

CAMBRIDGE AID

England & Wales · Charity number 204327

Details

Other names	CAMBRIDGE CENTRAL AID SOCIETY, CAMBRIDGE CENTRAL AID SOCIETY AND SURGICAL AID ASSOCIATION, CAMBRIDGE CENTRAL AID
Status	Registered
Legal form	Other
Registered	1962-08-27
Register	View on the Charity Commission register

Contact

Address	66 Devonshire Road Cambridge CB1 2BL
Phone	01763260304
Email	secretary@cambridgeaid.org
Website	www.cambridgeaid.org

Activities

Objects: THE MAIN OBJECTS OF THE SOCIETY SHALL BE THE IMPROVEMENT OF THE CONDITIONS OF THE PEOPLE OF THE CITY OF CAMBRIDGE BY SUCH MEANS AS - A) CONDUCTING ENQUIRIES AND STUDIES THAT WILL LEAD TO SOCIAL IMPROVEMENT. B) SOCIAL AND CHARITABLE WORK. C) TRAINING SUITABLE PERSONS FOR CHARITABLE AND SOCIAL WORK.

Activities: Assess the need and give appropriate support in individual cases of social distress or financial difficulty.

Classification

- **How:** Makes Grants To Individuals
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** CAMBRIDGE
- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£167,841	£177,664	-	-
2023-12-31	£178,403	£189,802	-	-
2022-12-31	£128,760	£145,565	-	-
2021-12-31	£170,653	£141,019	-	-
2020-12-31	£146,011	£92,065	-	-

Trustees

Name	Role	Appointed
JOEL LIMMER	Chair	2016-05-13
Dr Anna Stevenson		2021-10-25
Karen Sheila Gower Isaac		2023-08-11
Ken Smith		2022-10-24
LAUREN JANE ALLIN		2021-11-22
Maria Esther Lamb		2024-06-12
Paul Alastair Ray		2006-08-11
RACHEL JANE WINTER		2018-03-02
Rachel Kay Norridge		2021-10-25
Susan Anne Gilbey		2020-11-30

Linked charities

- INVALID CHILDREN'S AID ASSOCIATION (204327-1)
- ALEXANDER WOOD MEMORIAL FUND (204327-2)

CAMBRIDGE AID

England & Wales - Charity number 204327

Accounts

Cambridge Aid
formerly Cambridge Central Aid Society
Financial Statements
for the year ended 31 December 2024
145th Annual Report

Cambridge Aid
Reference and Administrative Information

Trustees

The Mayor (President ex officio)
Mr J Limmer (Chair)
Mrs R Norridge (Honorary Secretary)
Mr P Ray BEM (Honorary Treasurer)
Dr A Stevenson (Honorary Vice-Treasurer)
Mrs S Gower Isaac (representing Cambridge & District Citizens Advice)
Mrs L Allin
Ms S Gilbey
Ms E Lamb
Mr K Smith
Mrs R Winter

Registered Office

66 Devonshire Road
Cambridge
CB1 2BL

Registered Charity Number

204327

Independent Examiner

P Donert
Mandeville House
Burton End
West Wickham
Cambridgeshire
CB21 4SD

Bankers

CAF Bank Ltd
Kings Hill
West Malling
Kent
ME19 4TA

Website

www.cambridgeaid.org

Cambridge Aid

Trustees' Report

The trustees are pleased to present their annual report on the affairs of the Charity, including the Receipts and Payments Accounts and the Independent Examiner's report for the year ended 31 December 2024.

Structure, Governance and Management

The Charity dates to 1880, when its forerunner the Cambridge Charity Organisation Society was established. In 2019 the Charity changed its name from Cambridge Central Aid Society to Cambridge Aid.

The trustees endeavour to appoint new trustees who will provide valuable and practical skills for the Charity. The following have been trustees during 2024:

The Mayor (President ex officio)	Mrs L Allin
Mr J Limmer (Chair)	Ms C Bearryman (until 14 June)
Mrs R Norridge (Hon Secretary)	Ms W Chiang (until 14 June)
Mr P Ray BEM (Hon Treasurer)	Ms S Gilbey
Dr A Stevenson (Hon Vice-Treasurer)	Ms S Gregory-Jones (until 14 June)
Ms S Gower Isaac (representing Cambridge & District Citizens Advice)	Ms E Lamb (from 25 March)
	Mr K Smith
	Mrs R Winter

On 29 September 2021 Trustees adopted a revised constitution. Formerly the Charity had been governed by resolution. This being part of a process of modernising the governance of the Charity.

Objects

The main objects are the improvement of the conditions of the people of the city of Cambridge by such means as

- 1 conducting enquiries and studies that will lead to social improvement.
- 2 social and charitable work; and
- 3 training suitable persons for charitable and social work

Membership

Every person who contributes £100 or more or at least 20 hours of their time in a calendar year shall be a member of Cambridge Aid for that calendar year and the successive calendar year, although Trustees do have a limited power to refuse membership,

General Meeting

Annual General Meetings must be held at intervals of no more than 15 months, on notice of no less than 14 working days. The Trustees may call a special general meeting at any time and are required to do so at the request of 10 members or 10% of the membership, whichever is the greater.

Officers and Trustees

Cambridge Aid and its property is managed and administered by a committee comprising the elected officers (Chair, Vice Chair, Secretary, Treasurer and Vice-Treasurer) and other committee members, who together act as the trustees of Cambridge Aid. Trustees may be elected in general meeting or appointed by the existing trustees. Trustees automatically retire following an annual general meeting unless re-elected at that meeting.

The Public Benefit

The Charity's Objectives fall within the classification of "The Prevention and Relief of Poverty." The Trustees confirm that their activities are fully consistent with the Objectives and the Charity Commission's guidance on public benefit has been borne in mind throughout the year.

Most benefits are provided to people who lack necessities (including furniture, beds, carpets, curtains, white goods (including cookers and washing machines) and are given the resources to obtain them. The Charity also helps fund holidays for families and children in need and helps pay utility bills for those in fuel poverty. The Charity also provides grants for training or necessary clothing, equipment, or identification documentation to improve people's prospects for employment. The benefits are provided to people referred to the Charity by organisations (including Citizens Advice, Social Services and charities helping the homeless and those with mental health difficulties) that are helping resolve or alleviate the underlying causes of their social or financial distress.

Cambridge Aid Trustees' Report (continued)

Achievements and performance

Honorary Secretary's Report

The major change for Cambridge Aid this year was taking over responsibility for the grant-giving activities of Friends of Fulbourn Hospital and the Community (FoFH&C) when that charity wound down, with the other two aspects of its work (work on wards; community/fellowship) adopted by charities Head to Toe and Growing Together. Paul Ray and Anna Stevenson worked with FoFH&C to answer stakeholder questions, notify sponsor organisations of the new arrangements for grant giving, and contact FoFH&C's donors. They now handle these additional applications as part of the usual grant-giving process.

Subcommittees

Our four subcommittees cover the areas of governance/management, fundraising and marketing, application and grant-giving processes, and investments. Subcommittees met periodically throughout the year and took turns to report to the monthly trustee meeting.

- *Governance/Management*

The Subcommittee has continued its policy work this year, focusing on our policies concerning safeguarding, equality and diversity, data protection, risk review, political activity, trustee appointment and induction, and the Register of Trustees' Interests and Declarations.

The Subcommittee has also discussed what skills and experiences are required in our trustee team and how we might address this.

- *Fundraising and Marketing*

Ken Smith now leads the Fundraising and Marketing Subcommittee following Shelley Gregory-Jones's resignation as a trustee.

We successfully applied for new grants throughout the year: from the Ann Docwra Fund and the Hubert Julian Grassroots Endowment Fund for household items and furniture, and the Cole Charitable Trust for food.

Our trustees continued to attend events in support of Cambridge Aid – for example, Joel Limmer attended the Cambridgeshire Provincial pantomime at Newmarket Masonic Hall at the beginning of the year, and Ken Smith attended the City & University of Cambridge Masonic Charitable Trust cheque presentation evening at the Cambridge Masonic Centre on 27 June. We continue to benefit from lots of fundraising on our behalf, from film screenings to quiz nights. Ken Smith also passed the 'audition' this year to be a speaker at Women's Institute meetings, which will help raise our profile amongst local WI groups.

Much discussion and work has gone on this year to take forward the idea of a Friends of Cambridge Aid group whose purpose would be to raise money for Cambridge Aid. The group would hold social events with the surplus given to the charity. One of the advantages of such a group would be that it provides an additional way of fundraising, removing a proportion of fundraising responsibility from the trustees. A new group of around 8-10 volunteers would be needed, with an energetic and motivated chair. While a first event was planned for November, several issues made organisation of the event difficult and time-consuming, and it was later decided to postpone the event until spring/summer 2025. It has been decided to incorporate the group seeking to establish the Friends into the wider Marketing and Fundraising Subcommittee and to resume plans in the new year.

- *Applications and Grant Giving*

Our thanks go to Paul Ray and Anna Stevenson, who continue to process many applications and answer queries with speed. They are supported by a subcommittee of trustees who discuss the less clear-cut applications and help shape general application and grant-giving policy.

