

BARROW & GERALDINE S. CADBURY TRUST
PAUL S. CADBURY TRUST
BARROW CADBURY FUND LIMITED

Report for the Year 1987 - 1988

Barrow and Geraldine S. Cadbury Trust

Telephone: 021-472 0417

Please quote ref:

2 College Walk,
Selly Oak,
Birmingham B29 6LE

ERRATA

RE: 1987-8 ANNUAL REPORT

Please note that there are two significant typographical errors in the text of the Employment section of the Annual Report.

Page 5: second paragraph, line seven: should read "schemes that are not linked to job opportunities".

Page 6: third paragraph, line three: should read "been made to regularize relations with lending institutions".

Since the errors alter the sense of the text, we hope that readers will make the necessary alterations.

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Report for 6 April 1987 to 5 April 1988

2 College Walk
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Birmingham B29 6LE

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TRUSTEES, DIRECTORS and STAFF, 5 APRIL 1988

BARROW & GERALDINE S. CADBURY TRUST

Founded in 1920, its deed empowers it to make grants for general charitable purposes.

Trustees:

Dorothy A Cadbury (died 21.8.87)
Geraldine M Cadbury
Rachel E Cadbury
Catherine R Hickinbotham (chairman)
Edward P Cadbury
Philippa H Southall
Charles L Cadbury
Roger P Hickinbotham
Anna C Southall
Richard G Cadbury
Erica R Cadbury
Ruth M Cadbury
James E Cadbury

PAUL S. CADBURY TRUST

Established with similar objectives ten years later, the Trust supports neighbourhood projects in the West Midlands conurbation.

Trustees:

Rachel E Cadbury
Catherine R Hickinbotham (chairman)
Charles L Cadbury
Richard G Cadbury
Ruth M Cadbury
James E Cadbury
Roger P Hickinbotham
Anna C Southall, appointed 5.7.87

BARROW CADBURY FUND LIMITED

Originally set up in 1924 as a benevolent fund, the assets were transferred to a benevolent company in 1949. The Fund's Directors are able to make grants to organisations which are not registered charities.

Directors:

Dorothy A Cadbury (died 21.8.87)
Geraldine M Cadbury
Rachel E Cadbury
Catherine R Hickinbotham (chairman)
Edward P Cadbury
Philippa H Southall
Charles L Cadbury
Roger P Hickinbotham
Anna C Southall
Richard G Cadbury
Erica R Cadbury
Ruth M Cadbury
James E Cadbury

THE WORGAN TRUST

The Worgan Trust was created in 1966. It has no endowment, and makes no grants: its role being to purchase land and property for amenity purposes, relying on grants from the other Trusts. Chapmans Hill School Farm in the Clent Hills is owned and subsidized by the Worgan Trust.

Trustees:

Catherine R Hickinbotham
Edward P Cadbury
Philippa H Southall (chairman)
Roger P Hickinbotham
Stephen R Southall
Candia H Compton
W James B Taylor

STAFF

Anthony Wilson *Secretary to the Barrow & Geraldine S. Cadbury Trust and Barrow Cadbury Fund Limited.*

Eric Adams *Secretary to the Paul S. Cadbury Trust, and Deputy Secretary, Barrow & Geraldine S. Cadbury Trust and Barrow Cadbury Fund Limited.*

Joe Montgomery *Assistant Secretary*

Meriel Cooling *Finance Secretary, Company Secretary, Barrow Cadbury Fund Limited.*

Retired 4.7.87

Pat Weaver *Finance Secretary, Company Secretary, Barrow Cadbury Fund Ltd., appointed 8.6.87 (part-time)*

Doreen Brandreth *Office Secretary*

Pamela Robson *Office Secretary (part-time)*

Carole Moreton *Office Secretary to Worgan Trust (part-time) Retired 3.8.88*

Virginia Worrell *Office Secretary, appointed 1.8.88*

AUDITORS

Pannell Kerr Forster,
Lee House, 6A Highfield Road, Edgbaston,
Birmingham B15 3ED.

SOLICITORS

Wragge & Co.,
Bank House, 8 Cherry Street,
Birmingham B2 5JY.

FOREWORD

During the year covered by the report there have been few fundamental changes in the general mode of operations within Trust administration which were formulated in 1985 following the death of the former Chairman: the exception being the Employment category which has grown to become one of our major portfolios, and attention is drawn to the review on pages 5-6. Also, outside circumstances such as stock market alarms in October 1987 have had a knock-on effect in terms of capital values and some relative reduction in income, but careful husbandry in former years has been available to offset an overall deficit at the year's end. In this climate, Trustees are bound to exercise restraint in grant levels in order to meet a reasonable and right proportion of new applications as well as the continued long term funding of projects from former years.

To review this problem Trustees held their second residential weekend in March '88 when subjects for discussion included the most economic use of staff time, as well as financial resources. In this context they looked at the principle of making larger grants, probably over a longer period and therefore fewer in number. Tied in with this was consideration of the best way of dealing with the vital (to the recipient) small grant i.e. under £100, which often takes a disproportionate amount of staff time and effort.

To the same end, Trustees have decided to discontinue the few remaining annual subscriptions formerly paid from the larger Trust and the Fund, and they have set up a new small grants procedure. This involves staff and one Trustee, in practice usually the Chairman, in a weekly meeting to decide on grants up to £1000, but mostly round £500. Budgetting targets are set for the main portfolios - Peace & International, Employment, Penal Affairs etc., with an overall annual figure of £80,000, or 6% of anticipated income.

During the year our senior Trustee, Dorothy A. Cadbury, died aged 94. She remained well and attended Trustees meetings until a few months before her death; this ended 50 years of faithful stewardship since she was first appointed Trustee of her parents' then very young Trust in 1934. She later became a founding Director of the Barrow Cadbury Fund Ltd.

On the staff side the Finance Secretary, Meriel Cooling, retired after nearly twenty years of loyal service and her place has been taken by Pat Weaver; this post is of vital importance to the

smooth running of a busy grant making Trust and we are fortunate to have recruited an able replacement. However, it must be conceded that administrative costs appear to be a fair sized proportion of overall Trust expenditure; this is because we endeavour to provide a human service of discussion and advice along with the vital cheque to our recipients. Much of the three administrators' time is taken up with field work: a visit to a project or phone call or two can save much subsequent office time, and our staff have become expert assessors of projects' prospects and viability.

New ideas and innovations do not frighten us, but we cannot take on too many major new fundings at any one time. Nor are charitable foundations necessarily in the business of supplementary expenditure in the public sector. When the voluntary sector is faced with cut-backs in the provision of public funds, the Trustees are faced with a more difficult decision in particular cases: but their policy overall-all can only be that they do not attempt to make up these shortfalls. Trust income is totally inadequate to take on these commitments, whatever the merits of the agencies and their work.

Each year this foreword comments on the increasing number of inappropriate applications, often of the "round robin" wordprocessed variety. These come in from organisations and individuals all over the country and indeed from abroad; applicants could have saved their own time and expense as well as ours by looking at our entries in the charities digests and other literature. To repeat: we do not make grants to individuals or generally speaking to projects outside the West Midlands unless these are national "firsts" in the topic areas of interest to Trustees. Inappropriate applications this year have been more than one thousand: 230 hopeful individuals have been refused and as stated in the literature - replies are no longer sent to the unsuccessful.

In summary: these Trusts regret that they have to refuse help in many cases, and rescue operations when other funding fails do not commend themselves. However, Trustees, and staff are glad to offer support where projects and applications fit existing criteria. New ideas, which fall into our portfolio areas and which show potential viability, are as welcome now as they have been in previous years.

Catherine R. Hickinbotham
Chairman

EMPLOYMENT: EQUITY, IMPACT AND ENTERPRISE

BARROW & GERALDINE S. CADBURY TRUST

At their residential policy meeting in 1985 Trustees decided to give greater priority to what was previously a secondary area of grant-making - that of Employment. In reaching this decision, consideration was given to the nature of the recent and dramatic changes in employment patterns and the impact of these changes on local communities. The structural nature of the current unemployment crisis means that it is likely to remain high on the list of "social problems" for some time to come, whilst its unequal impact can loosen the precious bonds of social cohesion beyond safe and just levels.

