

KALKINE MEDIA MAGAZINE

October 2022



■ THE MENACE OF CLIMATE CHANGE

■ SINKING HOUSE PRICES IN AUSTRALIA

■ REMEMBERING HER MAJESTY

■ KNOW THE NEW MONARCH

ABOUT KALKINE GROUP

Kalkine Group is a prominent name in the subscription sales & media lines of business. A renowned equity market research, investor relations, and media house firm, Kalkine Group caters to the share markets of Australia, the UK, Canada, the United States, and New Zealand. The company is also eyeing the growing Ireland market.

Kalkine Media provides trending and live news articles about listed companies belonging to diverse sectors and market commentaries. Interestingly, Kalkine Media also operates on the model of Advertiser – a Publisher firm under its B2B umbrella, providing a dedicated platform to the subscribed clients to leverage various offerings like exclusive banners, sponsored article coverages, videos, and podcasts.

Periodic investor-focused events and webinars provide a crucial platform for several listed players/private companies to present their business vision amidst broader industrial landscape and interact with a core audience including Brokers, Fund Managers/ SMSF Investor Managers, Sophisticated Investors, Senior Business Executives, and Retail Investors.

TEAM KALKINE MEDIA

Team Kalkine Media comprises specialists, including equity, currency, commodity, and economic analysts providing in-depth and unbiased up-to-date analysis. The team of analysts, sector-specific journalists and editors has hands on experience in developing industry breaking and trending equity and economic news. The team strives to work on the vision of establishing a strong foothold, primarily as a reliable media firm.



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KUNAL SAWHNEY

Founder & CEO



Kunal Sawhney is the Founder & CEO at Kalkine Group and is a richly experienced and accomplished financial professional with a wealth of knowledge in the Australian equities market. His knowledge, skillset and vision provided all the perfect ingredients required to start one of the fastest growing equity market research firms across Australia. This was further supported by the aim of channelising energy and enthusiasm towards the stock market into a leading media research firm.

KALKINE GROUP FOOTPRINT



Source: Copyright © Kalkine Media Pty Ltd.

Note From The **EDITOR**

The month of October brings in freshness in the air, with the promise of a fresh start for a new season. We are thrilled to announce an initiative by the Kalkine Group. Taking a leap into the world of online education, Kalkine Group has launched its very own education technology platform, Kal-Edtech+. The platform has been developed keeping in mind the growing need for literacy on topics such as finance, economy and investing, among others. Extending the Group's tech-focused approach, Kal-Edtech+ offers a range of learning opportunities through an online approach. Don't forget to explore the immersive learning platform at <https://kaledtech.com/>.

The October issue of the Kalkine Media Magazine is power packed with issues ranging from climate change and residential dwellings' massive price drop to a special feature on Queen Elizabeth II's unforgettable era and interesting facts about King Charles III.

Climate change not only results in rising temperatures but also invites huge environmental catastrophes such as heavy rain resulting in floods, bush fires, droughts, etc. It is very crucial that by 2030, half of the greenhouse gas emissions are estimated to be reduced to prevent global warming and lessen the

impacts of climate change. Know the causes for rising temperatures and what can be done to reduce them in an in-depth piece in the issue.

Prices of residential dwellings have dropped this year not only in Australia but also in other geographies like New Zealand and North America. In the June 2022 quarter, when annual inflation rose sharply, the total value of dwellings in Australia dropped to below AU\$10 trillion, according to the ABS. One of its main reasons was the raising of the official cash rate by the central bank, which translated into higher mortgage rates. On an absolute scale, however, houses are yet to become affordable for low-income families. Know more about the topic in the October issue's insightful coverage of Australian residential dwellings' falling prices.

Do not miss insightful coverage on Kalkine Media's valued clients - Saunders International Limited, and Podium Minerals Limited. Saunders International Limited (ASX:SND) has been in the business of engineering and construction for over 70 years, playing a pivotal role in the development of Australia's industrial landscape. Platinum Group Metals' (PGM) gold and base metal player, Podium Minerals

Limited (ASX:POD), has reported a set of robust results from the Parks Reef PGM Project in the mid-west region of Western Australia. Know what lies ahead in an in-depth story in the issue.

Queen Elizabeth II ruled as the queen of the United Kingdom and other Commonwealth realms for over 70 years, longer than any other monarch in British history. The Queen stood there for the well-being of people all the time. Also, the Queen had special ties with Australia, a representative democracy and a constitutional monarchy with the Queen as Sovereign. The Queen has left a secret letter with a message

for Australians, which cannot be read until 2085. Wonder how we will suppress our curiosity to know the letter's content. A must read is a special report on the Queen in the October issue.

Every end leads to a new beginning. With the demise of Queen Elizabeth, it's time for King Charles III to inscribe a new chronicle. Read some interesting facts about King Charles III in the issue.

Hope you enjoy reading the October issue of the Kalkine Media Magazine. Do write to us at info@kalkinemedias.com for any comments/suggestions.

Stay Apprised, Invest Wise!



Kiara Khanna



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A circular inset image showing a city skyline. In the foreground, a river flows with ripples. A bridge with stone pillars and arches crosses the river. Behind the bridge, a dense cluster of buildings is visible. On the left, there are several tall, pointed spires of a cathedral. To the right, modern skyscrapers with glass facades rise into a blue sky with scattered white clouds. The word "CONTENTS" is superimposed in large, white, bold, sans-serif capital letters across the middle of the circular image.