Cambridge Aid Trustees' Report (continued)

Even though our finances are in a healthy condition, at the end of 2024 the trustees took a decision to limit our geographical area for grant giving to Cambridge city, CB21 to CB 25 and SG8 and SG19 as of January 2025. This decision was informed by the fact that we do not want to work with less than six months' cover, inflation is putting upward pressure on grants, and the number of applications we are receiving is not readily sustainable for Paul and Anna to process. Ely, Newmarket, and Huntingdon all have local charities that may be able to assist residents, and these areas do not contribute any income to the charity. This restriction will affect approximately 12.5% of our current business (14% in 2023 and 12.7% in 2022) and its effect will be to reduce applications by around 140 per annum. Affected referrers were notified between Christmas and New Year.

Some minor changes were made to the grant application form this year to assist sponsors and to refine our data gathering.

- *Investments*

The Investments Subcommittee have handled the transfer to Cambridge Aid of an endowment fund from Friends of Fulbourn Hospital and the Community, and reviewed our investments, resulting in a reduction in our quarterly fees.

Meetings

In order to broaden opportunities for recruiting new volunteers and trustees, all meetings were hybrid, with attendees in person and online via MS Team, and we switched to alternating between meeting on a Monday and a Thursday evening to make the meeting more accessible to a wider range of people.

Relationships with other charities and community groups

Caitriona Barryman, Anna Stevenson and Ken Smith took turns to attend the local Charity Networking Group Meetings, helping us to stay in touch with news and developments within the wider community. Other connections that were nurtured include Joel Limmer and Councillor Mark Ashton (who has been very supportive of us) attending United Charities of Cambridge meeting in July, Matt Edge from the Cambridge Acorn Project attending our meeting in October to talk about the Acorn Project's work and how our partnership may develop, and Ken Smith attending the four quarterly meetings of the Downing Place Community Group and representing us at Girton Feast in July; Paul Ray attended the AGMs of three charitable organisations who sponsor people needing our help. In addition, Ken Smith has joined the Combined Authority's Cambridgeshire Poverty Strategy Commission, an independent group of commissioners who are tasked with finding out about people's experience of poverty in Cambridgeshire, and part of a wider national Commission. They will look at the available data, the lived experience and existing projects/work in the 'poverty space'.

Suzi Gilbey continues to conduct due diligence activities each month, liaising with our sponsors to ensure that funds have been used for their intended purpose and to gather feedback about their value to clients.

Trustees and volunteers

We saw the resignation of a number of trustees this year. Caitriona Barryman, Shelley Gregory- and Vivian Chiang resigned in the summer. All three continue to work with us as friends and volunteers and we are most grateful for all they have contributed to the charity. Caitriona is a former Secretary and has been active in representing Cambridge Aid at charity networking events, making media appearances, and putting in lots of hard work to see us nominated as Mayor's charity in 2022. Shelley chaired our Fundraising and Marketing Subcommittee and brought her considerable fundraising experience to a wide variety of initiatives, as well as passing on her wisdom to Rachel Norridge and Lauren Allin, who she continues to lead in making applications to trusts and foundations. Vivian assisted with our marketing and website and this March repeated the 48-hour fast she first did in 2023, raising significant funds for us.

Joel Limmer has led our search for a new trustee with investment experience and despite many positive leads, the search continues. We did however welcome a new trustee, Esther Lamb, this year. Esther, who works at the Centre for Research in the Arts, Humanities and Social Sciences (CRASSH), will be getting involved with event organisation and fundraising opportunities.

The Cambridge Aid family is expanding in other ways too. Congratulations are due to Vice-Treasurer Anna Stevenson who welcomed her daughter Hester in February, trustee Rachel Winter, who gave birth to twins Sophia and Rupert in April, and social media volunteers Liam and Claudia Loftus who saw the arrival of their son Felix in August.

Joel Limmer, Paul Ray, and Caitriona Barryman attended Tim Wheatley's Requiem Mass in Little St Mary's on 30 January – a very moving event. Tim was a very active trustee from May 2017 to March 2020, who died at the end of December 2023.

Cambridge Aid Trustees' Report (continued)

Honorary Treasurer's Report

In 2024, total grants we made were £175,976 (2023: £188,213 & 2022: £128,760)..

We made 1,196 grants in 2024 (2023: 1243 & 2022: 976). 69% were to people living in Cambridge City, and 19% to villagers in South Cambridgeshire. Some 50% of recipient families suffered from mental health issues and 22% had suffered from domestic violence. The referring organisations are listed on page 6. The fall in grants given compared with 2023 was due to a reduction from 275 to 219 in grants via Citizens Advice due to the cancellation of charges for debt relief orders and Citizens Advice's access to other funding sources.

The average grant was £147 (2023: £151 & 2022: £148). The drop in average value was due to a lower proportion of expensive domestic appliances in the mix of grants given.

What the grants were for is set out on page 6. The most frequent help was given for furniture and furnishings under the headings of empty house/flat starter packs, furniture and soft furnishings, adult beds, mattresses and bedding, and children's furniture and beds, which total 320 of the 1196.

Income was £167,841 (2023: £178,403 & 2022: £128,760). We are very grateful to all the organisations detailed on page 8 and the individuals on page 9 – including steadfast donors who are no longer entitled to their winter fuel payments but have continued to support us as if they were. Trustees and their families donated £11,457 (2023: £6,102)

Our total costs at £1,688 (2023: £1,589) continued at less than 1% of grants made. We are very grateful to Paul Donert our Independent Examiner and Geoff Jones our webmaster for not charging any fees.

The total value of our historic Endowment Funds to provide investment income rose from £260,682 to £270,865 over the year.

From 1 April we took over the grant giving activities of the Friends of Fulbourn Hospital and the Community who wound up as a charity because of the difficulty in finding successors for their key officers, We had a long-established relationship with them in partnering to help the severely mentally ill avoid the need for hospitalisation or get back to a safe home environment after hospital. The Friends transferred to us their cash balances of £5,583 and an endowment fund originally provided by Florence Ingle of £100,179 (now valued at £101,915). Account details of the new restricted "Fulbourn Fund" can be seen on page 9.

With income less than expenditure, our cash reserves fell by £9,823. They remain healthy at £145,639. However Trustees decided to limit the geographic area of our grant giving to Cambridge City and its nearby South Cambridgeshire villages from 1 January 2025. This to strengthen the long-term sustainability of the charity in the face of the radically increased number of applications since the pandemic and the inflationary cost pressures on items requested.

Financial Review

Cambridge Aid's receipts and payments for the year ended 31 December 2024 are as shown on page 9.

Reserves Policy

The Trustees consider that, except for the Endowment Funds, all cash and other investments constitute reserves.

Taking account of the monthly fluctuations in receipts and donations, and the desire to maintain consistent grant giving even when there are several consecutive months of cash outflow, the Trustees consider that 6 months reserves against annualised expenditure to be prudent and appropriate. At 31 December 2024 reserves were £145,639 (2023: £155,462 & 2022: £166,861). This represents 10 months expenditure cover (2023:10 & 2022: 14).

Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and Financial Statements in accordance with the requirements of the Charities Act 2011.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Cambridge Aid Trustees' Report (continued)

Statistics for 2024

Clients were referred by the following organisations:

Cambridge & District Citizens Advice	219
Cambridge and Cambridgeshire Social Services including:	
Cambridge City Council Financial Inclusion	18
Cambridge & Peterborough Mental Health Foundation Trust	48
Change Grow Live	43
Cambridge City Housing, Homeless & Tenancy Sustainment Teams	55
Community Services and Family Nurse Partnerships (4)	12
East Cambridgeshire District Council	46
Fawcett House Cambridge social care teams	80
Huntingdon based teams (5)	48
Kings Hedges Family Support Project	22
Meadows Children & Family Wing	29
Other children and family teams (4)	18
Primary Care teams and surgeries (12)	54
Sackville House Cambourne social care teams	25
South Cambridgeshire District Council	33
Cambridge Cyrenians	32
Cambridge Ethnic Community Forum	21
Cambridge Refugee Resettlement Campaign	16
Cambridge Women's Resources Centre and Women's Aid	17
It Takes a City	8
Jimmy's Cambridge	60
P3 Charity	36
Probation Service and Police	11
Red Hen Project	12
Riverside Care & Support	29
The Cambridge Housing Society including Corona House	65
Other Housing Societies (5)	17
Wintercomfort for the Homeless	56
YMCA	30
Others (14)	<u>36</u>
Total	1196

Help was given for:

Food/household essentials	205
Electrical goods and gas cookers	168
Clothes and shoes (106 adult: 51 children)	157
Furniture and soft furnishings	136
Empty flat/house starter packs including 50 Emmaus "Solidarity Packs"	93
Mobile phones	82
Adult beds, mattresses, and bedding	49
Carpets, flooring, and curtains	44
Children's furniture and beds	42
Gas, electricity, and heating oil	32
Providing identification documents and licences	27
Other children's items and outings	24
Bicycles	21
Kitchenware	20
Rail and bus fares	17
Laptops and tablets	12
Moving costs	10
Deep cleans and clear outs	9
Debt relief orders (quarter 1 only – now free)	8