The issues which the Trustees have chosen to address cover more than "unemployment" as currently defined for statistical purposes. The growth of under-employment - a continuum which ranges from low paid, insecure and often part-time work, through the many employment schemes that are now linked to job opportunities, to absolute unemployment - may prove to be more destabilising in the social sense over the long term, than the remarkably passive acceptance of previously unthinkable levels of unemployment has been over the past decade.

Over several years before 1985, the Trust had made grants to projects which relate to this growth in under-employment. After small scale, experimental and sometimes tentative involvement in this area of grant-making, the Trust has developed a commitment to combatting under-employment as constructively as its resources allow. The list of grants which follows on pages 12 - 20 will show that the Trust has supported projects that address the policy issues relating to under-employment, the training and resource requirements of under-employed people in the West Midlands, and the obstacles to enterprise and self employment in inner city Birmingham.

Having extended their field of grant-making, the Trustees have sought ways in which to maximise the impact of their spending. With the limited resources available to them Trustees must seek out the margins at which contributions can be effective. It is also recognised that supporting voluntary sector activity - however well targetted - can only mitigate the worst effects of the under-employment crisis. Its eradication depends on those major institutions whose policies can influence the pattern of investment and employment growth.

These voluntary activities are often in line

with current government thinking; they may also challenge it. The relative autonomy of endowed foundations allows them to support projects which reflect both approaches; and at the national level grants have been made to groups which engage in constructive if critical dialogue with decision-makers whose policies rate countering inflation as a higher priority than deliberately creating jobs. At the local level, on the other hand, the projects supported have generally reflected national and local government policies; contrary to the emphasis which is sometimes placed on improving land and property values, these grants are intended to reflect the needs of inner city residents.

Trustees' grant-making to West Midlands projects has recognised the unequal impact of under-employment. Amongst those affected, people from black communities and the unskilled face acute problems and often experience long periods of worklessness that can lead to unemployability. The Trust has sought to make partnerships with public, private and voluntary sector bodies to help these groups. In making grants to projects that try to meet the needs of the unemployed in specific neighbourhoods, the relevant local authorities have been fully involved. These initiatives have had less to do with "tea and sympathy" than with provision of training and child-care resources that can release people for employment.

In the field of "enterprise" the Trust has sought to co-operate with a consortium of community-based business advice agencies, formed around those with black leadership, and the High Street banks. Over a four-year period Trustees have - through the non-charitable company, the Barrow Cadbury Fund Limited, of which they are also Directors - piloted a programme designed to help inner city people realise their entrepreneurial aspirations. A sum in excess of £80,000 has been put into a revolving fund for the guaranteeing of bank loans to those wishing to start their own businesses. The main ambition of the programme is to improve the prospects of those sections of the community which have not been regarded as "bankable". Stereotyping and lending conventions have been challenged, and many women, black people and others from low income backgrounds now have a route to start-up capital.

Decisions on applications for bank guarantees are made by the consortium and then formally ratified by Fund Directors. Of the forty-six

guarantees offered over the four-year life of the programme the majority have not incurred losses for the Fund as guarantor to make good. These small and fragile enterprises remain vulnerable to a host of commercial exigencies, and the Directors are grateful for the advisory and support services that continue to be provided by Loans Guarantee Consortium members.

Enterprise is not, however, immune to risk and when the odds have combined to force the failure of Loans Guarantee Consortium beneficiaries, the Fund has paid sums totalling over £22,000 to honour its obligations as guarantor. The Consortium has learnt lessons about good practice from these failures as well as from its more successful experiences, and it will go on to launch itself as an independent company limited by guarantee in the coming months.

In preparation for this new launch of the Loans Guarantee Consortium, attempts have been made to regularise its relations with leading institutions. The private sector's concern for inner city residents is not always reflected in its mainstream practices, but the Fund's attempts to discuss its concerns have met so far with a spirit of co-operation, as evidenced by the banks' willingness to reduce the interest rates applied to the small business loans guaranteed by the Fund.

Local authority Economic Development Units and other bodies have now devoted considerable sums to similar loan guarantee schemes, and Trustees have chosen to shift the emphasis of their grant-making in the field of "enterprise". The failure rate for small businesses in general has risen almost as rapidly as rate at which they are started. The number of early failures must be of concern to any agency providing help to entrepreneurs. The Trust is actively assisting in the development of infrastructural support for those wishing to operate in the Clothing & Textiles, Food, and Cultural & Communications sectors, as these would appear to offer growth opportunities to small business and job opportunities to the unemployed. It is felt that by giving the micro-businesses with which we are concerned access to sector-specific training and technology, the risks inherent in self-employment can be reduced.

This approach to small business support will also influence the Trust's response to those seeking to launch training projects for the unemployed. For example, Trustees' decision to focus on specific sectors was shaped by a successful

pilot project with the West Midlands Enterprise Board's Clothing Resource Centre: this involved the provision of specialised production, management and marketing courses for inner-city entrepreneurs who wish to trade in the clothing and textiles sector.

Developing a coherent and constructive policy which leads to new employment opportunities is a challenge to any foundation. Conventional economics indicate that tens of thousands of pounds are needed as investment capital for each new job: and the Trust disposes of neither the finance nor the expertise to follow this approach. Trustees' attitudes to public sector policies on employment projects have not changed. Their reservations about the Community Programme, which were expressed in their 1984-85 annual report, still hold; and the restrictive nature of the new Employment Training scheme will inhibit Trustees' willingness to supplement it with additional grants. Where government funding has opened up new and constructive opportunities, Trustees are also reluctant to approve grants: preferring, as the Chairman says in her foreword, to back innovative schemes where the prospect of early viability is too risky for public sector funding. Hence the pragmatic development of an empirical policy, which seeks those margins where payments of some thousands of pounds can make a difference. Grants from the Trust and Fund are enabling people to take on challenging opportunities in the voluntary sector; to gain access to training facilities; and to secure the wherewithal to follow the self-employment route to earning a living. New jobs have been created between January 1986 and April 1988; but the Trust's main purpose has been to enable the voluntary sector to participate in the partnership approach to economic revival. It remains the Trustees' hope that the wealth and skills available in the national economy will be directed to providing realistic and equitable work opportunities for all.

JM
AW

FACING REALITIES

PAUL S. CADBURY TRUST

PROGRAMME AREAS

The Trust's programme areas have not changed over the past year and remain as follows -

Programme 1: Local Training and Development

To help develop the capacities of individuals in their contribution to society and their neighbourhoods.

Programme 2: Local Resource Agencies

To assist organisations which provide technical support for individual and group participation in neighbourhood issues and thus foster real democracy.

Programme 3: Local and (some) National Support Organisations

To assist organisations which encourage, support or institute systems of decentralising power and decision-making.

To assist organisations which seek to make the voice of local people informed, representative, imaginative and effective.

Programme 4: Research and Investigation

To add to the general and Trust knowledge of the issues which affect the principles and practice which govern Trust policy.

Programme 5: Local Development Experiments

To assist innovative proposals of a local nature which provide democratic roles for individual participation in and contribution to neighbourhood issues.

Programme 6: Local Development Agencies

To assist neighbourhood groups which seek financial support to maintain or strengthen their contribution to their communities.

Programme 7: Northern Ireland

To encourage encounter, sharing and building of bridges among neighbourhood groups across the sectarian divide.

Programme 8: Community Arts

To support two or three West Midlands arts projects which are of an innovative nature and/or make a contribution to any of the foregoing objectives.

RE-APPRAISAL

During this period, however, there has been

growing recognition that there will need to be further concentration of funding and at their March 1988 Residential Gathering Trustees agreed that the focus of their grant making should be even more narrowly directed at ways of increasing the power and involvement of the public in our democracy and public decision making. It was also decided that to increase the chances of making progress in this direction it might be necessary to curtail the number of projects being given support and cut down the Trust's small grants programme. The alternatives to such decisions would have been to continue to offer limited funding to a wider number of projects in the knowledge that in the past two years this has resulted in increased, and sometimes insuperable, pressures on organisations to find matching funds whilst at the same time producing lengthy delays in mounting projects, with all the problems of uncertainty, frustration and diversion of time both for applicants and the Trust that this entails. It is the view of the Trustees that given the relative insignificance in monetary terms of the contribution they can make, it is the more important that it is targeted as precisely as possible. At the same time, however, it is not intended that staff should cut back on the advice and support they often offer to neighbourhood organisations quite apart from their handling of grant applications.