CONTENTS

01

CLIMATE CHANGE: A MENACE THAT GOES BEYOND RISING TEMPERATURES



By Aditi Sarkar



Image Source: © Four Oaks | Megapixel.com

Many believe that the rise in temperature is the main effect of climate change. However, the story doesn't end here. Our planet Earth is an interconnected system. Any change in the environment in one place causes a ripple effect in other areas as well.

The scarcity of water, intense droughts, massive fires, rising sea levels, melting polar ice, flooding and devastating storms are currently some of the effects of climate change, which is being witnessed across the globe in varied proportions.



According to United Nations, Greenhouse gas concentrations are at their highest in two million years. As emissions continue to rise, the earth is now nearly 1.1° Celsius warmer than it was in the late 1800s.

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Pakistan submerged under the worst flooding in a decade

It is well known that the world is struggling with environmental catastrophes, one after another. Droughts, bushfires, and floods have nowadays become commonplace.

Recently, heavy monsoon rains have prompted the most severe flooding in Pakistan. It has washed away villages, leaving millions of people needing

assistance. Floods also pose a threat of drowning, waterborne diseases, and malnutrition.

Since mid-June 2022, the nation has witnessed its worst flooding in a decade. As per data by Pakistan's National Disaster Management Authority, recent floods have impacted over 33 million people nationwide.

An ever-heating China

Lately, in August, China struggled with severe heatwaves and droughts. According to media reports, officials warned that compared to other parts of the globe, the temperature is

rising faster in China. Further, record heatwaves raised concerns about the nation's ability to adjust to rapid climate change and conserve its already limited water resources.

Scenario in Australia

Earlier in February-March, the Eastern part of Australia had to face devastating floods. It resulted in thousands of Australians abandoning their houses to move to a safer place. Some regions suffered their worst flooding in decades, which triggered millions of dollars in damage.

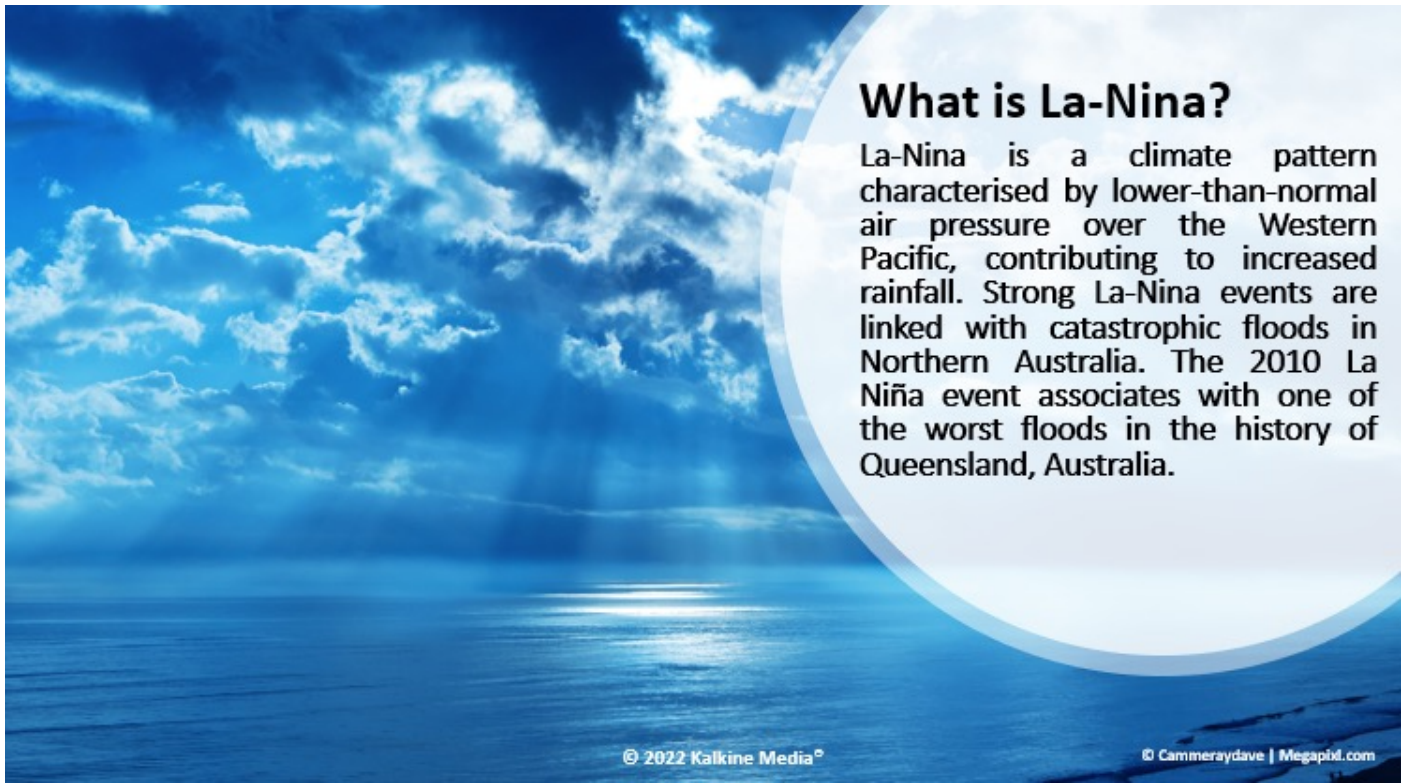
In past two centuries, heat waves have claimed more lives in Australia than any other natural calamity. It is also projected that heat-related deaths will be four times higher in Australian cities between 2031 and 2080 compared to the 1971-2020 period.