DIY		7
Security devices		6
Others (13)		<u>27</u>
	Total	1196

Cambridge Aid Trustees' Report (continued)

Individuals' donations received in 2024:

*Wholly or partly gift aided

	£
Anonymous*	12,447
Mr C Allen	120
Mrs C Aston	1,000
Ms M Beveridge*	1,000
Mr D Borin*	500
Mr C Brown*	225
Ms W Chiang*	2,347
L&G Clift	800
Mrs A Culver	200
Easyfundraising.org	183
Mrs M Gray*	500
Mrs K Haslam*	200
Ms H Jackson*	550
Mr P Kourpa*	120
Mr & Mrs O J Leonard*	500
Mr D Livesey*	450
Mr J Limmer*	1,000
Ms L Llewellyn*	200
Mr L P M Lloyd-Evans*	300
Ms A Miller*	600
Mrs C Morgan legacy	1,000
Mrs C Myer*	1,000
Mr & Mrs P Ray*	7,110
Mrs P Reynolds	600
Mrs S Richards	860
Mr N W Robbins*	1,250
Mrs E Robinson	1,200
Lord & Lady Sainsbury*	350
Mr P S Saunders*	1,500
Dr P Scott*	450
Dr R Scott*	100
Mr D Shine legacy	1,000
Mr & Mrs J H Stewart*	480
Mr M Talbot*	500
Mrs E Thompson	250
Mr A Williamson*	360
Total	41,252

Cambridge Aid Trustees' Report (continued)

Organisations supporting Cambridge Aid in 2024:

	£
Barton St Peter's PCC	110
Cambridgeshire Community Foundation (for winter fuel payments)	3,000
Cambridgeshire Constabulary / Crown Court forfeitures	13,600
Cambridge Quakers	20,000
Cambridge Masonic Charitable Trust	300
Cambridge Rotary Club	1,500
Cambridge University Press (match funding)	500
Cherry Hinton Road Tuesday Fellowship	100
Cole Charitable Trust	2,000
Corpus Christi College	500
D G Marshall of Cambridge Trust	7,000
Joseph Elgar Cake & Walk	367
Doubleday Millenium Fund	250
Emmanuel College	250
Evelyn Trust	5,000
Fitzwilliam College	700
Friends of Fulbourn Hospital and the Community	5,583
Girton Feast	250
Great St Mary's Church	1,061
Jesus College	750
King's College	750
Little St Mary's Church	900
Lucy Cavendish College	200
Lyndewode Road Charity Carols Event	467
Masonic Scientific Lodge no 88	900
Newnham College	200
Queens' College	500
Religious Society of Friends at Hartington Grove	774
St John's College	400
Trinity College	1,835
United Charities of Cambridge	40,000
Total	109,747

Signed on behalf of the Trustees by Mr J Limmer – the Chair of Trustees

Date:

Cambridge Aid
Receipts and Payments Accounts for the year ended 31 December 2024

	General Purpose Fund £	United Charities of Cambridge Fund £	Fulbourn Fund £	Children's Fund £	Total 2024 £	Total 2023 £
Income Receipts						
Grants	50,032	40,000	11,348	8,367	109,747	133,222
Donations	32,212	0	3,065	5,975	41,252	31,079
Income from Investments	6,972	0	2,150	0	9,122	6,011
Refunds of old cheques not cashed	185	0	0	0	185	390
Tax Recovered on Gift Aid	<u>7,064</u>	<u>0</u>	<u>471</u>	<u>0</u>	<u>7,535</u>	<u>7,701</u>
Total Receipts	<u>96,465</u>	<u>40,000</u>	<u>17,034</u>	<u>14,342</u>	<u>167,841</u>	<u>178,403</u>
Expenditure						
Charitable Activities:						
Grants to Individuals	100,106	42,367	13,136	20,367	175,976	188,213
Other Expenditure						
Bank charges	402	0	0	0	402	477
Fund raising costs	812	0	0	0	812	562
Administrative costs	<u>474</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>474</u>	<u>550</u>
Total Expenditure	<u>101,794</u>	<u>42,367</u>	<u>13,136</u>	<u>20,367</u>	<u>177,664</u>	<u>189,802</u>
Net Receipts/(Expenditure) for the year	(5,329)	(2,367)	3,898	(6,025)	(9,823)	(11,399)
Cash and bank balances brought forward	<u>109,781</u>	<u>25,202</u>	<u>0</u>	<u>10,479</u>	<u>145,462</u>	<u>156,861</u>
Cash and bank balances carried forward	<u>104,452</u>	<u>22,835</u>	<u>3,898</u>	<u>4,454</u>	<u>135,639</u>	<u>145,462</u>

Statement of Assets and Liabilities: Monetary Assets

	General Purpose Fund £	United Charities of Cambridge Fund £	Fulbourn Fund £	Children's Fund £	Total 2024 £	Total 2023 £
CAF Bank Account	51,662	22,835	3,898	4,454	82,849	93,505
Scottish Widows 90-day notice a/c	52,790	0	0	0	52,790	51,957
Cash in hand	0	0	0	0	0	0
	<u>104,452</u>	<u>22,835</u>	<u>3,898</u>	<u>4,454</u>	<u>135,639</u>	<u>145,462</u>

Investments with a market value of £10,000 (2023: £10,000) are held by the charity and are available for redemption by the charity if required. In addition, investments are held within an historic permanent endowment fund with a market value of £66,034 (2023: £62,291) and in a fund of ethical investments managed by Rathbones with a market value of £204,831 (2023: £198,391). In addition in April 2024 the charity received a Rathbone investment portfolio of £100,179, to provide income to the newly created Fulbourn fund – the value at the end of 2024 was £101,915.

Signed on behalf of the Trustees:

Mr P Ray BEM
Honorary Treasurer
Date:

Cambridge Aid

Notes to the Receipts and Payments Accounts for the year ended 31 December 2024

1 Endowment Funds to provide investment income:

36,392 Units IFSL CAF ESG Income and Growth Fund with a market value at end 2024 £40,126 (2023 £38,056)

22,920 Units IFSL CAF ESG Growth Fund Income with a market value at end 2024 £25,908 (2023 £24,235)

Ethical investments managed by Rathbones.

£200,000 invested 7 October 2020 – value £204,831 on 31 December 2024 (2023: £198,391)

Fulbourn Fund investments managed by Rathbones - £100,179 received on 4 March 2024 from the Friends of Fulbourn Hospital and the Community – value £101,915 on 31 December 2024

2 Other Assets

£10,000 Scottish Widows Maturity Base Rate Tracker, currently 4.75 % Gross/AER.

The charity has no functional assets of material value.

3 Trustees' Remuneration

Nil (2023: Nil)

4 Related Party Transactions

One Trustee who retired in June 2024 is a Generalist Adviser at the Cambridge and District Citizens Advice Bureau who referred 18% (2023:22%) of our clients. This Trustee did not have a vote on any client applications that she had personally written.

One Trustee is an employee of Rathbones Investment Management in Cambridge who manage our ethical and Fulbourn Fund investments.

Independent Examiner's Report

I report on the financial statements of the charity for the year ended 31 December 2024 that are set out on pages 9 and 10.

Responsibilities and basis of this report

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's Financial Statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

P Donert

Date:

CAMBRIDGE AID

England & Wales - Charity number 204327

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P Donert
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Bankers

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Website

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Cambridge Aid

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The trustees endeavour to appoint new trustees who will provide valuable and practical skills for the Charity. The following have been trustees during the financial year:

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- 1 conducting enquiries and studies that will lead to social improvement.
- 2 social and charitable work; and
- 3 training suitable persons for charitable and social work

Membership

Every person who contributes £100 or more or at least 20 hours of their time in a calendar year shall be a member of Cambridge Aid for that calendar year and the successive calendar year, although Trustees do have a limited power to refuse membership,

General Meeting

Annual General Meetings must be held at intervals of no more than 15 months, on notice of no less than 14 working days. The Trustees may call a special general meeting at any time and are required to do so at the request of 10 members or 10% of the membership, whichever is the greater.

Officers and Trustees

Cambridge Aid and its property is managed and administered by a committee comprising the elected officers (Chair, Vice Chair, Secretary, Treasurer and Vice-Treasurer) and other committee members, who together act as the trustees of Cambridge Aid. Trustees may be elected in general meeting or appointed by the existing trustees. Trustees automatically retire following an annual general meeting unless re-elected at that meeting.

The Public Benefit

The Charity's Objectives fall within the classification of "The Prevention and Relief of Poverty." The Trustees confirm that their activities are fully consistent with the Objectives and the Charity Commission's guidance on public benefit has been borne in mind throughout the year.

Most benefits are provided to people who lack necessities (including furniture, beds, carpets, curtains, white goods (including cookers and washing machines) and are given the resources to obtain them. The Charity also helps fund holidays for families and children in need and helps pay utility bills or the cost of debt relief orders for those burdened with debt. The Charity also provides grants for training or necessary clothing, equipment, or identification documentation to improve people's prospects for employment.