The effects of these decisions will be more apparent by this time next year but it is anticipated that there will be a concentration of grants, which should where appropriate become more significant in size, with a corresponding improvement in the assessment, monitoring and evaluation of projects which this focus should allow. The Trust's Youth & Community Programme (grants of up to £100 - budget currently £3,000) is to be phased out; the Neighbourhood Development Fund (grants of up to £1,000 - budget £15,000) will be critically reviewed during the next year and may follow suit. On the other hand the Training Budget will continue to be reviewed in the hope of making it more valuable and effective - Trustees remain interested in the needs and opportunities which such a fund can meet and fulfil and wish to give further thought to this part of their programmes. It is not anticipated that there will be significant changes within the Northern Ireland programme which is reviewed annually at the Trust AGM and has a three year rolling budget. Geographical priorities remain unaltered, too, with preference being given to the outer estates of Birmingham.

THE YEAR'S GIVING REVIEWED

As a contribution to the improvement of **training**, at community level (Programme 1) the Trust has supported the appointment of Training Officers at the National Federation of Community Organisations and the CVSNA (Councils of Voluntary Service National Association). It has also made grants to enable selected individuals to attend short training courses in citizen organising with the Industrial Areas Foundation in the USA. It is hoped that this may lead to the launch of a Citizen Organising Foundation in the UK. This would be a significant development which could have major implications nationally and locally. Trustees are following the progress of this movement with close interest and attention, as is the Church of England. It is possible that there may be the opportunity for partnerships between the Birmingham Diocese and the Trust in some ventures based on the working principles developed by the movement.

The major focus of Trust backing for **local resource agencies** (Programme 2) has continued to be the Coventry Resource and Information Service and the Birmingham Community Resource and Information Service, as models of good practice, although support has also been given to Community Networks, a branch of the Birmingham Voluntary Service Council, towards the costs of producing short videos for the use of neighbourhood groups to help with organisational problems. We shall be monitoring their value.

On a national level **support** has been maintained for the National Coalition for Neighbourhoods which continues in an effective but modest manner to bring together kindred national bodies on matters of common concern. The organisation is making what appears to be a unique contribution in this field. A new grant has been the offer of modest support over a two year period to help the British Council of Churches Community Work Resource Unit as it seeks to establish the importance of its role in the negotiations surrounding the changes taking place within the BCC. Their 1987 Swanwick conference clearly indicated their value and the need to build up their role even further (Programme 3).

The National Coalition for Neighbourhoods has also received help for its survey of local authority community development practice as part of the Trust's **Research and Investigation**

Programme (Programme 4). The Trust Secretary has taken an active part in the work of the survey group and made a series of visits to the London Borough of Southwark in order to complete a report of work there, as part of the group's sample review of community development practice 'in practice'. The overall report is likely to be completed in autumn 1988 and published early in 1989.

A second study, likely to be published in the summer of 1988, is that of the information needs of community and voluntary organisations being undertaken at the Centre for Mass Communication Research at the University of Leicester. In the meantime the report on the Birmingham Parish Review has provided a thoughtful and useful resume of events which for a long time promised an historic breakthrough in local government. The ultimate decision by the Boundary Commission not to introduce any urban parish councils in the city gives added poignancy to the report.

A very successful venture has been the study of good monitoring and evaluation practice for neighbourhood and voluntary organisations by the Evaluation Planning Group (which comprised members of the Charitable Trusts Administrators Group and the Home Office's Voluntary Services Unit). The study and a wall chart summarising it were launched in summer 1988 and the Trust was glad to be partner in the group which commissioned and managed the project and helped publish the results.

Looking forward, an exciting project to which Trustees have already committed major funding in 1988-89 is the proposed Community Operational Research Unit at Northern College. It is hoped that by the time of the next annual report important lessons on the value of this approach in neighbourhood work may be beginning to emerge.

Various discussions have taken place with members of West Midlands groups wishing to launch **local neighbourhood projects** (Programme 5) but most of them have been subject to the kind of difficulties described earlier in this report. It is still hoped that two of them may be launched next year but that depends in part on the immediate availability of the necessary Trust funding and for some arrangement of partnership funds. Meanwhile, enthused by the pioneering work of the Easterhouse Resourceful Neighbour

Project in Glasgow the Trust has made a modest contribution to the costs.

Support for **local development agencies** (Programme 6) has been concentrated within the Trust's Neighbourhood Development Fund and the list of organisations receiving grants is to be seen under that heading within the Neighbourhood Development section of this annual report. As has been indicated earlier, this programme will be the subject of special scrutiny during the next year.

During the year two visits were made to **Northern Ireland** (Programme 7) by staff and trustees and the Trust's Northern Ireland Programme was extended in accordance with the initial decision to maintain a three-year rolling programme. Trustees have welcomed the inauguration of a Charitable Trusts Administrators' Northern Ireland Interest Group and were represented at both the inaugural meeting in London and the subsequent gathering in Belfast in the course of the year.

In accordance with decisions reached two years ago following the review by Trustees of the Minority Arts Programme which ran under the aegis of the Barrow & Geraldine S. Cadbury Trust during the period 1980-87, Paul S. Cadbury Trustees have retained a modest commitment to **community arts** (Programme 8). Support during this year has focussed on the launch of the Crafts Case Project at the Midlands Arts Centre in Birmingham and a major contribution to Jubilee Arts' building project in Sandwell. Modest support continued for Coventry Community Arts and several Neighbourhood Development Fund and Youth & Community Fund grants were made in this field.

WIDER ISSUES

At national and international level, the Trust has continued its support for the Charitable Trusts Administrators Group whilst regionally it has maintained its backing for both the Birmingham Charitable Trusts Group (now renamed the West Midlands Charitable Trusts Group) and the Charities Information Bureau, based in Birmingham but again serving the West Midlands. The Trust Secretary represented the CTAG at the annual conference of German Foundations in Aschaffenburg in June and Trustees also gave their blessing to the study launched by CTAG, which offered options on the way forward for a

UK Association of Trusts. They hope that the findings will lead to an even stronger and more useful national body. The Chairman and Secretary also attended the CTAG conference in Bristol in March and much appreciated the occasion.

At its June AGM, the Trust Secretary became chairman of the Charities Information Bureau (at an important time for the national Charity Advice Services network) and throughout the year he was the Midlands representative on the BBC/IBA Central Appeals Advisory Council and the BBC's Children in Need of Help Appeal. Pending important reviews of the Committee's role, he was asked to assume the temporary chairmanship of the Council from January 1988 and the Trustees encouraged him to undertake this service.

In mid-summer the West Midlands Charitable Trusts Group paid a reciprocal visit to Frankfurt to meet members of the Frankfurt Foundations Group who stayed in Birmingham during 1986. The Trust was represented on this most enjoyable visit by both the secretary and the office secretary and was glad to have shared in developing these fraternal links with Birmingham's German twin-city.

EA

FINANCIAL REPORT ABSTRACT OF ACCOUNTS

BARROW & GERALDINE S. CADBURY TRUST		5 APRIL 1988	5 APRIL 1987
Investments at market value		£19,805,012	£20,249,081
Bank and short term investments		1,240,692	886,236
		21,045,704	21,135,317
Total income		933,644	836,64
Expenditure:			
Grants	851,797		843,152
Administration	114,280		88,703
Investment charge	46,552		29,856
		1,012,629	961,711
(Deficit)/Surplus for year		(£78,985)	(£125,065)
PAUL S. CADBURY TRUST			
Investments at market value		£3,607,174	£3,790,165
Bank and short term investments		441,579	287,822
		4,048,753	4,077,987
Total income		171,914	167,281
Expenditure:			
Grants	137,524		138,754
Administration	32,732		25,029
Investment charge	10,693		5,922
		180,949	169,705
(Deficit)/Surplus for year		(£9,035)	(£2,424)
BARROW CADBURY FUND LIMITED			
Investments at market value		£5,832,420	£6,935,741
Bank and short term investments		621,217	215,763
		6,453,691	7,151,504
Total income (net of tax)		221,406	206,481
Expenditure:			
Grants	223,252		208,284
Administration	47,334		30,506
Investment charge	15,057		9,864
		285,643	248,654
(Deficit)/Surplus for year		(£64,237)	(£42,173)

NOTES

1. These abstracts have been prepared by the auditor from the annual accounts of the two Trusts and the Fund.

2. Investments are handled on behalf of the Trustees and Directors by James Capel Fund Managers Ltd., in London. Income is cred-

ited to the relevant in-house accounts, with the 2 College Walk office transferring funds to local bank accounts as finance is needed.