Experts warn that climate change is driving increased extreme weather throughout Australia, menacing

the common occurrence of floods, bushfires, and droughts.

Last month, the Australian Bureau of Meteorology declared an upcoming La-Nina event in the Pacific Ocean. It stated that communities in Eastern Australia should prepare themselves for above-average rainfall over spring and early summer.

Last month, a report published by the United Nations Environment Programme (UNEP) and GRID Arendal predicted that wildfires would become more common and extreme. By the end of the century, global cases of extreme fires will increase by 50%. More wildfires can result in a barren land, causing greater run-off and floods.



What is La-Nina?

La-Nina is a climate pattern characterised by lower-than-normal air pressure over the Western Pacific, contributing to increased rainfall. Strong La-Nina events are linked with catastrophic floods in Northern Australia. The 2010 La Niña event associates with one of the worst floods in the history of Queensland, Australia.

Battling climate change

Many nations around the world have pledged to achieve net-zero emissions by 2050. However, it is crucial to attain nearly half of those reductions by 2030 to limit global warming to 1.5°C or less. Similarly, fossil fuel production must decrease annually by

almost 6% between 2020 and 2030. This requires a combined effort from nations and on an individual level as well. A small step from every single person can contribute a lot towards saving our upcoming generations from climate adversities.

02

HOUSE PRICES IN AUSTRALIA ARE NO LONGER IN A FRENZY GROWTH PHASE, BUT UNAFFORDABILITY EXISTS



By Ankit Sethi

The year 2021 was dominated by headlines of an unprecedented rise in the global stock market and a comparable frenzy in house prices. The latter became a subject of discussion in virtually every household -- someone wanted to buy a house, someone was worried about high rental costs, and someone just did not have enough spending capacity to participate in the ultra-hot market.

Come 2022 and everything has changed, both in terms of stocks and the housing market. Global inflation has spooked investors everywhere, and the ASX200 is on a losing spree this year. The benchmark index is echoing the same sentiment as its peers like the S&P 500. In the housing sector, discussions are now on whether the downturn would be a hard fall or a soft landing.



Image Source: Pixabay.com

House prices in Australia

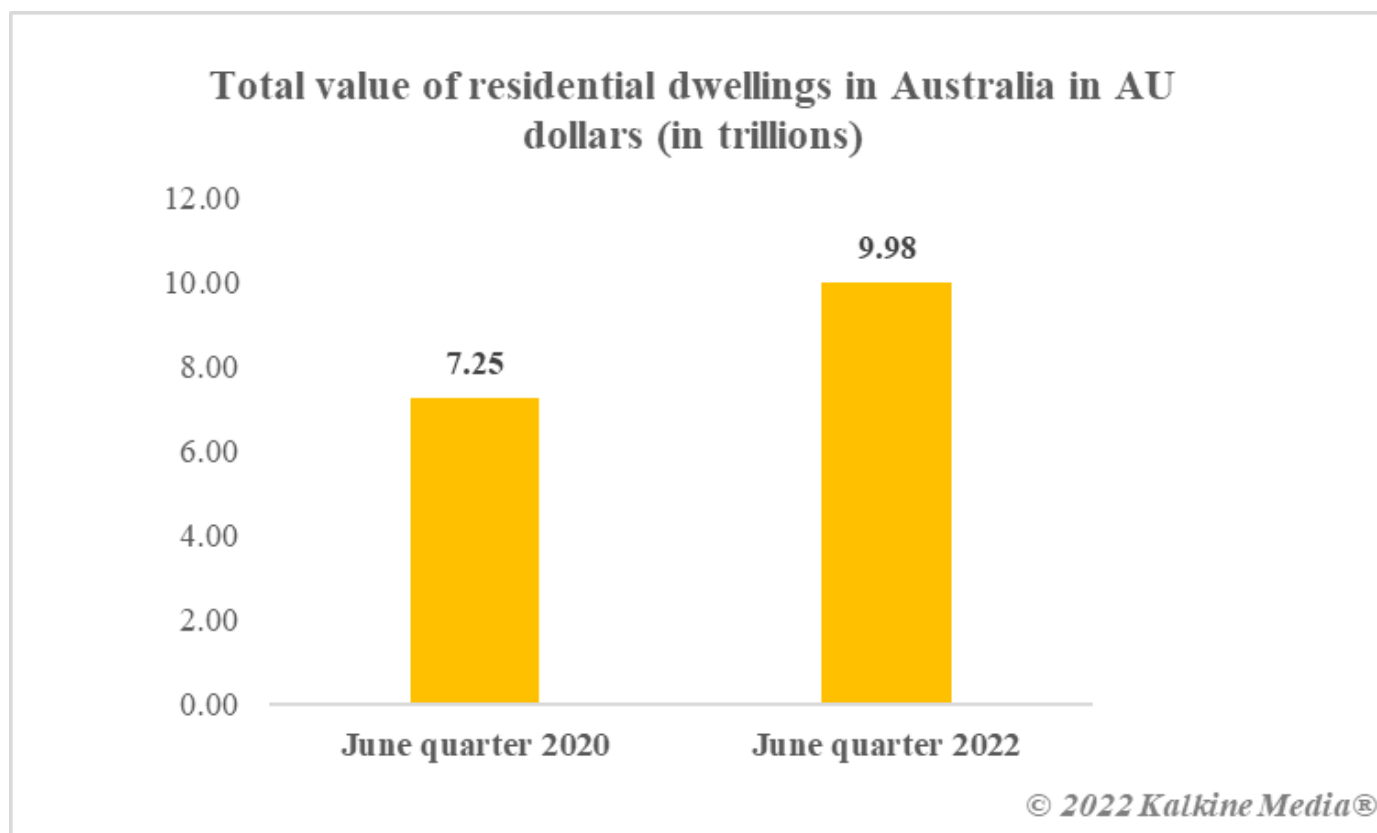
Data by CoreLogic suggests that in August, home prices in the country witnessed the steepest fall in almost four decades. Prices were down 1.6% (month-on-month) as compared to a 1.3% dip noticed last month. From Sydney and Melbourne to Canberra and Brisbane, house prices have started to retreat, although the absolute value is still high, thanks to the rally that gripped the sector last year. The year 2021 was