The benefits are provided to people referred to the Charity by organisations (including Citizens Advice, Social Services and charities helping the homeless and those with mental health difficulties) that are helping resolve or alleviate the underlying causes of their social or financial distress.

Beneficiaries of the charity are restricted to residents of Cambridge and its environs. The Trustees consider this a reasonable restriction given the Charity's history, size, the location of its donors, and the need to build and sustain close relationships with referring organisations.

Cambridge Aid Trustees' Report (continued)

Achievements and performance

Honorary Secretary's Report

The full effects of the cost-of-living crisis have been felt in 2023, and this has led to another record-breaking year of grant applications and grant giving, and a busy time for our trustees in both raising funds and processing grant applications.

Meetings

Trustees continued to meet once a month on a Monday evening, with a poll in April finding this still to be the most suitable evening for our current team of trustees and volunteers. Most meetings were hybrid, with attendees in person and online via MS Teams. Meetings alternated between Rathbones (courtesy of Joel Limmer) and Birketts (courtesy of Rachel Winter), with the occasional online-only meeting.

Subcommittees.

Our four subcommittees cover the areas of governance/management, fundraising and marketing, application and grant-giving processes, and investments. Subcommittees met periodically throughout the year and took turns to report to the monthly trustee meeting.

- *Governance/Management*

In March, the Governance/Management Subcommittee created and circulated lists of responsibilities for each subcommittee. These were then discussed in each subcommittee as they considered their remits. A role description for the new post of Vice-Treasurer, now filled by Anna Stevenson, was confirmed. A new round of policy review began in spring 2023, with a list of nine existing policies to review and seventeen new policies to create. This work is ongoing.

- *Fundraising and Marketing*

In the first part of 2023, we continued to benefit from being Mayor Mark Ashton's chosen charity, along with Romsey Mill. Our Quiz Night on 28 February, held jointly with Romsey Mill, was a great success with all 22 tables sold out. The event was sponsored by Rathbones, Barr Ellison and Deloitte and raised around £3,000 through ticket sales, bar takings and a raffle. Our new Zettle machine, which enables us to take card payments, was put to good use. Mark Ashton attended our July meeting, at which we were able to convey our appreciation for his and Barbara's support, and he expressed his intention to stay involved with Cambridge Aid going forward.

In the second quarter of the year, we were chosen to be a local beneficiary of the Waitrose Community Matters scheme. Each quarter Waitrose donates to different themed charities and organisations and Cambridge Aid was selected for a cost-of-living theme.

We were fortunate to be chosen as one of six local charity beneficiaries of a Cambridge and Peterborough Crown Courts scheme to distribute remittances from funds seized by the police during drug-dealing investigations. We have started to receive quarterly payments from the scheme, which is being administered by Cambridgeshire Constabulary. These donations will be of major help in funding grants for current and recent homeless people, referred to us by the Cyrenians, It Takes a City, Jimmy's, Riverside and Wintercomfort (traditionally about 15% of our grants).

We successfully applied for new grants throughout the year: from the Evelyn Trust, the Britford Bridge Trust, and the St James' Place Foundation. The grant from the Evelyn Trust is for funding applications citing significant mental health issues; those from the Britford Bridge Trust and the St James' Place Foundation are to fund grants for children's clothing and school uniform.

As well as providing opportunities to raise funds, our presence at events such as the CRASSH event at St John's College on 9 March about health inequalities, and the Sampson Orchestra concert at West Road Concert Hall on 17 June brought about opportunities to publicise our work to a wider audience. We continue to benefit from lots of other fundraising on our behalf, from pudding evenings to St Patrick's Day celebrations, annual quizzes, to carol singing.

A new issue of our newsletter was published in February.

- *Applications and Grant Giving*

Treasurer Paul Ray and Vice Treasurer Anna Stevenson managed a record number of grant applications with their usual speed and great efficiency, supported by a subcommittee of other trustees. As well as processing applications, they manage queries, report to donors, and deliver grants. In 2023 Cambridge Aid also distributed monies from

Cambridgeshire Community Foundation funds: the Winter Crisis Fund, the Cost-of-Living Crisis Fund, and the Communities in Crisis Fund.

Cambridge Aid participated in Vodafone's "Everyone Connected" programme, aimed at crossing the digital divide. This has enabled us to give out free SIM cards with grants for the purchase of mobile phones.

The guidance on how to obtain a grant for the use of Citizens Advice advisers was updated and circulated in March.

- *Investments*

The Investments Subcommittee have reviewed and managed our investments with both CAF and Rathbones and taken action to maximise returns and clarify investment policy.

Relationships with other charities and community groups

Trustees Caitriona Bearryman and Anna Stevenson took turns to attend the local Charity Networking Group Meetings, helping us to stay in touch with news and developments within the wider community. Other connections that were nurtured include Caitriona and Anna visiting our partner Emmaus; Paul Ray and Anna meeting with Friends of Fulbourn and the Community to discuss their possible future plans; Joel Limmer and Caitriona Bearryman attending Cambridge United Charities meeting in June, and Paul Ray attending the Whitworth Trust and the Kings Hedges Family Support Project AGMs.

Trustee Ken Smith attended the four quarterly meetings of the Downing Place Community Group, leading to fruitful relationships with, among others, NatWest, John Lewis, and Cambridge City Foodbank. Ken also represented us at a St Patrick's Day celebration organised by a Hartington Grove Friends Meeting House, at both the Great St Mary's coronation celebration service and the Feast on the Piece (the latter also attended by Joel Limmer), and at several events in Girton.

Trustee Suzi Gilbey continues to conduct due diligence activities each month, liaising with our sponsors to ensure that funds have been used for their intended purpose and to gather feedback about their value to clients. Suzi updated the trustees about her enquiries in September and reported that sponsors and clients appreciate our flexible approach and speedy turnaround.

Media and social media

Chair Joel Limmer appeared on Cambridge 105 radio on 23 November talking about Cambridge Aid's activities with friend of the charity Neil Whiteside. He also used this opportunity to publicise our need for a new trustee.

Volunteers Liam Loftus and Claudia Snudden continue to manage our social media channels. Each month they post the number of grants given, and the amount of support given and received, alongside publicising events and introducing members of the trustee team. Our followers are growing across all social media platforms, and we reach between 30 and 300 people per post across the various platforms.

Trustees and volunteers

Rachel Talbot resigned as trustee representing Citizens Advice in June. Thanks to Rachel for her impressively long service (over 20 years). We welcome Sheila Gower Isaac as the new trustee representing Citizens Advice and are grateful for the close working relationship between Cambridge Citizens Advice and Cambridge Aid.

The post of Vice-Chair remains empty, but Shelley Gregory-Jones has agreed to be Deputy Chair and will fill in for Chair Joel Limmer when he is away.

We have begun to search for a new trustee with investment experience to join us as Joel Limmer is stepping down from the Investments Subcommittee due to a potential conflict of interest.

We welcomed a new volunteer, Esther Lamb, in the autumn. Esther encountered Cambridge Aid when the charity was a beneficiary of the CRASSH event, 'Precarious lives: inequalities in health through the lens of the filmmaker.' Esther, who works at CRASSH, will be getting involved with event organisation and fundraising opportunities.

Sadly, five former trustees passed away this year. Chloe Cockerill and Desmond Fitzgerald both died in spring 2023. Evelyn Penfold died in July and Paul Ray attended her funeral. She was a trustee for 14 years, for much of which she was Hon. Secretary, before a stint as Chair in 2015-2016. Clare Morgan died in October, aged 94. Clare was a trustee from October 2001 to May 2020. She was one of a dedicated number of trustees who steadfastly operated our pre-pandemic method of approving grants. Tim Wheatley died just before Christmas 2023. He was a very active trustee from May 2017 to March 2020, and initiated valuable enduring relationships for us with Little St Mary's, Friends of Whitworth House and Friends of Fulbourn Hospital and the Community.

On a more positive note, Paul Ray, our Treasurer, and his wife attended King Charles' Garden Party on 3 May. The invitation came about from Paul's award of a British Empire Medal by Queen Elizabeth for, among other things, his work for Cambridge Aid.

Cambridge Aid Trustees' Report (continued)

Honorary Treasurer's Report

In 2023, total grants we made were £188,213 – 30% ahead of last year's record of £144,332 and 78% ahead of the pre-COVID record in 2019.

We made 1,243 grants in 2023 (2022: 976 & 2019: 849). 66% were to people living in Cambridge City, the balance mainly to nearby villages in South Cambridgeshire. Some 52% of recipient families suffered from mental health issues and 23% had suffered from domestic violence. The referring organisations are listed on page 6. In 2023 we were discovered by some new organisations like It Takes a City, Cambridge Refugee Resettlement Campaign, Cambridge Ethnic Community Forum, and several medical and nursing practices.

The average grant was £151 (2022: £148 & 2019: £125). Renewed inflation will add upward pressure.