3. The Trustees/Directors have determined that a number of ethical criteria should be applied to the placement of their capital investment. They have been assisted by

EIRIS (Ethical Investment Research and Information Service) in identifying companies affected by these ethical decisions.

The following categories of holdings are excluded from the investment portfolios of the two Trusts and Fund.

Armaments and Defence: companies involved in the manufac-

ture of weapons and ammunition; and those listed in the current Defence White Paper as having contracts with the Ministry of Defence worth more than £5 million in the past year.

Alcohol, Tobacco and Gambling: companies whose business in the

Continued on following page

FINANCIAL REPORT

GRANTS BY CATEGORY 1986-7

		B & G S C TRUST £	P S C TRUST £	B C FUND £
PEACE & INTERNATIONAL RELATIONS	£279,114	223,327	-	55,787
RACE RELATIONS	£261,419	243,206	-	18,285
PENAL AFFAIRS	£136,772	128,647	-	8,128
EMPLOYMENT	£235,193	162,319	-	72,874
HOUSING AND COMMUNITY SERVICES	£72,618	35,278	-	37,340
NEIGHBOURHOOD DEVELOPMENT	£112,200	-	98,557	13,363
NORTHERN IRELAND	£43,100	10,550	31,450	1,100
HEALTH EDUCATION & SOCIAL SERVICES	£30,597	26,470	2,277	1,850
SOCIETY OF FRIENDS & OTHER CHURCHES	£28,740	22,000	5,240	1,500
PERSONAL	£13,675	-	-	13,675
		851,797	137,524	223,899
			1,213,500	

NOTES To Grants by Category

manufacture or distribution of these products/services exceeds 10% of their turn-over

South Africa: all companies with over 2,000 employees in South Africa and Namibia. Other companies with between 1,000 - 1,999 employees are excluded, unless wage levels for all staff are at least 50% above

minimum living level. (Cadbury Schweppes is the only major UK company whose wages policy conforms to this EEC criterion.)

1. Categorisation of grants is, inevitably, somewhat artificial: many grants will come under more than one heading. Allocation to a particular category is determined by the main consideration in the minds of Trustees when the application was approved.

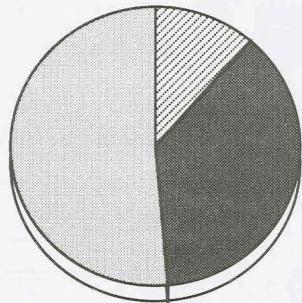
2. 'Grants' includes all payments (except for administration) made during the year. Subscriptions (regular annual payments, usually fairly small), and personal payments (to individuals, usually reimbursing expenses incurred) are noted under the relevant category. They are not included in the charts opposite as their small size would distort the numbers of payments made. In total, subscriptions and personal payments under the main category headings came to £39,301 during the year.

3. The category 'Personal' refers to beneficiaries of the Barrow Cadbury Fund Ltd, whose original purpose was to supplement the pensions of those whose careers - usually in the service of others - meant that income on retirement was at a low level. There were 34 beneficiaries in this category.

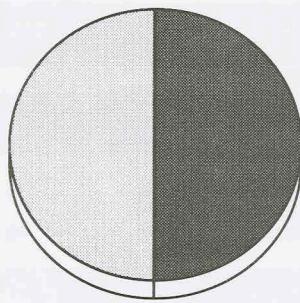
4. The B & G S Cadbury Trust and Barrow Cadbury Fund Ltd do not work to budgets which pre-determine the allocation of grants between categories: they do, however, have policies which accord a higher priority, for example, to penal affairs over health, education and social services.

FINANCIAL REPORT
GRANTS BY AREA 1987-8 (excluding Subscriptions and personal payments)

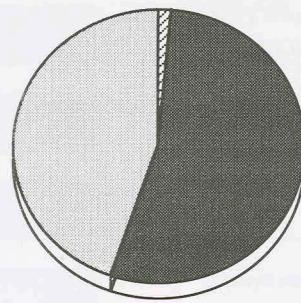
Barrow & Geraldine S. Cadbury Trust



Paul S. Cadbury Trust



Barrow Cadbury Fund Ltd

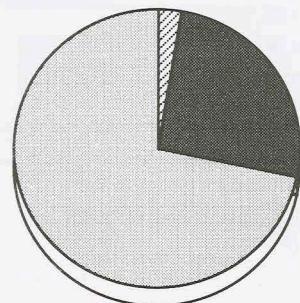
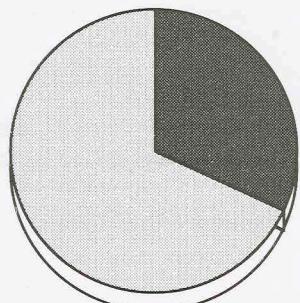
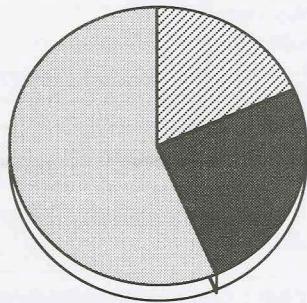


Value of Grants

International	£96,577	11%
National	£318,375	37%
W. Midlands	£438,397	52%

International	£-	0%
National	£64,834	50%
W. Midlands	£65,173	50%

International	£2,750	1%
National	£108,380	54%
W. Midlands	£90,362	45%



Number of Grants

International	47	18%
National	65	26%
W. Midlands	144	56%

International	-	0%
National	21	32%
W. Midlands	45	68%

International	3	3%
National	27	25%
W. Midlands	76	72%

- International
- National
- West Midlands
- Personal

PEACE AND INTERNATIONAL RELATIONS

At the international level, grants which promote arms control as a means to improving political relationships are a high priority. Work for reconciliation in situations of conflict is also supported.

Within the UK and Northern Ireland, Trustees make grants for research on arms control, and the dissemination of findings. Studies on converting military production to civilian purposes are listed under Employment; grants for overseas development are rarely approved. Mediation schemes and peace education are supported mainly in the West Midlands.

All grants are compatible with the Trustees' own pacifist principles.

BARROW & GERALDINE S. CADBURY TRUST

International Grants

British Seismic Verification Research Project, for equipment for USSR test site
Centre for Intergroup Studies, Cape Town
Cold Comfort Farm Trust, Zimbabwe
Committee on South African War Resistance, for conscientious objectors to military service

Institute for Democratic Alternatives in South Africa

NATO Press Briefing

Programme for Promoting Nuclear Non-Proliferation, Southampton University

Quaker Council for European Affairs, Brussels

Quaker Peace and Service: Diplomats Programme Middle East volunteers

South Atlantic Council, City University
United Nations Institute for Disarmament

Research, Geneva - for study on arms control in outer space

UNIPAL, for placements in Gaza and the West Bank

UN Special Session on Disarmament III, for observers

Waterford Kamhlaba School, Swaziland

£61,436.00

Overseas Student Welfare

£27,641.00

National Grants

All Party Group on Overseas Aid & Development, through Overseas Development Institute