the strongest year for growth in prices, the Australian Bureau of Statistics (ABS) data confirms.

Now that the prices have started to cool off, the wealth of homeowners is taking a hit. It has been estimated by the ABS that the aggregate value of residential units in Australia was approximately AU\$9.98 trillion in the June 2022 quarter. Notably, it was above AU\$10

trillion in the March quarter. In the New Zealand housing market, house prices are exhibiting a similar downward trend. However, when one looks at

the data over a 2-year time frame, the aggregate value of residential units is still 37% higher.



Data Source: Australian Bureau of Statistics

Is inflation to blame?

On the back of firm inflation growth, Australians are witnessing a plunge in the purchasing power of their dollars. From food and fuel to discretionary goods, prices have surged for virtually everything. In the June quarter, prices rose at the fastest annual pace in two decades, according to the ABS. Fruits and vegetables and other non-discretionary goods' prices are hurting the consumer the most. It is also being said by some commentators that the higher cost of living was the primary reason behind the exit of Scott Morrison

from the prime minister's office.

It is quite clear, given that house prices fell in the June quarter even as CPI rose sharply, that the spending pattern of Australian households has changed. One factor is the rising cost of essential goods, while the other is the rising interest rate. The Reserve Bank of Australia (RBA) has favoured raising rates sharply in order to manage inflation. This has resulted in higher mortgage costs.


Viewpoint

There are two ways to look at the global and Australian housing markets at the moment -- relative, and absolute. From the former perspective, the era of skyrocketing prices making news headlines every month is now over -- a

much-needed respite. But from the latter viewpoint, prices are yet to become affordable for a lot of households, especially for low-income families and immigrants.



Image Source: © Shutterstock.com



03

Kal-dtech+



Taking a leap into the world of online education, Kalkine Group has launched its very own education technology platform, Kal-Edtech+. The platform has been developed keeping in mind the growing need for literacy on topics such as finance, economy and investing, among others.

Extending the Group's tech-focused approach, Kal-Edtech+ offers a range of learning opportunities through an online approach.

In the present digital age, the education sector largely remains untouched and devoid of high-tech advancement. Kal-Edtech+ aims to bridge this existing gap in the education sector and provide a fluid course structure that has learning value and high applicability in daily life. One of the best features of an online education platform like Kal-Edtech+ is that the users can customise their experience and choose from a range of courses.

Since the courses have been designed independently of each other, users can pick up from any given point and learn about different topics as per their discretion. Users get a chance to develop a niche in the respective field.

Concise
infographics
at every
step



How do I know if Kal-Edtech+ is for me?

The platform offers a wide range of courses, and no specific background is required to complete them. The courses have been produced in a way such that users can choose their preference level based on their existing knowledge about the topics.

An extensive list of courses has been divided into the beginner, moderate and advanced levels to maintain a healthy flow of information to the user. The basic modules cover the fundamentals while the advanced courses cover the more complex aspects of a particular field.

Which topics are covered by these courses?

The scope of the courses is not limited to any specific line of education as it incorporates various concepts and statistical methods used in the world of investing, economics, and a plethora of other topics.

Courses focusing on the subject of investing, for instance, have been designed to increase the conceptual skills of learners on relevant topics such as markets, investment, blockchain, corporate finance, technical analysis, and so on.

Key Takeaways

As you see below you might have got a hang of:

1. How investment risks and returns are related.
2. The significance of the risk-reward ratio helps to determine investment's risks and rewards.
3. The way in which financial goals and investment necessity help in building wealth.
4. The ways in which risk tolerance is usually determined.

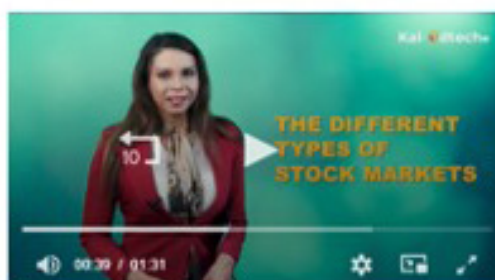
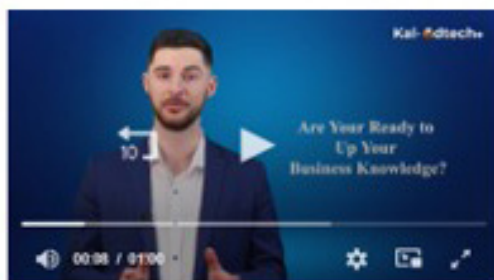
However, how these factors affect investment pricing will not be clear. As in our next modules, we will zoom right on the key risks and rewards often proving how risks can be managed, and what exactly you will miss if you decide not to make any risks. We will discuss you what safe investments are and why stock market investments are considered riskier than other options.