What the grants were for is set out on page 6. Electrical/White goods and store cards for food and household essentials continued as the leading applications. Rehousing following domestic violence and house moves generally (including moving on from initial hosts for Ukrainian families) sustained strong demand for starter packs of furniture from Emmaus and Cambridge Re-Use and for furniture, carpets, curtains, beds, and bedding. Mobile phones have become a popular request, particularly for those needing to stay connected with the DWP and support networks. We continue to work closely with The Friends of Fulbourn Hospital and the Community to jointly fund complicated expensive deep cleans and other needs which enable hospitalised people to return home. We are grateful for the specific funding assistance we receive from the Evelyn Trust for grants which alleviate the pressure on the NHS.

Income was £178,403 (2022: £128,760). We are very grateful for the £40,000 received from Cambridge United Charities (now re-named United Charities of Cambridge) and the £37,461 we were able to disburse from three Cambridgeshire Community Foundation funds. We are also very grateful for the steadfast support of many individuals, churches and colleges and other organisations listed on pages 7 and 8. Trustees and their families including contributed £6,102 (2022: £18,370) plus a lot of their time.

Our total costs at £1,589 (2022: £1,223) continued at less than 1% of grants made. We are very grateful to Paul Donert our Independent Examiner and Geoff Jones our webmaster for not charging any fees.

The total value of our Endowment Funds to provide investment income rose from £244,731 to £259,375 over the year..

With income less than expenditure, our cash reserves fell by £11,391. They remain healthy, however we will have to work hard at sustaining our fundraising, if we are to support the 2023 level of grant giving in the medium term.

Financial Review

Cambridge Aid's receipts and payments for the year ended 31 December 2023 are as shown on page 9.

Reserves Policy

The Trustees consider that, except for the Endowment Funds, all cash and other investments constitute reserves.

Taking account of the monthly fluctuations in receipts and donations, and the desire to maintain consistent grant giving even when there are several consecutive months of cash outflow, the Trustees consider that 6 months reserves against annualised expenditure to be prudent and appropriate. At 31 December 2023 reserves were £155,462 (2022: £166,861). This represents 10 months expenditure cover (2022: 14).

Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and Financial Statements in accordance with the requirements of the Charities Act 2011.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Cambridge Aid Trustees' Report (continued)

Statistics for 2023

Clients were referred by the following organisations:

Cambridge & District Citizens Advice	275
Citizens Advice Rural Cambridgeshire	7
Cambridge and Cambridgeshire Social Services including:	
Cambridge City Council Financial Inclusion	8
Cambridge & Peterborough Mental Health Foundation Trust	28
Change Grow Live & Dual Diagnosis Team	23
Cambridge City Housing, Homeless & Tenancy Sustainment Teams	46
East Cambridgeshire District Council	46
Fawcett House Cambridge social care teams	52
Huntingdon District Council Resident Advice	65
Kings Hedges Family Support Project	27
Meadows Children & Family Wing	44
North Cambridge Children's Centre	13
Other children and family teams (3)	15
Sackville House Cambourne social care teams	35
South Cambridgeshire District Council	38
Cambridge Cyrenians	34
Cambridge Ethnic Community Forum	21
Cambridge Refugee Resettlement Campaign	14
Cambridge Women's Resources Centre and Women's Aid	21
Health Teams (10)	47
It Takes a City	12
Jimmy's Cambridge	49
P3 Charity	33
Probation Service	5
Red Hen Project	9
Riverside Care & Support including Cambridge Youth Foyer	38
The Cambridge Housing Society including Corona House	65
Other Housing Societies (5)	18
Wintercomfort for the Homeless	76
YMCA	38
Others (17)	<u>41</u>
Total	1243

Help was given for:

Electrical goods and gas cookers	195
Food/household provisions	182
Empty flat/house starter packs including 61 Emmaus "Solidarity Packs"	152
Clothes and shoes (98 adult: 40 children)	138
Furniture and soft furnishings	107
Mobile phones	68
Gas, electricity, and heating oil	64
Carpets, flooring, and curtains	43
Beds, mattresses, and bedding	38
Debt Relief Orders	35
Children's furniture, beds, sensory toys etc	33
Bicycles	32
Providing identification documents and licences	26
Computers and internet connections	17
Deep cleans	17
Kitchenware	17
Security devices	13
Moving costs	10
Rail and bus fares	10
Medical and glasses	9
Skips and waste removal	8
Others (16)	<u>29</u>
Total	1243

Cambridge Aid Trustees' Report (continued)

Individuals' donations received in 2023:

*Wholly or partly gift aided

	£
Anonymous*	5,851
Mr C Allen	100
Mrs C Aston	1,000
Ms M Beveridge*	1,000
Mr T Bragg	200
Mrs S Brignall*	1,000
Ms S Chapman's estate	411
Mr A Cook	500
Easyfundraising.org	350
Mrs M Gray*	500
Mrs K Haslam*	600
Ms H Jackson*	700
Prof A Kinmouth*	100
Mr P Kourpa*	120
Mr D Livesey*	300
Mr J Limmer*	1,000
Ms L Llewellyn*	300
Mr L P M Lloyd-Evans*	900
Ms A Miller*	250
Mrs P Milsom*	720
Mrs C Myer*	1,000
Mr A Oswald*	200
Mr & Mrs P Ray*	5,102
Mrs P Reynolds	500
Mrs S Richards	935
Mr N W Robbins*	2,040
Mrs E Robinson	1,200
Lord & Lady Sainsbury*	350
Mr P S Saunders*	1,700
Dr R Scott*	300
Mr & Mrs J H Stewart*	480
Mr M Talbot*	350
Mrs E Thompson	200
Mr T Wheatley*	360
Mr A Williams*	210
Mrs M Williamson	<u>250</u>
Total	31,079

Cambridge Aid Trustees' Report (continued)

Organisations supporting Cambridge Aid in 2023:

	£
Barr Ellison LLP	1,270
Barton St Peter's PCC	302
Britford Bridge Trust	5,000
Cambridgeshire Community Foundation (for winter fuel payments)	4,500
(for cost-of-living crisis)	25,000
(for communities in crisis)	7,961
Cambridgeshire Constabulary / Crown Court forfeitures	14,568
Cambridge Rotary Club	3,175
Castle Street Methodist Church	200
Cambridge United Charities (now re-named United Charities of Cambridge)	40,000
Cambridge University Faculty of Education	2,000
Churchill College	200
Corpus Christi College	300
Duxford Officers Mess	122
Emmanuel College	200
Evelyn Trust	3,750
Fitzwilliam College	100
Fulbourn United Reform Church	265
Girton Feast	180
Girton Tuesday Afternoon Friendship Group	200
Jesus College	750
John Lewis PLC	1,500
Lyndewode Road Charity Carols Event	451
MCW Architects	250
Microsoft research	455
Newnham College	250
Queens' College	300
Religious Society of Friends at Hartington Grove	2,696
Romsey Mill (joint fundraising events)	8,798
Sampson Orchestra	394
St John's College	400
St John's Place Charitable Foundation	2,500
Trinity College	1,685
Trinity Hall	3,500
Total	133,222

Signed on behalf of the Trustees by Mr J Limmer – the Chair of Trustees

Date:

Cambridge Aid
Receipts and Payments Accounts for the year ended 31 December 2023

	General Purpose Fund £	Cambridge United Charities Fund £	Children's Fund £	Total 2023 £	Total 2022 £
Income Receipts					
Grants	80,596	40,000	12,626	133,222	76,160
Donations	27,532	0	3,547	31,079	36,356
Income from Investments	6,011	0	0	6,011	4,956
Refunds of old cheques not cashed	390	0	0	390	318
Tax Recovered on Gift Aid	<u>7,701</u>	<u>0</u>	<u>0</u>	<u>7,701</u>	<u>10,970</u>
Total Receipts	<u>122,230</u>	<u>40,000</u>	<u>16,173</u>	<u>178,403</u>	<u>128,760</u>
Expenditure					
Charitable Activities:					
Grants to Individuals	143,561	33,237	11,415	188,213	144,332
Other Expenditure					
Bank charges	477	0	0	477	331
Fund raising costs	562	0	0	562	408
Administrative costs	<u>550</u>	<u>0</u>	<u>0</u>	<u>550</u>	<u>494</u>
Total Expenditure	<u>145,150</u>	<u>33,237</u>	<u>11,415</u>	<u>189,802</u>	<u>145,565</u>
Net Receipts/(Expenditure) for the year	(22,920)	6,763	4,758	(11,399)	(16805)
Cash and bank balances brought forward	<u>132,701</u>	<u>18,439</u>	<u>5,721</u>	<u>156,861</u>	<u>173,666</u>
Cash and bank balances carried forward	<u>109,781</u>	<u>25,202</u>	<u>10,479</u>	<u>145,462</u>	<u>156,861</u>

Statement of Assets and Liabilities: Monetary Assets

	General Purpose Fund £	Cambridge United Charities Fund £	Children's Fund £	Total 2023 £	Total 2022 £
CAF Bank Account	57,824	25,202	10,479	93,505	135,459
Scottish Widows 90-day notice account	51,957	0	0	51,957	21,402
Cash in hand	0	0	0	0	0
	<u>109,781</u>	<u>25,202</u>	<u>10,479</u>	<u>145,462</u>	<u>156,861</u>

Investments with a market value of £10,000 (2022: £10,000) are held by the charity and are available for redemption by the charity if required. In addition, investments are held within an historic permanent endowment fund with a market value of £60,984 (2022: £59,934) and in a fund of ethical investments managed by Rathbones with a market value of £198,391 (2022: £184,941).