Armament and Disarmament Information Unit, University of Sussex

British Council of Churches Peace Forum

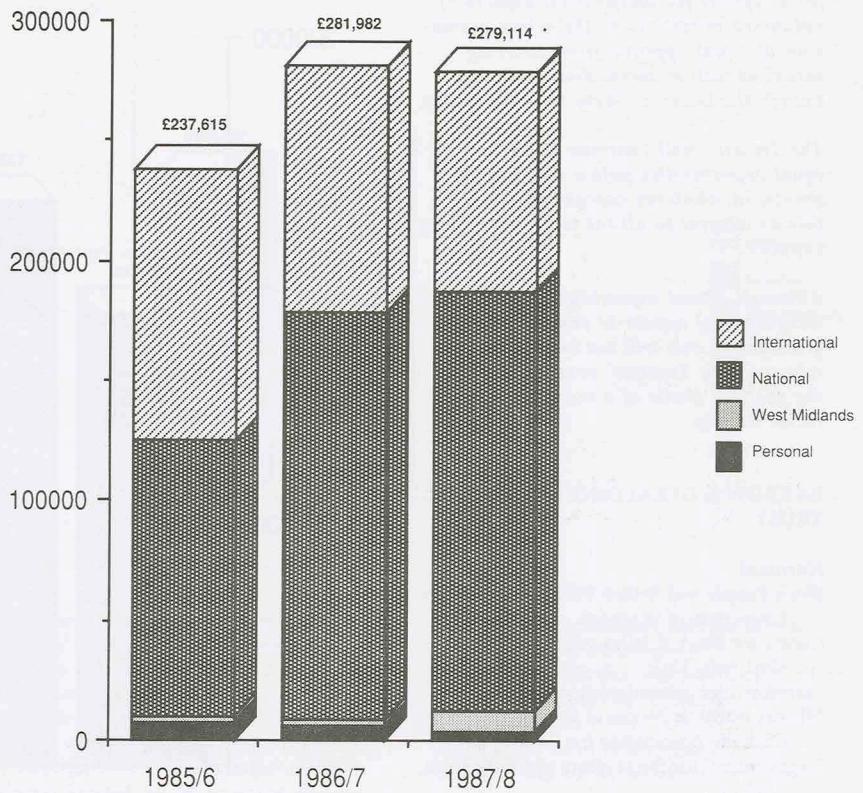
Community of the Peace People, Belfast
Defence Information Groups, c/o St James' Piccadilly - for administration, and research

Directory of Social Change, for publication on peace and security grants

Dunamis, St James' Piccadilly - for administration and travel

Fellowship of Reconciliation, for conference

Infoshare, for report on peace groups'



information sharing
Minority Rights Group, London - for administration
Mothers for Peace, towards costs of USSR group visit
Newham Conflict & Change Project, for administration
Non-Violent Defence Research, through Lansbury House Trust Fund
Nuclear Power & Nuclear Weapons research, University of East Anglia
Oxford Research Group, for Decision-Makers project
Quaker Peace & Service, for Quaker House, Belfast
Quaker Peace Studies Trust for Bradford
School of Peace Studies: Public Opinion project, Minimum Deterrence research project
Right Livelihood Foundation, for Alternative Peace Prize
Scottish Association for the Care and Resettlement of Offenders, for pre-trial mediation project
Transnational Institute, for UK activity
Ulster Quaker Peace Education Project
University of Bradford, Theology of Peace Seminar
Verification Technology Information Centre, for administration

£125,450.00

West Midlands Grants

Big Brum Theatre Co., for production

Warwickshire Monthly Meeting, for peace work
£8,800.00

TOTAL £223,327.00

BARROW CADBURY FUND LIMITED

International Grants

Turning the Tide: film on defence concepts
Women Working for Nuclear Free and Independent Pacific: travel costs
Worldwide Documentaries Inc. for Cry of Reason film

£2,750.00

National Grants

At Ease, for administration
British-American Security Information Council - expenses
Break New Ground - publication on peace campaigning
Clergy Against Nuclear Arms
Community of the Peace People, Belfast
Foreign Bases Project
Freeze, for Parliamentary liaison
National Peace Council
Peace Education Network
Scientists Against Nuclear Arms
Working Party on Chemical & Biological Weapons - administration

£49,280.00

Subscriptions and Personal Payments

£3,757.00

TOTAL £55,787.00

RACE RELATIONS AND EQUAL OPPORTUNITIES

The emphasis in this category is shifting from support for multi-racial aspects of voluntary initiatives to the active promotion of equal opportunities, covering sexual as well as racial discrimination - though the latter is likely to predominate.

The Trustees will continue to apply their equal opportunities policy to all of their grants, in whatever categories: they see this as integral to all the work which they support.

Although actual expenditure in this category may appear to stabilise in the years ahead, this will not indicate any relaxation in Trustees' commitment to the positive ideals of a non-sexist, multi-racial society.

BARROW & GERALDINE S. CADBURY TRUST

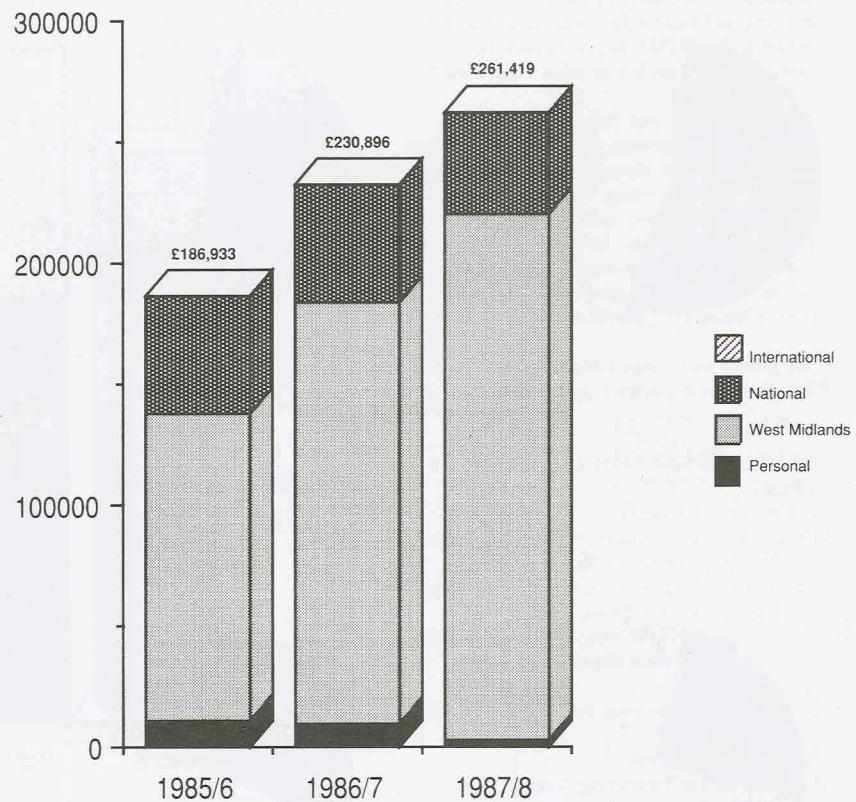
National

Black People and British Politics Conference, University of Warwick
 Centre for Black & White Christian Partnership, Selly Oak
 Harmony, for administration
 History of Black People in Britain, through Catholic Association for Racial Justice
 Joint Council for the Welfare of Immigrants, London
 NACRO, London - race relations post
 National Association for Pastoral Care in Education, Coventry - conference
 National Committee on Racism in Children's Books
 National Council for Voluntary Organisations, for development
 Nottingham Black Initiative, for conference on black people and the law
 Runnymede Trust, for administration
 Volunteer Centre, for race awareness training

£39,250.00

West Midlands

Afeme, Wolverhampton
 AFFOR, Lozells
 Afro-Caribbean Cultural Centre, Wolverhampton
 Afro-Caribbean Education Project, Handsworth
 Afro-Caribbean Youth Council, Walsall
 Anne Frank Exhibition, Birmingham Central Library
 Art Link West Midlands, for administration
 Arts for All, Coventry - for administration
 Asian Music & Dance project, Sandwell - production
 Asian Resource Centre, Handsworth
 Bangladeshi Workers Association, Saltley - premises
 Bangladesh Workers Association, Sparkbrook
 Birmingham Friendship Housing Association, for staff re. new Saltley initiative
 Birmingham Polytechnic, Faculty of Art & Design, for course materials and fees