Test your brain

Before moving to the next module, answer these few questions to gauge your progress.

- Q. What is the general relation between investment risks and rewards?
- A. _____
- Q. How is risk-reward ratio calculated?
- A. _____

Questions
and
Summary
provided



Keeping in line with Kalkine Group's theme of delivering accurate information and solutions, Kal-Edtech+ aims to engage users through its high-quality content and topnotch courses. The platform seeks to bring about a ripple of change in the online education community.



04

INSIGHTS INTO TWO LEADING COMPANIES



SAUNDERS (ASX:SND) ON PATH TO SCALING NEW HEIGHTS IN CONSTRUCTION INDUSTRY



By Nitish Kumar



Image Source: SND Website

Saunders International Limited (ASX:SND) has been in business for over 70 years, playing a pivotal role in the development of Australia's industrial landscape. The multi-disciplined engineering and construction company caters to its client base with innovative, on-time and cost-effective solutions. Through the pooling of knowledge, significant experience, and successful completion of projects, the ASX-listed

company has built a strong reputation in the industry.

Saunders services several industrial sectors, including oil & gas, power, infrastructure, water, mining, new energy and defence.

The company has a strong orderbook to keep it busy for the next couple of years, with major projects in the tender and pipeline stages.

Robust financial performance over the years

Saunders registered a record revenue of A\$129.95 million for the year ended 30 June 2022. EBIT for the period stood at A\$9.38 million. The company ended the financial year with A\$36.75 million cash on hand and an operating cash flow of A\$19.76 million.

From FY19 to FY22, the company's revenue grew from A\$50.13 million to A\$129.95 million, representing a jump of

1.6 times. Earnings per share (EPS) from 2.26 in FY19 to 6.24 in FY22 reflects the strong financial performance achieved over these years.

Saunders has a positive outlook with A\$192.89 million of projects under its orderbook as at 30 June 2022. The value of pipeline projects (still in the tender phase) was A\$1.31 billion at the end of the reported period.

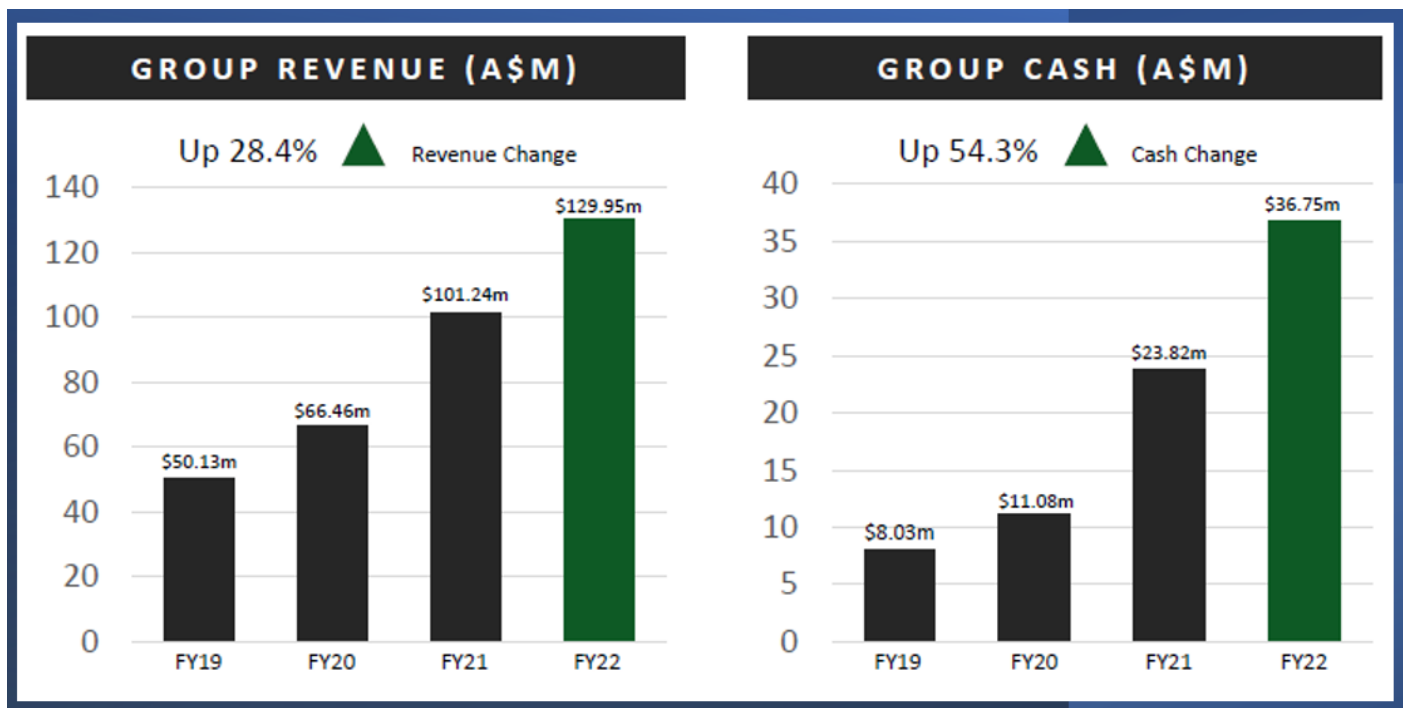


Image Source: SND Update

If the number of common shares is assumed to be unchanged since 2019, then increasing EPS denotes that the profit of the company has been increasing rapidly. This has also translated into the share price

performance of the company.

