



## Caterham Overseas Aid Trust

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Registered Charity No. 283579

Hon Patron: The Right Reverend The Bishop of Croydon, Jonathan Clark

### Christmas Newsletter 2020

Dear Supporters,

Another newsletter and another Lockdown! What a horrible year it has been. So many have been affected by the pandemic or, worse, lost someone dear to them. No one can even seem to agree on the best way of dealing with it. Hurry up the vaccine!

The COAT Committee has continued to meet and plan, albeit by Zoom. Sadly, out of the ten of us, four don't do Zoom so it has never seemed quite right without them. Minutes of meetings and phone calls keep us in touch.

Our end of year accounts are on the back of this letter, prepared by our Treasurer and audited by Wally Wallis - for the 22nd year: Wally, you are a star! Do look at the accounts: somehow we managed to complete all our pledges for the COAT financial year Oct 2019-Sept 2020 (the year-end date reflecting the time of year COAT was set up - forty years ago). Thanks to your wonderful generosity and the best ever Gift Aid refund reclaimed by Barbara, our Treasurer, the unexpected Betty Roberts bequest and the kindness once again of The Ladies of Mount Carmel, all the four main charities that we support each got their £3000. Self Help Africa got a £1000 extra entirely from the mask making enterprise by committee member Frances Loveless which went to their COVID Appeal. Frances has made and sold more masks since then but we have agreed that all future money will go into our general fund. I have it "on the grapevine" that there is another wonderful lady also selling homemade masks for us!

This year, the strangest thing we have done was a Zoom Cheese Tasting Evening! Organised by Geraint and with the wonderful cheeses provided by East Side Delicatessen, plus a cheese quiz and lots of cheesy jokes, it all made up to a really fun and successful evening. One participant enjoyed it so much that he sponsored the whole cost of the cheese! The evening raised £375.



Cheese Type	Participant Rating Total
St. Giles- Organic	94
Yorkshire Pecorino	69
Tunworth	92
Sparkenhoe Red Leicester	67
Barbers 1833 Vintage Cheddar	<b>COAT's favourite cheese!</b> 114
Beauvale Blue	88

Like every charity, we are seriously worried about raising funds in the future. Our biggest event is the Churches Christmas Appeal. We usually have a COAT Sunday allocated to us at each Church where we give a talk and have a display. That is not going to happen this year and we are relying entirely on people's good will to remember us.

Despite all the gloom, I have one very special date to give you. On Saturday 17th July 2021 at Caterham United Reformed Church, our Hon Patron, Bishop Jonathan Clark, Bishop of Croydon, is coming to lead a Service of Thanksgiving for the 40th anniversary of COAT. It will run from 10.00 am with coffee and time to chat, then a service at 11 am followed by a light lunch. All the charities we support will be there plus the clergy from local churches who support us so much, plus, we very much hope, all of **YOU!** Everyone is very welcome. We will need names for catering purposes.

**Please save the date and we will be in touch nearer the time.**

## News of our projects.

We have taken on one new extra project this year banking on being able to fulfil our usual ones. Meshack Okoth, Head Teacher of SCOM (Sports for Christ Outreach Ministry), the little school in the worst slums of Nairobi that I told you about in the last letter, is helping to establish a Woman's Empowerment Scheme. He is looking for backing for 30 women to start their own small businesses such as hairdressing, sewing, street food (baking and frying fish) etc. at only £77 a head. We have donated money to support 10 women, Rotary has also taken on some while some must still wait for funding. This could make such a difference to their families. It is the whole ethos of COAT - to be able to work your way out of poverty and become self-sufficient. We will be hearing their stories of how it works out and the difference it makes to them. Geraint is hoping to be able to visit them again next year.



### SCOM

Vegetable Shop and Fish Frying businesses.

Our other projects remain the same and, despite the pandemic, are progressing. Everything is slower and more complicated than anyone would wish. Here is a quick reminder of what we are supporting:

**Self Help Africa:** In Teso, north east Uganda : Supporting 1000 subsistence farmers to be able to grow better crops - and so earn more to keep their families - with better quality seeds and cuttings, irrigation, small livestock and training. <https://selfhelpafrica.org/uk/uganda/>

**Practical Action:** In Zimbabwe where drought conditions are extremely severe but sunshine is bountiful, again supporting small holder farmers to become resilient and self-sufficient using solar irrigation and proper training in agriculture.