Birmingham Young Volunteers, for premises
 Black Women's Worker, Foleshill, Coventry
 Caribbean Focus Year, for projects
 East Midlands Arts - Asian Dance Amateurs Project
 Eve Hill Youth & Community Centre, for nationality project
 Saheli - Handsworth Play & Community Bus Association, for staff post
 Harambee Organisation Ltd, Handsworth - administration
 Holyhead Association of Community Help, for toy library
 Joint Council for the Welfare of Immigrants (West Midlands Branch)
 Ladypool Community Languages Project
 Midland Chinese Association, Birmingham Multi-Faith Centre, Birmingham - for administration
 National Anti-Racist Movement in Education, for conference
 National Association of Citizens Advice Bureaux, for race awareness project
 Nationality Deadline Campaign, Coventry
 Nationality Trust Fund, Birmingham
 New Triumphant Pentecostal African Methodist Episcopal Church, Lozells - for professional charges
 Organisation for Sickle Cell Anaemia Research, Birmingham
 Palfrey Community Centre, Walsall
 Priority Areas Playgroups, Birmingham - seminar

Racial Equality in Training Schemes, Coventry
 Redditch Play Council (Mother Tongue Language Classes)
 The Rastafarian Camp, Coventry
 St Barnabas Church and Family Centre, Coventry
 St James Advice Centre, Aston - staff costs
 St James Language Project, Aston - trainee
 Saltley Action Centre
 Sandwell & District West Indian Community Association
 Sexual Harassment in Schools, for research costs
 Small Heath School, Birmingham - for exchange project
 Thorns School & Community Centre, Brierley Hill
 United Evangelical Project, Lozells
 United Muslim Welfare Association, Wolverhampton
 Walsall Black Sisters Collective
 Walsall Council for Community Relations, for seminar on nationality
 West Midlands Ethnic Minority Action Group, for staff costs
 West Midlands Ethnic Minority Arts Service - exhibitions and equipment
 Winson Green United Reformed Church - for staffing
 Wolverhampton Art Gallery & Museum, for exhibition
 Women's Advice and Information Centre, Birmingham
 Worcester International Centre, for staff

PENAL AFFAIRS

Race Relations and Equal Opportunities, continued from previous page

costs
Yorkshire Arts Association, for Black Book Fair
£196,108.00

Further Education
£6,648.00

Subscriptions and Personal Payments
£1,200.00

TOTAL £243,206.00

BARROW CADBURY FUND LTD

National

Sankofa, for film marketing feasibility study
Social Film & Video Ltd, for mental health film research

£2,500.00

West Midlands

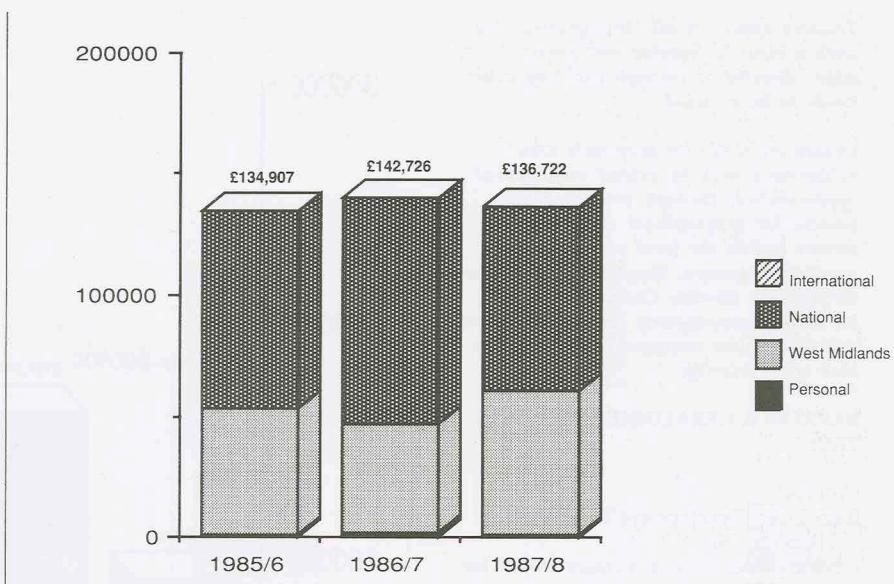
Aston & Handsworth Sports Day
Campaign Against Racist Laws
Citizenship registration, Handsworth
CRIS Community Arts, for Ajnabi Kalah Project, Coventry
Danse de l'Afrique - workshops
Immigration Support Committee - expenses
Marcus Garvey Centenary Lecture (ACSHO), Lozells
Minorities Resource Centre, Saltley
Shahid Udhams Singh Centre, Handsworth - for printing
Universal Improvement Association, Handsworth - for Rastafarian project

£9,100.92

Further Education
£5,684.00

Subscriptions and Personal Payments
£1,000.00

TOTAL £18,285.00



Support will be concentrated on the penal aspects of work in other high priority categories. Grants will support a positive rather than a penal approach, and show a preference for projects which enable members of the public to make a constructive contribution towards ameliorating problems caused by or revealed through criminal activity. This includes work with offenders and their families, victims of crime, and ex-offenders; and assistance to those held in prison under the immigration acts.

BARROW & GERALDINE S. CADBURY TRUST

National

Action on Alcohol Abuse, for Out of Court Adullam Homes, for hostels scheme
Association of Members of Boards of Visitors, for administration
Burnbake Trust, for administration
Cropwood Scheme, Cambridge University - for fellowships and conference
Forum for Initiatives in Mediation and Reparation

Howard League, for administration
Joint Council for the Welfare of Immigrants, for detainees programme

NACRO, for Minimum Standards in Prisons project
National Association of Victims Support Schemes

New Approaches to Juvenile Crime
Northampton Family Welfare Association, for adult diversion project
Parliamentary All-party Group on Penal Affairs
Prison Reform Trust, for administration

£68,775.00

West Midlands
Bromsgrove Victims Support Scheme

Community Consultants, for race harassment survey in Coventry
Court Alcohol Service, Birmingham - staffing
Court Workers, St Basil's Centre, Birmingham

Drake Hall Prison video project, Staffs
East Birmingham Reparation and Mediation Scheme

870 House Youth Unit, Selly Oak
Erdington Car Project
Geese Theatre Co., for administration of prisons project

HALOW (Help & Advice Line for Offenders' Wives), Winslow Green - prisoners' families service

Long Lartin Prison, for drama and dance sessions
Newtown Victim Support Scheme, Birmingham

Queensway Trust: small grants
Telford District Victim Support Scheme
Wolverhampton Mediation and Reparation Project

£59,224.00

Subscriptions and Personal Payments

£648.00

TOTAL £128,647.00

BARROW CADBURY FUND LTD

National

Everywoman, for Pornography and Violence to Women project
PROP, for administration
Radical Alternatives to Prison

£7,500.00

Subscriptions and Personal Payments

£625.00

TOTAL £8,125.00

EMPLOYMENT

Trustees approach all their grant-giving with a view to creating new employment, either directly or through enabling other funds to be released.

Grants are made for proposals which deliberately seek to extend employment opportunities, through providing resources for geographical areas, various sectors within the local economy, and community groups. Support is also given, through the Barrow Cadbury Fund Ltd, for bodies campaigning for public policies which postulate increased employment as their main priority.