Signed on behalf of the Trustees:

Mr P Ray BEM
Honorary Treasurer
Date:

Cambridge Aid

Notes to the Receipts and Payments Accounts for the year ended 31 December 2023

1 Endowment Funds to provide investment income:

IFSL withdrew the CAF UK Equity and Fixed Interest Funds we were invested in, and our investments in these funds were switched to other CAF Funds at no cost in June 2023 and are now:

36,392 Units IFSL CAF ESG Income and Growth Fund with a market value at end 2023 of £36,749
(formerly 22,637 Units of IFSL CAF UK Equity B INC – (cost £25,379 with a market value of £36,141 at end 2022))

22,920 Units IFSL CAF ESG Growth Fund Income with a market value at end 2023 of £24,235
(formerly 28,690 Units of IFSL CAF Fixed Interest B INC – (cost £28,690 with a market value of £23,649 at end 2022))

Ethical investments managed by Rathbones.
£200,000 invested 7 October 2020 – value £198,391 on 31 December 2023 (2022: £184,941)

2 Other Assets

£10,000 Scottish Widows Maturity Base Rate Tracker, currently 5.25% Gross/AER.

The charity has no functional assets of material value.

3 Trustees' Remuneration

Nil (2022: Nil)

4 Related Party Transactions

One Trustee is a Generalist Adviser at the Cambridge and District Citizens Advice Bureau who referred 22% (2022:26%) of our clients. This Trustee does not have a vote on client applications that she has personally written.

One Trustee is an employee of Rathbones Investment Management in Cambridge who manage our ethical investments.

Independent Examiner's Report

I report on the financial statements of the charity for the year ended 31 December 2023 that are set out on pages 9 and 10.

Responsibilities and basis of this report

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's Financial Statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

P Donert

Date:

CAMBRIDGE AID

England & Wales - Charity number 204327

Accounts

Cambridge Aid
formerly Cambridge Central Aid Society
Financial Statements
for the year ended 31 December 2022
143rd Annual Report

Cambridge Aid
Reference and Administrative Information

Trustees

The Mayor (President ex officio)
Mr J Limmer (Chair)
Mrs R Norridge (Honorary Secretary)
Mr P Ray BEM (Honorary Treasurer)
Mrs R Talbot (representing Cambridge & District Citizens Advice)
Mrs L Allin
Ms C Bearryman
Ms W Chiang
Ms S Gilbey
Ms S Gregory-Jones
Mrs R Norridge
Mr K Smith
Dr A Stevenson
Mrs R Winter

Registered Office

66 Devonshire Road
Cambridge
CB1 2BL

Registered Charity Number

204327

Independent Examiner

P Donert
Mandeville House
Burton End
West Wickham
Cambridgeshire
CB21 4SD

Bankers

CAF Bank Ltd
Kings Hill
West Malling
Kent
ME19 4TA

Website

www.cambridgeaid.org

Cambridge Aid

Trustees' Report

The trustees are pleased to present their annual report on the affairs of the Charity, including the Receipts and Payments Accounts and the Independent Examiner's report for the year ended 31 December 2022.

Structure, Governance and Management

The Charity dates to 1880, when its forerunner the Cambridge Charity Organisation Society was established.

The trustees endeavour to appoint new trustees who will provide valuable and practical skills for the Charity. The following have been trustees during the financial year:

The Mayor (President ex officio)	Ms W Chiang
Mr J Limmer (Chair)	Ms S Gilbey
Mrs R Norridge (Hon Secretary from 17 June 2022)	Ms S Gregory-Jones
Ms C Bearryman (Hon Secretary to 17 June 2022)	Mr N Knights (to 17 June 2022)
Mr P Ray BEM (Hon Treasurer)	Mr J Landy (to 17 June 2022)
Mrs R Talbot (representing Cambridge & District Citizens Advice)	Mr K Smith (from 24 October 2022_)
Mrs L Allin	Dr A Stevenson
	Mrs R Winter

On 29 September 2021 Trustees adopted a revised constitution. Formerly the Charity had been governed by resolution. This being part of a process of modernising the governance of the Charity.

Objects

The main objects are the improvement of the conditions of the people of the city of Cambridge by such means as

1 conducting enquiries and studies that will lead to social improvement.

2 social and charitable work; and

3 training suitable persons for charitable and social work

Membership

Every person who contributes £100 or more or at least 20 hours of their time in a calendar year shall be a member of Cambridge Aid for that calendar year and the successive calendar year, although Trustees do have a limited power to refuse membership,

General Meeting

Annual General Meeting must be held at intervals of no more than 15 months, on notice of no less than 14 working days. The Trustees may call a special general meeting at any time and are required to do so at the request of 10 members or 10% of the membership, whichever is the greater.

Officers and Trustees

Cambridge Aid and its property is managed and administered by a committee comprising the elected officers (Chair, Vice Chair, Secretary and Treasurer) and other committee members, who together act as the trustees of Cambridge Aid. Trustees may be elected in general meeting or appointed by the existing trustees. Trustees automatically retire following an annual general meeting unless re-elected at that meeting.

The Public Benefit

The Charity's Objectives fall within the classification of "The Prevention and Relief of Poverty". The Trustees confirm that their activities are fully consistent with the Objectives and the Charity Commission's guidance on public benefit has been borne in mind throughout the year.

Most benefits are provided to people who lack necessities (including furniture, beds, carpets, curtains, white goods (including cookers and washing machines) and are given the resources to obtain them. The Charity also helps fund holidays for families and children in need and helps pay utility bills or the cost of debt relief orders for those burdened with debt. The Charity also provides grants for training or necessary clothing, equipment, or identification documentation to improve people's prospects for employment.

The benefits are provided to people referred to the Charity by organisations (including the Citizens Advice, Social Services and charities helping the homeless and those with mental health difficulties) that are helping resolve or alleviate the underlying causes of their social or financial distress.

Beneficiaries of the charity are restricted to residents of Cambridge and its environs. The Trustees consider this a reasonable restriction given the Charity's history, size, the location of its donors, and the need to build and sustain close relationships with referring organisations.

Cambridge Aid Trustees' Report (continued)

Achievements and performance

Honorary Secretary's Report

With the continued effects of the pandemic along with a cost-of-living crisis, 2022 has been another challenging year for Cambridge Aid. With grant-giving at a record level and the UK officially in recession we have been mindful of the need to double down on our fundraising efforts to meet growing demand for our services.

Mayor's charity 2022-23

In September 2022, Councillor Mark Ashton was appointed Mayor of Cambridge and chose Cambridge Aid and Romsey Mill to be his two local charities during his Mayoral year. Many thanks to Caitriona Bearryman for her unstinting efforts in enabling this. We joined Romsey Mill for a Christmas campaign in 2022 and will be organising further activities with them and the Mayor in 2023, including a Quiz Night in February 2023.

Grant giving

The grant application process continued to be managed online, with further efficiencies introduced during 2022 as we moved away from our checking and chasing schedule to a more streamlined and time-efficient process whereby grant applications are assessed by Hon. Treasurer Paul Ray, and Anna Stevenson, and then signed off by trustees on the grant-giving team. Many thanks to Paul and Anna for their highly efficient turnaround of applications and management of queries and grant delivery.

Meetings

Trustees continued to meet once a month on a Monday evening, with a move from online to in-person meetings as the year progressed and the COVID situation improved. We now offer the opportunity for trustees to join our in-person meetings remotely via MS Teams to maximise the number of trustees in attendance.

Subcommittees

Our Strategic Plan for 2022-2025 was updated in May 2022 after consultation with trustees about future plans and direction. As part of this, Lauren Allin initiated a Skills Audit. The Audit has led to three key outcomes: (a) the assessment of the skills base and strengths and weaknesses of the trustee team; (b) the creation of set of role descriptions designed to clarify the responsibilities each role carries; (c) the establishment of specialist subcommittees, which involve a smaller group of trustees in overseeing areas of the charity's operations. These subcommittees cover the areas of governance/management, fundraising and marketing, application and grant-giving processes, and investments, and are mapped in a new organisational chart.

Survey of sponsors

In April, as part of a review of our grant-giving processes, we surveyed our regular sizable sponsors to assess how well these processes worked from the perspective of both sponsors and their clients. We asked questions about the online application form, the delivery of the grant, how better we can help sponsors' clients, and what stood out as either valuable or frustrating. The survey results indicated that we have an excellent application form, provide a speedy service and are very easy to deal with. Some sponsors indicated that they would like us to use BACS instead of cheques, and therefore this became part of our grant delivery options from the latter part of the year.

Media, marketing, and publicity

Trustees Joel Limmer, Anna Stevenson and Caitriona Bearryman made local radio appearances in 2022 promoting Cambridge Aid and discussing issues of relevance to the charity's activities. We are grateful to volunteer Neil Whiteside of 105 Radio for helping to promote Cambridge Aid in this way.