**Water Aid:** Construction of fifteen gravity flow water systems, bringing clean water to 6000 people in the Dolakha region of Kathmandu in Nepal. Seven were underway with all materials ready and trenches and pipelines for three of these started, when work had to stop. The timing for the project has been extended and a full report will be available from February 2021.



A **gravity-fed** supply from a small upland river, stream or spring, impounded within a protected catchment, is an example of a sustainable **water** supply technology ...

**VSO:** Probably the most affected by the pandemic as many volunteers had to return home and are now working from home, they have developed and are distributing home schooling kits to keep the children engaged while the schools are closed for the second time. Working also with small scale businesses and again, agricultural, to lead to self-sufficiency.

We were so sorry when we heard that our very special Committee Member, Ann Walker, had had a minor stroke in September. She is determined to get fit again and is working hard on her physio. I'm sure you will join with us in wishing her a full and speedy recovery.

The day before she was taken ill, Ann masterminded this fabulous display stand for COAT at the St John's Heritage Open day.



Another Committee Member, Judi Saville, has had a rotten few weeks after a hip replacement but is now recovering well and is enjoying being able to walk outdoors again. Sadly, one of our very generous supporters, Chris Christopher, died in September. He did a lot for COAT including an Open Garden Coffee Morning for us in his beautiful garden. Our sympathy goes to his family.

As for me, well I tripped and fell at the beginning of August and dislocated my elbow, my shoulder and broke several bones in my left arm and, of course, I am left-handed! Since then I have been unable to write or drive or do a hundred other things that we just take for granted. Geraint has volunteered to address all my Christmas cards this year... I wonder if he knows how many I send!

Let's hope 2021 is a better year for everyone. Please stay well. Thank you to all of you for your continued support and encouragement and, again, to all the Committee Members for everything they do.

Margaret Deards

Margaret Deards

I am sorry to have to tell you that, after finishing this newsletter, my husband, Murray, died on Monday, 23rd November following many years of poor health. He was a tremendous support to me as Chairman and was himself our Treasurer for ten years. He loved being part of the fundraising team, especially at the Carnival and different fetes over all the years.

#### Committee

Name	Responsibilities	Phone Number
Margaret Deards	Chairperson	01883 380104
Barbara Whiteford	Treasurer and St Mary's rep.	01883 340994
Brian Holloway	For TFSR tools and Ebay sales	01883 341534
Geraint Jenkins MBE	Charity Commission and Street Collection	01883 819531
Ann Walker	Church of the Sacred Heart rep.	01883 624773
Sue Weeks-Wheeldon	St. John's rep.	01883 345972
Frances Loveless	URC rep	01883 337046
Michelle Brophy	Website	07969 399986
Pauline Johns	Water Aid rep	01883 341909
Judi Saville	Committee member	01883 341063

Donations can be made by BACS sort code 77-30-17 Account Number: 00197263  
or by cheque to COAT at the above address.

**CATERHAM OVERSEAS AID TRUST**  
Accounts for 12 months ended 30 September 2020

<u>Income</u>	£	£
Donations	6805.35	
Gift Aid Tax Reclaim (2019-20)	1449.40	
St Mary's Church Formula Giving	250.00	
Churches Christmas Donations	2416.57	
Our Lady of Mount Carmel	300.00	
Betty Roberts Bequest	1000.00	
		12,221.32
<b><u>Fund Raising</u></b>		
Ebay (Brian Holloway)	258.00	
Saxophone Quartet	656.50	
Wine Tasting	1380.00	
Mask Enterprise (Frances Loveless)	1111.00	
		3,405.50
		<b>15,626.82</b>
<b><u>Disbursements</u></b>		
Administration	Nil	
VSO	3000.00	
Water Aid	3000.00	
Self Help Africa	1500.00	
Self help Africa Covid-19 Sanitation Appeal	2500.00	
Practical Action	3425.00	
Tools for Self Reliance	500.00	
Sports for Christ Outreach Ministry	590.00	
Wine for Wine Tasting	338.87	
URC Hall (Wine Tasting)	20.00	
Insurance Premium (Public Events)	140.36	
		<b>15,014.23</b>
Surplus for year		612.59
Balance at 1 October 2019		2,452.86
Balance at 30 September 2020		3,065.45
Represented by Account with Lloyds Bank		

The above accounts are in accordance with the books, vouchers and other information given to me and I consider that they give a true and fair view of the position of the Caterham Overseas Aid Trust for the year ended 30 September 2020 and how the funds are held.

*Katharina K. Whiteford*  
 Honorary Treasurer

*W. J. Waller*  
 .....  
 Honorary Examiner  
*10th November 2020*