BARROW & GERALDINE S. CADBURY TRUST

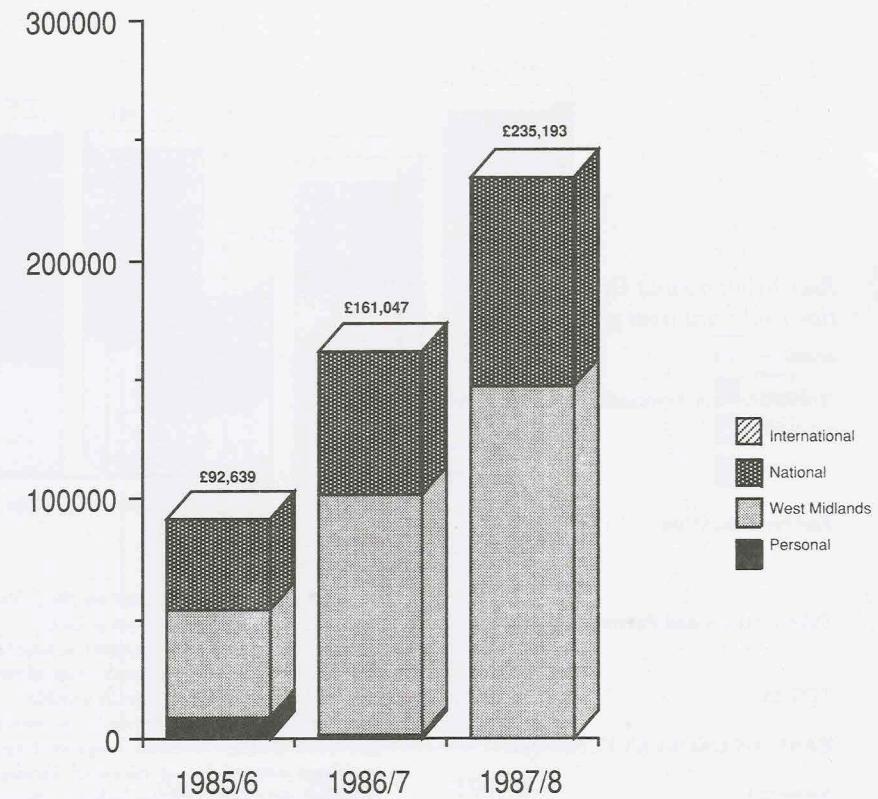
National

Black Dance Development Trust, Birmingham - training
Coventry Unemployed Workers Project, for research
Local Economic Policy Unit, South Bank Polytechnic - administration
National Group on Homeworking, for policy development
Unemployment Matters, Birmingham - development costs
Women's Enterprise Development Agency, Aston University
Youthaid, for administration

£46,500.00

West Midlands

Apex Trust, Northfield - trainees' facilities and expenses
Birmingham Churches Managing Agency, for equipment
Birmingham Job Change: Sutton Coldfield / Falcon Lodge Project, through Birmingham Settlement
Bilston Community College: Equal Opportunities in Trades Unions project
Caribbean Community Enterprise for Birmingham co-operative
Clothing Resource Centre, Smethwick - training programme
Community Enterprise Centre, Hockley
Community Radio Training Project, Birmingham - staffing
Community Roots Enterprise Centre, for training
Coventry Alternative Employment Research Study Group, for defence industries project
Coventry Co-operative Development Agency, for seminar
Coventry Workshop, for administration
Designers for Development, for registration
Food Sector Forum, for feasibility study
Great Barr School
Job Change Project, Coventry - premises
Macro Films, Handsworth - training and equipment
Marcus Garvey Foundation, Lozells
Nechells Employment Agency, Birmingham
Northern Star Co-operative, Chelmsley Wood - for community newspaper
Pleck Community Association, Walsall -



administration

Roapp Hall Ltd, Darlaston - training project
Rotton Park Employment Project, for legal registration
The Summerfield Foundation, Winson Green - administration
Symp Project, Newtown, through Birmingham Settlement
Unit for the Development of Alternative Products, Coventry Polytechnic - staffing
WELD Community Education and Arts Project, Handsworth
Women's Equality Network, Coventry - staffing
Wolverhampton Media Centre, for feasibility study and research

£115,818.00

TOTAL

£162,319.00

West Midlands

Black Business Development Association, Birmingham
Druids Heath Low Income Support Group, Birmingham
HIM Fashionwear
Studio One, Handsworth
New Angle, Birmingham - evaluation on Loans Consortium
Stockland Green School, Birmingham
West Indian Fig Tree, Lozells
Women's Help Centre, Handsworth

£23,976.00

Loan Guarantees

£6,898.00

TOTAL

£72,874.00

BARROW CADBURY FUND LTD

National

Campaign for Work, London
Centre for Local Economic Strategies, Manchester
Charter for Jobs, London
Exchange Resources, Bath - employment agency
Independent Media Training Trust, London
Unemployment Unit, London - administration

£42,000.00

HOUSING AND COMMUNITY SERVICES

Barrow & Geraldine S. Cadbury Trust grants will support work which enables local groups to play a part in developing their communities. This includes the provision of housing and other voluntary-based local amenities - but more often through 'enabling' agencies than directly to projects: funds are not sufficient to support more than a few local schemes.

Grants from the Barrow Cadbury Fund Ltd are made to groups whose activities in this field are not defined as 'charitable' under current legislation.

In view of other priorities within the Barrow & Geraldine S. Cadbury Trust, and the attention given to neighbourhood development by the Paul S. Cadbury Trust, there is a reduced emphasis on this category of grant at present.

BARROW & GERALDINE S. CADBURY TRUST

National

Directory of Social Change, for Urban Trust Glasgow University, Prof. David Donnison's research

£14,850.00

West Midlands

Centre for Urban & Regional Studies, for research

Handsworth Single Homeless Action Group International Voluntary Service, for Birmingham workcamps

Jubilee Community Arts, Sandwell- premises Law Centres Federation, for West Midlands development

Osaba Women's Centre, Coventry

Pathan Welfare Association, Alum Rock

St Joseph & St Saviour's Youth & Community Association, Saltley

Saltley Action Centre

Shelton Trust "Another Standard"

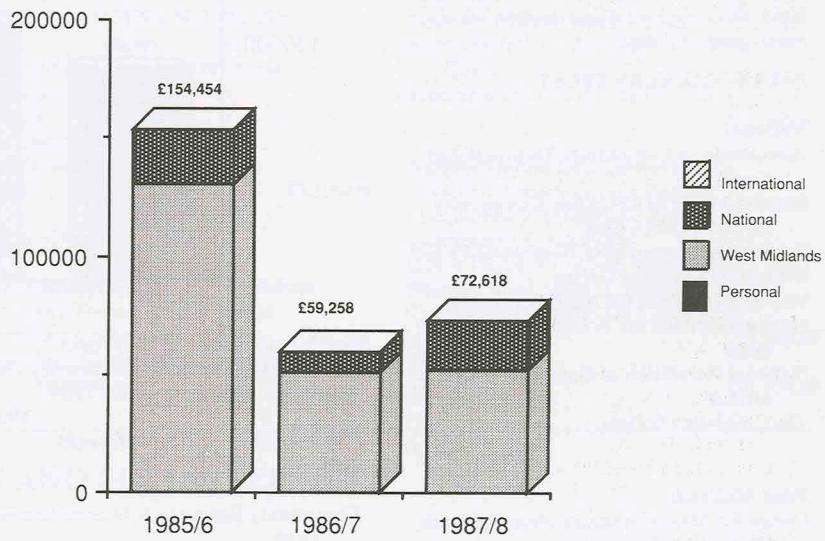
United Churches Housing Association, Handsworth - registration

Young Mothers Relief Association, Handsworth

£20,428.00

TOTAL

£35,278.00



BARROW CADBURY FUND LTD

National

Association for Neighbourhood Councils

£6,000.00

West Midlands

Birmingham Council Estates Project, for administration

Community Forum, Birmingham - for administration

Druids Heath Claimants Group, Birmingham - for staffing

Handsworth Single Homeless Action Group Koco Ltd, Coventry - working accommodation

£31,340.00

TOTAL

£37,340.00

NEIGHBOURHOOD DEVELOPMENT

Paul S. Cadbury Trust support is concentrated on a few national support organisations in this field and on neighbourhood development projects in the West Midlands conurbation with particular interest in outer-ring estates. Within this focus current priorities are training and development programmes for neighbourhood groups; local resource agencies; local support organisations such as tenants federations; and neighbourhood development experiments.

Small grants are made from a Neighbourhood Development Fund budget (maximum grant £1,000).

