisis became a harsh reality. Sadly, it is those who are already struggling to make ends meet who are affected the worst. Many of CAP clients are now experiencing broken budgets where there is insufficient money even to cover the basic essentials.

The CAP debt ministry is even more important than ever, not simply to offer a route out of debt but also to provide emotional and spiritual support.

CAP Money

The CAP Money course is run at regular intervals. Four additional CAP Money coaches were trained.

CAP Job Club

Two CAP Job Club courses were arranged.

CAP Life Skills

No courses were arranged as the person providing the course was no longer able to present it.

Finance and Fund raising

The financial position is sound. We were grateful for a donation from Purley and Kenley Churches Together which helped CAP Croydon South cover all the expenses, primarily the contribution to CAP for the Debt Help service. Now that the pandemic is behind us, it is the intention to arrange a couple of fundraising events in 2023.

Undoubtedly one of the highlights of 2022 was the Stars in Their Eyes outreach event. Clients from both Croydon Debt Centres were invited, as well as other outreach ministries such as Renew 23 and The Link. It was encouraging that 5 people responded to a request to make a commitment to Jesus.

Financial Review

The reserves policy is to hold two years planned expenditure in hand at any one time. At the end of the financial year there were sufficient funds to meet this policy. Funds are received from individual donations, grants from other charities, and fund raising events.

Nigel Davidson

Chair

20 March 2023

CAP Croydon South

Registered Charity Number 1185016

Accounts for year to 31 December 2022

		2022	2021
		£	£
Income			
	Donations	2615.12	440.00
	Donations (Gift Aided)	0	0.00
	Gift Aid	0	0.00
	Grants	1000.00	1551.00
	Quiz Night	0	0.00
	Interest Received	22.47	5.56
Total Income		3637.59	1996.56
Expense			
	Debt Centre	3600.00	3000.00
	Life Skills	0.00	0.00
	Money Skills	0.00	0.00
	Client Assistance	56.75	90.00
	General	0.00	0.00
Total Expense		3656.75	3090.00
Net Income (Expense)		(19.16)	(1093.44)
Balance Brought Forward		9221.57	10315.01
Balance Carried Forward		9202.41	9221.57
Made up			
	Current Account	4150.24	4191.87
	Deposit Account	5052.17	5029.70

Approved by
Trustees
20 March 2022

CAP CROYDON SOUTH

England & Wales - Charity number 1185016

Accounts

CAP Croydon South Charity Trustees Report 2021

It's been a year which has presented some challenges as the ongoing pandemic has limited opportunities to provide a personalized CAP service which is one of its unique characteristics. However, as we start 2022, things are getting back to some form of normality and the prospects look to be far more positive.

Leo Cardow has now completed her probationary period and has settled in well into the role of Debt Centre Manager and kindly submitted a separate report which is attached. She has formed an excellent relationship with Amanda who runs the Croydon Debt centre and has already held a very successful joint client event.

It is also encouraging to note that despite the need to go virtual, courses were run for CAP Job Club and CAP Money. The manager of CAP Life Skills had to step down meaning that it was not possible / practical to run this service in 2021.

The pandemic restricted the opportunities to fundraise. This meant a small deficit of just over £1000. However, the balance on the account is still a healthy one with sufficient funds to cover the estimated costs (primarily the Debt Centre at £3600 per year) for the next 2 years. It is hoped to arrange one or two fundraising events in 2022 with the aim to at least break even. My thanks to Peter for his efficient management of the accounts.

And I'm pleased to report that one activity that has not been interrupted is the monthly CAP Croydon prayer meetings. This has worked well as a virtual meeting with Sheila and Trevor Jolliffe kindly sending out prayer notes in advance. Leo and Amanda regularly attend plus a small loyal group of prayer warriors.

Nigel Davidson

Chair of CAP Croydon South Charity

February 2022

CAP Croydon South

Registered Charity Number 1185016

Accounts for year to 31 December 2021					
				2022	2021
				£	£
Income					
	Donations	440.00			440.00
	Donations (Gift Aided)	0.00			0.00
	Gift Aid	0			0.00
	Grants	1551.00			1551.00
	Quiz Night	0			0.00
	Interest Received	5.56			5.56
Total Income			1996.56		1996.56
Expense					
	Debt Centre	3000.00			3000.00
	Life Skills	0.00			0.00
	Money Skills	0.00			0.00
	Client Assistance	90.00			90.00
	General	0.00			0.00
Total Expense			3090.00		3090.00
Net Income (Expense)			(1093.44)		(1093.44)
Balance Brought Forward			9221.57		10315.01
Balance Carried Forward			8128.13		9221.57
Made up	Current Account		4191.87		4191.87
	Deposit Account		5029.70		5029.70
Approved by Trustees	21 March 2022				