Shelley Gregory-Jones organised two Charity Pot events at Lush Cosmetics in Cambridge's Grand Arcade during 2022 to raise funds. Cambridge Aid trustees and volunteers were on hand at these events to promote the charity and answer any questions Lush customers might have.

Our trustees continued to give talks to promote the charity at churches, local societies, and businesses.

Newsletter

We published two further issues of our newsletter in 2022, which is sent out to a small but growing list of supporters. Thanks to Anna Stevenson for coordinating this.

Charity Networking Group Meetings

Trustees Caitriona Bearryman and Anna Stevenson alternately attend these monthly meetings. News from other partner charities in the area (food banks, Cambridge Citizens Advice, homeless charities, local council support etc.) continues to be helpful to us in making our own plans.

Cambridge Aid Trustees' Report (continued)

Trustees

Julian Landy and Nick Knights resigned as trustees on 30 June 2022. Julian had been a trustee for two years (and helped us as a volunteer before then); he was active in both fundraising and raising the profile of Cambridge Aid. Nick had been a trustee for four years and had managed the charity's marketing-related activities and redesign of the website. Thank you to both for all their time and efforts – they will both remain as much-valued volunteers.

Caitriona Bearryman stepped down as Hon. Secretary in June after over three years in the role. Many thanks to Caitriona for all the time she gave to the role and her efficient organisation of the charity's administration. Caitriona remains as a trustee. Rachel Norridge succeeds her as Hon. Secretary.

We were joined by a new trustee, Ken Smith, in October. Ken brings a wealth of charitable sector experience and is currently coordinator and treasurer for the Buckingham Emergency Food Appeal (BEFA).

We have also welcomed Liam Loftus and Claudia Snudden to our volunteer team. Liam and Claudia will manage our social media channels, to which they have already added Twitter. They started work straight away, posting alongside Romsey Mill for our joint Christmas campaign, and will develop our own campaigns going into 2023. Thanks to former volunteer Nick O'Leary for his management of our social media accounts.

As in 2021, the position of Vice Chair remains open.

Sadly, two former trustees passed away this year. Our former Treasurer Janet Stein died on 11 May. She was a Trustee for eighteen years (1996-2014), including seven years as Vice-President. She wrote a *Brief History of Cambridge Central Aid Society* in 2003 and arranged for our annual reports for 1880-1992 to be held in the County Record Office. The Treasurer attended her funeral at St John the Evangelist Church on 27 May. Pat Revell died peacefully in her sleep on 1 October aged 102. She was a Trustee for twenty-two years (1994-2016), including spells as Treasurer and Vice President. She was a very effective fundraiser and generous donor, including funding our ethically invested endowment fund. The Treasurer attended her funeral on 24 October at The Manor Barn, Harlton.

On a brighter note, Paul Ray, our Treasurer, was awarded a British Empire Medal in the Queen's Birthday 2022 Honours. This was "For Services to the Community in Cambridge" which highlighted inter alia his current role with Cambridge Aid. He received the Medal on 2 November from His Majesty's Lord Lieutenant of Cambridgeshire (Mrs Julie Spence OBE QPM) in Great St Mary's Church.

Honorary Treasurer's Report

In 2022, total grants made were £144,332 – 3% ahead of the record set in 2021 of £140,131 and 36% ahead of the pre-COVID record in 2019. This despite the Trustees not offering a Children's Xmas fund for Christmas 2022 to maintain consistent grant giving in the anticipated difficulties of 2023 caused by high energy costs and general inflation. The 2021 Children's Xmas Fund had involved £13,175 grants to 120 families.

Cambridge Aid made 976 grants in 2022 (2021: 979 & 2019: 849). 65% were to people living in Cambridge City, the balance mainly to nearby villages in South Cambridgeshire. Some 51% of recipient families suffered from mental health issues and 24% had suffered from domestic violence. The referring organisations are listed on page 6. The most notable increases were from Wintercomfort for the Homeless (up by 51) and Fawcett House County Council social care teams (up by 30). 25% of applications were from Cambridge and District Citizens Advice with whom we have had a close relationship since the 1940s.

The average grant was £148 (2021 £143 & 2019: £125). This reflects the Trustees' decision in early 2021 to raise the normal maximum grant size from £150 to £200 to fully fund white goods.

What the grants were for is set out on page 6. Electrical/White goods and store cards for food and household essentials continued as the leading applications. Rehousing following domestic violence and a pickup in house moves generally (including for Ukrainian families) created strong demand for starter packs of furniture from Emmaus and Cambridge Re-Use and for furniture, carpets, curtains, beds, and bedding. Clothes and shoes remain popular items particularly as the seasons change and school terms approach. We continue to work closely with The Friends of Fulbourn Hospital and the Community to jointly fund complicated expensive deep cleans and fumigations and other needs which enable hospitalised people to return home.

Cambridge Aid Trustees' Report (continued)

Income was £128,760 (2021: £170,653 contained some large one-off donations). We are very grateful for the £30,000 received from Cambridge United Charities and the very valuable continuing support from DG Marshall of Cambridge Trust and the many individuals, churches and colleges listed on pages 7 and 8. Trustees and their families including event sponsorship contributed £18,370 (2021: £20,400) plus a lot of gift aid. Notably, our Chair Joel Limmer and new Trustee Vivian (Ms W Chiang) raised valuable sponsorship by running a half marathon and undertaking a 48-hour fast respectively.

Our total costs at £1,233 (2021: £888) continued at less than 1% of grants given. We are very grateful to Paul Donert our Independent Examiner and Geoff Jones our webmaster for not charging any fees.

The value of our investments in our historic endowment fund dropped 10% from £66,797 to £59,934. Our endowment fund invested for us by Rathbones in ethical investments disappointingly fell by 18% from £224,806 to £184,941 over the year.

With income less than expenditure, our cash reserves fell by £16,805 (a lower number than seemed likely at the time of our June AGM). We are stepping up our fundraising - targeting a consistent £150,000 a year of income. Achievement of this, backed by our still very healthy £166,861 cash reserves should allow us to meet the challenges ahead and maintain a consistent service.

Finally, I should like to thank fellow Trustee Dr Anna Stevenson, who has taken over cheque writing, modernised our data sharing processes, set up for BACS transfers (which several referring organisations have eagerly started to use), set us up with a card reader for donation collections and is poised to cover all my day-to-day responsibilities when I holiday.

Financial Review

Cambridge Aid's receipts and payments for the year ended 31 December 2022 are as shown on page 9.

Reserves Policy

The Trustees consider that, except for the Endowment Funds, all cash and other investments constitute reserves.

Taking account of the monthly fluctuations in receipts and donations, and the desire to maintain consistent grant giving even when there are several consecutive months of cash outflow, the Trustees consider that 6 months reserves against annualised expenditure to be prudent and appropriate. At 31 December 2022 reserves were £166,861 (2021: £183,666). This represents 14 months expenditure cover (2021: 16). This will allow Cambridge Aid to sustain its more generous average grant size and meet further increases in applications which the economic conditions are likely to engender.

Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and Financial Statements in accordance with the requirements of the Charities Act 2011.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Cambridge Aid Trustees' Report (continued)

Statistics for 2022

Clients were referred by the following organisations:

Cambridge & District Citizens Advice	247
Citizens Advice Rural Cambridgeshire	9
Cambridge and Cambridgeshire Social Services including:	
Cambridge City Council Financial Inclusion	6
Cambridge & Peterborough Mental Health Foundation Trust	28
Change Grow Live	5
Cambridge City Housing, Homeless & Tenancy Sustainment Teams	27
East Cambridgeshire District Council	22
Fawcett House Cambridge social care teams	36
Fields Children's Centre	18
Huntingdon based teams (4)	30
Kings Hedges Family Support Project	19
Meadows Children & Family Wing	58
Noble House Ely teams	7
North Cambridge Children's Centre	10
Other children and family teams (4)	13
Sackville House Cambourne early help	26
South Cambridgeshire District Council	24
Cambridge Cyrenians	24
Cambridge Women's Resources Centre and Women's Aid	14
Jimmy's Cambridge	32
Orwell Housing	11
P3 Charity	62
Probation Service	6
Red Hen Project	13
Riverside Care & Support including Cambridge Youth Foyer	28
The Cambridge Housing Society including Corona House	57
Other Housing Societies (8)	30
Wintercomfort for the Homeless	56
Others (27)	<u>58</u>
Total	976

Help was given for:

Electrical goods and gas cookers	157
Food/household provisions	156
Empty flat/house starter packs including 99 Emmaus "Solidarity Packs"	145
Clothes and shoes (99 adult: 46 children)	127
Carpets, flooring, and curtains	56
Furniture and soft furnishings	50
Gas, electricity, and heating oil	43
Beds, mattresses, and bedding	35
Children's furniture, beds, sensory toys etc	30
Providing identification documents and licences	22
Mobile phones	20
Debt Relief Orders	20
Bicycles	19
Computers and internet connections	17
Moving costs	14
Skips and waste removal	13
Kitchenware	10
DIY materials	9
Medical and counselling	8
Rail and bus fares	7
Deep cleans	6
Courses	4
Others (7)	<u>8</u>
Total	976