PAUL S. CADBURY TRUST

National

Association of Community Technical Aid Centres
British Council of Churches, Community Work Resource Unit
Easterhouse Resourceful Neighbour Project Evaluation Planning Group
National Coalition for Neighbourhoods
National Council for Voluntary Organisations
National Federation of Community Organisations
The Children's Society

£33,384.00

West Midlands

Centre for Mass Communication Research, University of Leicester
Community Networks, Birmingham
Voluntary Service Council
Community Resource & Information Service Trust
Coventry Resource & Information Service
CRIS Community Arts, Coventry
Jubilee Community Arts, Sandwell
Kingstanding Project
Cannon Hill Trust, Birmingham
St Luke's Church, Chuckery, Walsall
Sandwell Council for Voluntary Service
South Aston Community Project

£51,076.00

Neighbourhood Development Fund, West Midlands

Balsall Heath Association
Balsall Heath Association (for Balsall Heath Residents Action Group)
Cannon Hill Trust, Birmingham
Cardinal Newman Catholic School & Community College, Coventry
Community Transport Association, Coventry
South Birmingham Family Service Unit
Ley Hill P.S., Birmingham
St Alban's Community Association, Smethwick
St Luke's Community Project, Kingstanding
St Paul's Church, Bordesley Green
St Mary's Youth & Community Centre, Moseley
SADWIKA, Sandwell
Selly Oak Methodist Church



South Aston Community Project
Welfare State International, Brierley Hill
Woodgate Valley City Farm Trust

£9,303.00

Training Budget, West Midlands

ARVAC
University of East Anglia
Community Resource & Information Service Trust
Coventry Workshop
Cut Boat Folk, Hockley
National Coalition for Neighbourhoods
Newham Conflict & Change Project
St Andrew's Methodist Church, Stirchley
St Barnabas Family Centre, Coventry
South Birmingham Family Service Unit

£4,424.00

Youth and Community Fund, West Midlands

Birmingham Association of Youth Clubs
Colmers Farm School Canoeing Club, Birmingham
Hall Green Technical College
Hamstead Hall School, Birmingham
Menzies High School, West Bromwich
Weoley Castle Community Church
West Coventry Woodcraft Folk
West Heath Community Association

£650.00

TOTAL

£98,837.00

BARROW CADBURY FUND LTD

West Midlands
Birmingham Association for Neighbourhood Councils

£5,000.00

Neighbourhood Development Fund, West Midlands
Barry Bowler
Dawberry Tenants & Residents Association

£1,575.00

TOTAL

£13,363.00

Fox Hollies Park Residents Association
Jardine Area Residents & Tenants Association
Rea Valley Residents Association
Wyrley Birch Action Group
Yew Tree Community Forum, Walsall

£3,165.62

Training Budget, West Midlands

Anthony Buckley
The Brasshouse Centre, Birmingham
Citizen Organising Foundation
Coventry Resource & Information Service
CRIS Student Unit
Brian Hudson
Microsyster

£3,622.00

Youth and Community Fund, West Midlands

Aston & Handsworth Sports Day
Castle Vale Outdoor Activities Group
Church Hill Barn Playgroup, Redditch
CRIS Community Arts, Coventry
Deelands Hall Community Centre, Rubery
Fox Hollies Forum
Hall Green Community Forum
Hutton Community Action Group, Saltley
Jardine Area Residents & Tenants Association, Aston
Kitwell Community Association
Ladywood Repairs Action Committee
Long Nuke Children's Community Play Association

The Moseley Society
The Ritz Youth Club, Little Bromwich
Sheldon Youth Workers Minibus Fund
Squirrels in Need, Halesowen
Tibbington Tenants Association, Dudley
Tony Fox
Triangle Neighbourhood Club, Billesley
West Smethwick Estate Action Group
Windmill Tenants Association, Warley

£1,575.00

NORTHERN IRELAND

Barrow & Geraldine S. Cadbury Trust grants reflect Trustees' concerns in the field of peace and human rights, and employment.

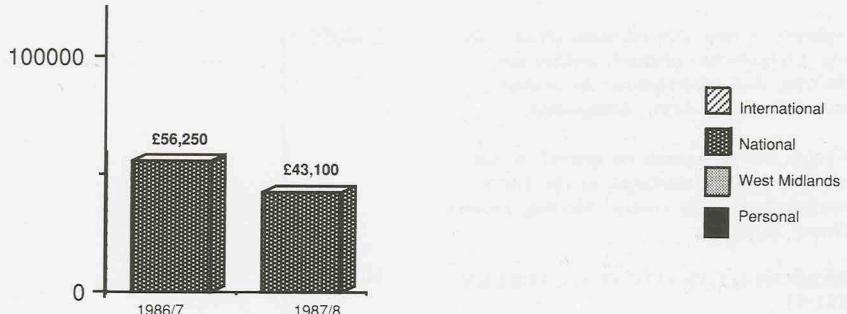
The Paul S. Cadbury Trust has a budget of £40,000 per annum for neighbourhood projects in Belfast and the rural areas. In general it does not operate in Derry.

The Barrow Cadbury Fund remains ready to support non-charitable activities in any of these categories.

Common to all grants is the proviso that the project supported should encourage encounter, sharing and the building of bridges across the sectarian divide, or at least prevent the hardening of entrenched views and promote more positive community identities.

BARROW & GERALDINE S. CADBURY TRUST

Derry Unemployed Workers Group, for administration
Dungannon Development Association, for equipment
TOTAL £10,550.00



BARROW CADBURY FUND LTD

Neighbourhood Development Fund
Birmingham Corrymeela Link
Fortnight
Reccy Community Centre
Reccy Family Centre
TOTAL £1,100.00

PAUL S. CADBURY TRUST

Alliance-Ardoyne Play Scheme, Belfast
Community Technical Aid, Belfast
Cornerstone Community, Belfast
Lough Shore Community Development
Association
TOTAL £31,450.00

Newtownabbey Women's Group
Northern Ireland Association of Youth
Clubs
Women's Education Project, Belfast
TOTAL £27,200.00

Neighbourhood Development Fund
Crescent Nursery Group, Belfast
St Columba's, Whiterock, Belfast
Corrymeela Community
Ulster People's College, Belfast
Shankill Road Mission, Belfast
Carrickfergus Methodist Church
TOTAL £1,250.00

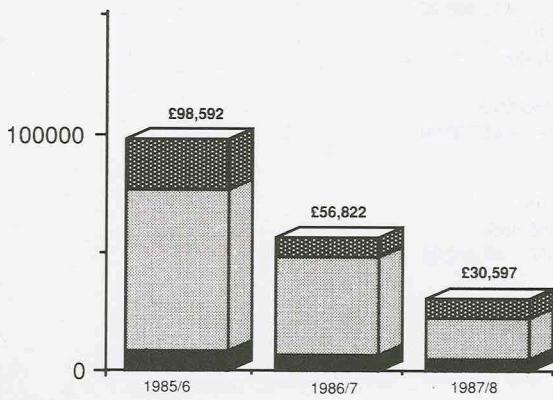
HEALTH, EDUCATION AND SOCIAL SERVICE

This category is an amalgamation of grants made under these three separate headings before 1985-6. Trustees expect to restrict their grants in this general field to a limited number of beneficiaries, for whose work they have a particular concern. New applications are not likely to receive support.

BARROW & GERALDINE S. CADBURY FUND

National
Foundation for Women's Health Research & Development
Ulster Quaker Service Committee, for secretarial expenses
TOTAL £8,000.00

West Midlands
AFFOR, Lozells - conference on social services
Alcohol Concern, for Birmingham conference
Caribbean Women's Association
The Cotteridge Project, for churches' building
Midland Spastic Association
Oral Communication Course, Birmingham University
Pre-school Playgroups, N. Birmingham Branch - toy library
Priorsfield Scheme, Birmingham University - special education fellowships



St Alban's Community Association, Smethwick
Sandwell Communication Aids Centre
Westhill College of Education
TOTAL £17,869.00

Subscriptions and Personal Payments
£600.00
TOTAL £26,470.00

BARROW CADBURY FUND LTD

Subscriptions and Personal Payments
£1,850.00
TOTAL £1,850.00



SOCIETY OF FRIENDS & OTHER CHURCHES

Support is now concentrated on developing international contacts within the Society, and subscriptions to central committees are being terminated.

Grants are only made in special circumstances to local meetings, as the Trust contributes to the central Meeting Houses Grant Fund.

BARROW & GERALDINE S. CADBURY TRUST

International

St Andrew's Church, Tangier
Friends World Committee for Consultation:
Africa Section
London Office

£7,500.00

National

Friends House: Preparation & Placement for Service scheme

£5,000.00

West Midlands

Bournville Meeting House Development Fund
Northfield Preparative Meeting
Oswestry Meeting House
Woodbrooke College, for bursaries

£3,500.00

Subscriptions and Personal Payments

£6,000.00

TOTAL £22,000.00

BARROW CADBURY FUND LTD

Subscriptions and Personal Payments

TOTAL £1,500.00

PAUL S. CADBURY TRUST

Subscriptions and Personal Payments

TOTAL £5,240.00