At the beginning of 2019, SND's share price was A\$0.34 apiece, At the time of writing, the share price is A\$1.08, representing a growth of more than 200%.

Well positioned for further growth

Saunders has provided guidance for a very positive outlook for FY23. The company expects to continue this momentum into the current financial year, underpinned by a record orderbook, pipeline and the strength of its balance sheet.

During FY22-24, Saunders anticipates opportunities within the A\$400+ million in the construction of remaining projects under the Federal Government's 'Boosting Australia Diesel Storage Program'.

The company is already working on the largest Northern Territory project for a US Defence Fuel Storage facility in

Darwin. This is also the largest contract in the company's history to date.

Under the 'Fixing Country Bridges Program', a government initiative to boost infrastructure development, Saunders forecasts opportunities within the ~A\$300 million of projects, which are yet to be allocated. An infrastructure boom in New South Wales has increased demand for the complex precast components that Saunders provides.

Backed by its successful record in all these areas, the company expects to tap a fair share of these projects.

Through the combination of a disciplined approach to risk management at the tender stage and exceptional project execution, the company's earnings have improved in the last three years. The strength of the company's balance sheet and its profit-to-cash conversion complement these impressive outcomes.

With a solid operational foundation and sustained attention to its strategic ambitions, Saunders has started the new fiscal year in a position that will enable it to seize the opportunities available in the industries where it operates.

PODIUM (ASX:POD) REPORTS HIGH-GRADE PGM RESULTS FROM CENTRAL ORE ZONE, PARKS REEF PGM PROJECT



By Mohammad Zaid



Image Source: Company Website

Platinum group metal (PGM) gold and base metal player Podium Minerals Limited (ASX:POD) has reported a set of robust results from the Parks Reef PGM Project in the mid-west region of Western Australia.

Podium has reported high-grade PGM results from six drilled holes, which complements the geological model of the Central Ore Zone identified earlier to potentially contain higher-grade resources in comparison to the surrounding resource area.

Stage 9 and 10 intercepts are also being analysed for the presence of extremely

valuable resources - rhodium (Rh), iridium (Ir) and base metals (copper, nickel, and cobalt). The company will update these results in the 5E PGM (platinum, palladium, gold, rhodium, and iridium) resource upgrade, expected in October this year.

This result bodes well for the company as it aims to secure Australia's first platinum group metals supply.

On the back of the positive update, POD shares moved 2.857% to AU\$0.180 on the ASX during the afternoon trading session on 6 September 2022.

Strong drilling results highlight the presence of high-grade areas

Results of six out of the nine holes (4 from Stage 9 and 2 from Stage 10), which were completed in early July 2022, have confirmed the potential of the area to host some intercepts that have values greater than the average MRE

grade.

3E PGM assays for the remaining three holes (2 from Stage 9 and 1 from Stage 10) are expected in early September 2022.

Intersection highlights from the six holes are shown below via infographic:

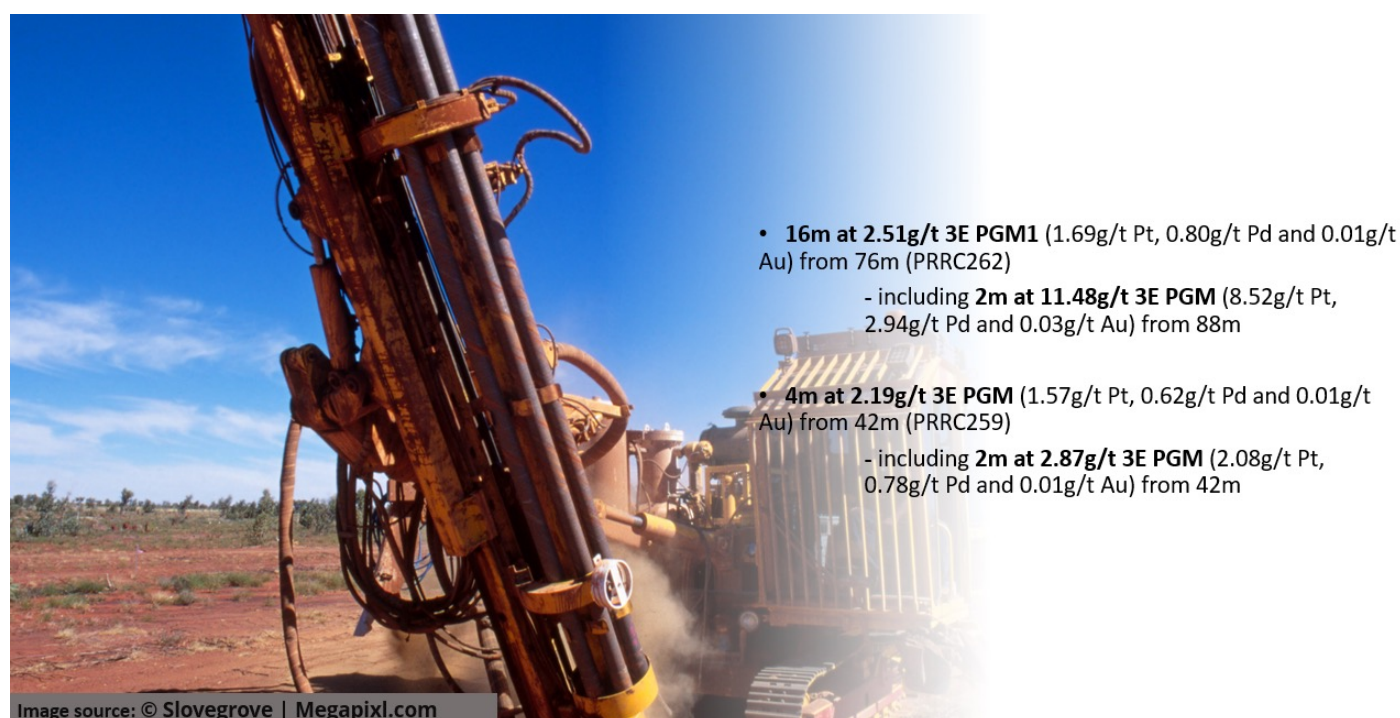


Image Source: © 2022 Kalkine Media®, Data Source: Company Update

Along with the above intersection data, Hole PRRC265 has been interpreted as intersecting a local dyke, displacing the PGM reef. Hence, close-space drilling

in the area closer to the operation is required to delineate the final location of the PGM reef.

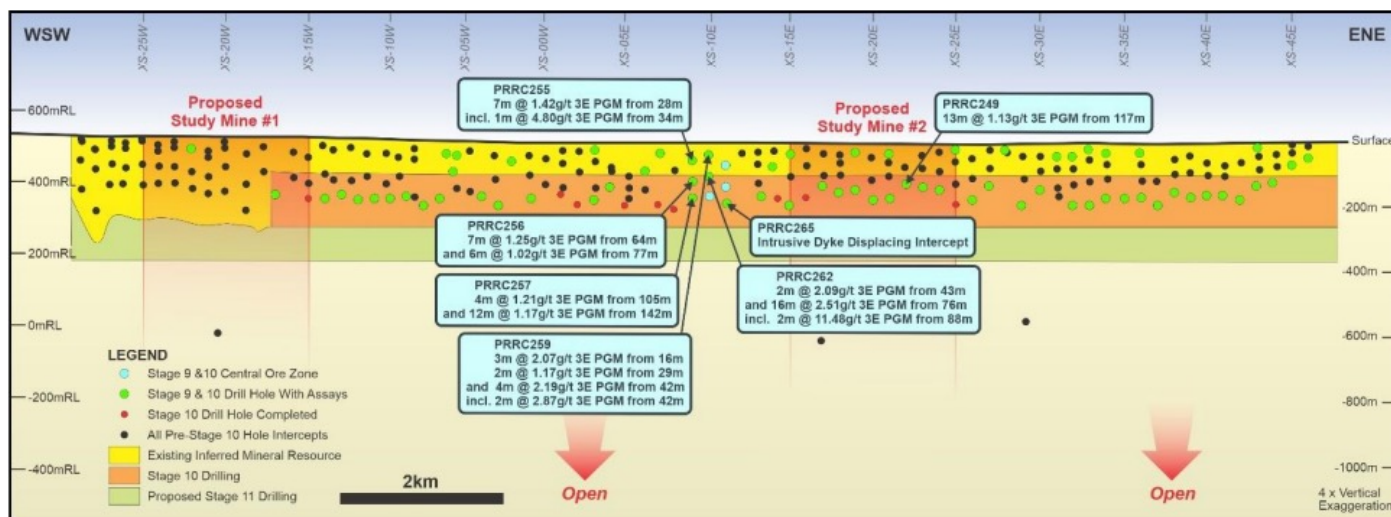


Image Source: POD Update

Positive intercept made by additional Reverse Circulation (RC) stage 10 hole

Podium also received data for the last RC hole (PRRD249) of Stage 10. It was undertaken to justify the enlarged exploration target of 70Mt to 75Mt at 1.2 g/t to 1.6 g/t 3E PGM for 2.7Moz to 3.8Moz 3E PGM (it is additional to the present 3.0Moz 5E PGM Inferred MRE reported).

Currently, 35 holes have returned full assay results, and an additional seven are in the process, after their partial assays returned to fulfil the aim of justifying the enlarged exploration target.

Management commentary



Podium Minerals' Managing Director and CEO - Sam Rodda commented:

"These results from the Central Ore Zone are exciting for Podium and our shareholders. The Central Ore Zone was previously identified to potentially contain higher grade than the surrounding resource, so it is pleasing to see the geological model supported with these results.

"More importantly, if the remaining three holes due in early September continue to confirm the consistent ore grade, it will provide significant data for our ongoing assessment and planning for an initial mining approach. The ability to target highgrade zones in the early years of mining will benefit any economic assessment of the project significantly. Therefore, the Company has been focused on defining these higher-grade zones along the 15km strike.

With multiple high-grade zones now identified, our experienced project development team will incorporate these results into the ongoing conceptual mine design work and hydrometallurgy test work that is underway."

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05

REMEMBERING HER MAJESTY, QUEEN ELIZABETH II



By Manisha



Image Source: © Berdsigns | Megapixl.com

Elizabeth Alexandra Mary, official name Elizabeth II, ruled as the Queen of the Great Britain for over 70 years, longer than any other monarch in British history. Regarded as a dedicated figurehead, she was known for immense commitment towards her duty and her wholehearted adherence to a life of

service. The late monarch considered voluntary and public service as a vital facet of her role as a chief of the state. Be it during merrymaking or dire straits, the Queen stood there for the United Kingdom as well as the Commonwealth, at all the times.

The Era of the Queen

Elizabeth II was throned as the Queen of Great Britain and Northern Ireland on 6 February 1952, after the demise of her father, King George VI. In 2015, she became the longest-reigning monarch in British history, surpassing Queen Victoria.

On 8 September 2022, Elizabeth II passed away at Balmoral Castle, Aberdeenshire,

Scotland. When she took her last breath, she was the head of state of 15 Commonwealth Realms. These nations include Australia; New Zealand; Saint Kitts and Nevis; Saint Lucia; the Bahamas; Antigua and Barbuda; Belize; Canada; the Solomon Islands; Grenada; Jamaica; Papua New Guinea; Saint Vincent and the Grenadines; and Tuvalu.

Here's a sneak peek at the early years of her life



Image Source: © Askoldsb | Megapixl.com

Elizabeth II was born to Prince Albert, Duke of York (who later was known as King George VI) and Elizabeth Bowes-Lyon at 2:40 AM on 21 April 1926 at 17 Bruton Street in Mayfair, London.

Queen Elizabeth II tied knot with Prince Philip at Westminster Abbey on 20

November 1947. She was blessed with three sons. Born in 1948, Charles was the eldest son. In April 2011, he became the longest serving heir in British history. The other two sons are Prince Andrew, Duke of York in 1960, and Prince Edward, Earl of Wessex in 1964.

Some of the special privileges enjoyed by the Queen

The monarch of the Great Britain plays a constitutional role in opening and dissolving Parliament. Also, the monarch's consent is mandatory for turning any bill into a law. For any bill to become a law, a proposed law first gets approval in both the houses of Parliament and then receives "Royal Assent" from the monarch.

Among several honours accredited to the

monarch, here's one that the monarch is not required to pay tax. However, Queen Elizabeth II voluntarily paid income tax as well as capital gains tax since 1992. Interestingly, she was the sole individual who did not need a driver's licence to drive in the United Kingdom. She could drive across without a number plate on her cars. Also, the Queen did not require a passport to travel around the globe.

The Queen & her ties with Australia



Image Source: © Showface | Megapixl.com

Elizabeth II has a deep-root connection with Australia, which is a constitutional monarchy with the Queen as Sovereign. The Queen had officially opened Parliament House in 1988. King George VI was then Duke of York, who made her the first reigning monarch to visit Australia. Since then, the strings between the Great Britain and Australia have only got stronger.

In Australia, the Queen's Royal style and title is 'Elizabeth the Second, by the Grace of God Queen of Australia and Her other Realms and Territories, Head of the Commonwealth.'

The Queen once said, "For myself, I thank all Australians...I declare again...that my admiration, affection and regard for

the people of Australia will remain, as it has been...constant, sure and true." Her commitment and affection towards Australia seem way too strong to be true even after her demise. The Queen has left a secret letter with a message for Australians. However, it cannot be read until 2085. As per reports, the secret letter was penned in November 1986 and has been kept in a vault at the Queen Victoria Building in Central Business District, Sydney.

While the wait for the secret message will end after 64 years, the love and respect for the Queen will endure for centuries to come. She will continue to inspire us through and through!



The New Monarch of Britain

Image Source: © Shutterstock.com

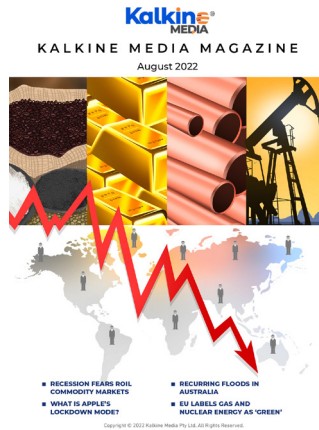
Every end leads to new beginnings...with the demise of Queen Elizabeth, it's time for King Charles III to inscribe a new chronicle.

"Queen Elizabeth's was a life well lived; a promise with destiny kept and she is mourned most deeply in her passing. That promise of lifelong service I renew to you all today." That's how the 73-year-old Charles Philip Arthur George remembered his mother and marked new beginnings in his inaugural address as King Charles III on Saturday, 10 September 2022. Besides the United Kingdom, he will be the head of the "Commonwealth", an association of 56 independent countries. Also, a group of 14 nations in the Commonwealth realm recognise the British monarch as their head of state.

Here are some interesting facts about King Charles III:

- **King Charles III was born on 14 November 1948 as the first son of Elizabeth and Philip.**
- **The new British King studied in Britain and Australia. He studied archaeology, anthropology, and history at Trinity College, Cambridge, in the late 1960s before becoming a Royal Air Force (RAF) pilot. He was the first heir to the throne to get a university degree.**
- **He was the first heir to the throne to get a divorce. He divorced Lady Diana Spencer in 1996. In 2005, he married Camilla Parker Bowles.**
- **The British monarch has been instrumental in establishing more than 20 charities over 40 years, including The Prince's Trust, The Prince's Foundation, and The Prince of Wales' Charitable Fund (PWCF).**
- **At the age of 73, he is the oldest person in British history to accede to the crown. Also, as a former Prince of Wales, he has been the longest serving heir to the throne. He was named heir at the age of three.**

Previous Versions



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