Cambridge Aid Trustees' Report (continued)

Individuals' donations received in 2022:

*Wholly or partly gift aided

	£
Anonymous*	12,221
Mrs C Aston	220
Mr J Beadsmoore*	500
Ms M Beveridge*	1,500
Ms W Chiang including sponsorship*	2,772
Mrs A Culver	300
Easyfundraising.org	308
Ms D Elers*	100
Mrs M Ewbank	175
Mrs M Gray*	500
Dr R Hay*	250
Ms H Jackson*	600
Mr M Kemp funeral service*	1,261
Ms A Kinworth	100
Mr & Dr J Landy*	400
Mr O Leonard*	250
Mr J Limmer including sponsorship*	2,574
Ms L Llewellyn*	200
Mrs P Milsom*	300
Mrs C Myer*	1,000
Mr & Mrs P Ray*	4,840
Mrs S Richards	845
Mr N W Robbins*	1,500
Mrs E Robinson	200
Lord & Lady Sainsbury*	350
Mr P S Saunders*	1,150
Dr P Scott*	300
Dr R Scott*	200
Mr & Mrs J H Stewart*	480
Michael Talbot*	500
Mrs E Thompson	100
Mr T Wheatley*	360
Total	36,356

Cambridge Aid Trustees' Report (continued)

Organisations supporting Cambridge Aid in 2022:

	£
All Saints Lolworth PCC	175
Arnold Clark	1,000
Barnes Construction	1,000
Barr Ellison LLP	3,370
Barton St Peter's PCC	153
Cambridgeshire Community Foundation (for winter fuel payments) (for cost of living crisis)	3,000 5,000
Cambridge University Press & Association (match funding Ms W Chiang fundraising)	1,510
Cambridge Rotary Club	2,505
Cambridge Soroptimists	50
Cambridge United Charities	30,000
Capella Choir	750
Carols Punting Light Blue Holdings	830
DG Marshall of Cambridge Trust	7,000
Duxford Officers Mess	205
Emmanuel College	200
Evelyn Trust	1,250
Fitzwilliam College	200
Great St Mary's PCC	2,000
Jesus College	750
Lush Retail Ltd	1,410
Magdalene College	95
Meldreth Jubilee	130
Queens' College	400
Rathbones Group PLC	150
Religious Society of Friends at Hartington Grove	2,059
St Bene't's PCC	1,373
St Mary's the Less PCC	1,000
Sidney Sussex College	600
Trinity College	995
Trinity Hall	3,500
Waitrose Fitzroy St	500
Whitworth Trust	3,000
Total	76,160

Signed on behalf of the Trustees by Mr J Limmer – the Chair of Trustees

Date:

Cambridge Aid
Receipts and Payments Accounts for the year ended 31 December 2022

	General Purpose Fund £	Cambridge United Charities Fund £	Children's Fund £	Total 2022 £	Total 2021 £
Income Receipts					
Grants	41,455	30,000	4,705	76,160	84,265
Donations	32,530	0	3,826	36,356	70,658
Income from Investments	4,956	0	0	4,956	4,057
Refunds of old cheques not cashed	318	0	0	318	879
Tax Recovered on Gift Aid	<u>10,970</u>	<u>0</u>	<u>0</u>	<u>10,970</u>	<u>10,794</u>
Total Receipts	<u>90,229</u>	<u>30,000</u>	<u>8,531</u>	<u>128,760</u>	<u>170,653</u>
Expenditure					
Charitable Activities:					
Grants to Individuals	110,811	18,397	15,124	144,332	140,131
Other Expenditure					
Bank charges	331	0	0	331	297
Fund raising costs	408	0	0	408	23
Administrative costs	<u>494</u>	<u>0</u>	<u>0</u>	<u>494</u>	<u>568</u>
Total Expenditure	<u>112,044</u>	<u>18,397</u>	<u>15,124</u>	<u>145,565</u>	<u>141,019</u>
Net Receipts/(Expenditure) for the year	(21,815)	11,603	(6,593)	(16,805)	29,634
Cash and bank balances brought forward	<u>154,516</u>	<u>6,836</u>	<u>12,314</u>	<u>173,666</u>	<u>144,032</u>
Cash and bank balances carried forward	<u>132,701</u>	<u>18,439</u>	<u>5,721</u>	<u>156,861</u>	<u>173,666</u>

Statement of Assets and Liabilities: Monetary Assets

	General Purpose Fund £	Cambridge United Charities Fund £	Children's Fund £	Total 2022 £	Total 2021 £
CAF Bank Account	111,299	18,439	5,721	135,459	92,374
Scottish Widows 90-day notice account	21,402	0	0	21,402	81,292
Cash in hand	0	0	0	0	0
	<u>132,701</u>	<u>18,439</u>	<u>5,721</u>	<u>156,861</u>	<u>173,666</u>

Investments with a market value of £10,000 (2021: £10,000) are held by the charity and are available for redemption by the charity if required. In addition, investments are held within an historic permanent endowment fund with a market value of £59,934 (2021: £66,797) and in a fund of ethical investments managed by Rathbones with a market value of £184,941 (2021: £224,806).

Signed on behalf of the Trustees:

Mr P Ray BEM
Honorary Treasurer
Date:

Cambridge Aid

Notes to the Receipts and Payments Accounts for the year ended 31 December 2022

1 Endowment Funds to provide investment income:

22,637 Units	IFSL CAF UK Equity B INC – (cost £25,379 with a market value of £36,141 2021: £38,141)
28,690 Units	IFSL CAF Fixed Interest B INC – (cost £28,690 with a market value of £23,649 2021: £28,656)

Portfolio of ethical investments managed by Rathbones.
£200,000 invested 7 October 2020 – value £184,941 on 31 December 2022 (2021: £224,806)

2 Other Assets

£10,000 Scottish Widows Maturity Base Rate Tracker, currently 3.0% Gross/AER.

The charity has no functional assets of material value.

3 Trustees' Remuneration

Nil (2021: Nil)

4 Related Party Transactions

The arrangement whereby Cambridge Aid provided two of Cambridge United Charities' Trustees ended during 2022. Cambridge United Charities donated £30,000 to Cambridge Aid in 2022 (£17,400 in 2021).

One Trustee is a Generalist Adviser at the Cambridge and District Citizens Advice Bureau who referred 26% (2021:26%) of our clients. This Trustee does not have a vote on client applications that she has personally written.

One Trustee is an employee of Rathbones Investment Management in Cambridge who manage our ethical investment fund.

Independent Examiner's Report

I report on the financial statements of the charity for the year ended 31 December 2022 that are set out on pages 9 and 10.

Responsibilities and basis of this report

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's Financial Statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

P Donert

Date:

CAMBRIDGE AID

England & Wales - Charity number 204327

Accounts

Cambridge Aid
formerly Cambridge Central Aid Society
Financial Statements
for the year ended 31 December 2021
142nd Annual Report

Cambridge Aid
Reference and Administrative Information

Trustees

The Mayor (President ex officio)
Mr J Limmer (Chair)
Ms Nicola Longdon (Vice Chair)
Ms C Bearryman (Honorary Secretary)
Mr P Ray (Honorary Treasurer)
Mrs R Talbot (representing Cambridge & District Citizens Advice)
Mrs L Allin
Ms W Chiang
Ms S Gilbey
Ms S Gregory-Jones
Mr N Knights
Mr J Landy
Mrs R Norridge
Dr A Stevenson
Mrs R Winter

Registered Office

66 Devonshire Road
Cambridge
CB1 2BL

Registered Charity Number

204327

Independent Examiner

P Donert
Mandeville House
Burton End
West Wickham
Cambridgeshire
CB21 4SD

Bankers

CAF Bank Ltd
Kings Hill
West Malling
Kent
ME19 4TA

Website

www.cambridgeaid.org

Cambridge Aid

Trustees' Report

The trustees are pleased to present their annual report on the affairs of the Society, including the Receipts and Payments Accounts and the Independent Examiner's report for the year ended 31 December 2021.

Structure, Governance and Management

The Society dates to 1880, when its forerunner the Cambridge Charity Organisation Society was established.

The trustees endeavour to appoint new trustees who will provide valuable and practical skills for the Society. The following have been trustees during the financial year:

The Mayor (President ex officio)	Ms S Gilbey
Mr J Limmer (Chair)	Ms S Gregory-Jones
Ms N Longdon (Vice Chair)	Dr G Kenney (to 1 December 2021)
Ms C Bearryman (Hon Secretary)	Mr N Knights
Mr P Ray (Hon Treasurer)	Mr J Landy
Mrs R Talbot (representing Cambridge & District Citizens Advice)	Mrs R Norridge (from 25 October 2021)
Mrs L Allin (from 22 November 2021)	Dr A Stevenson (from 25 October 2021)
Ms W Chiang (from 25 October 2021)	Mrs R Winter

On 29 September 2021 Trustees adopted a revised constitution. Formerly the Charity had been governed by resolution. This being part of a process of modernising the governance of the Charity.

Objects

The main objects are the improvement of the conditions of the people of the city of Cambridge by such means as

- 1 conducting enquiries and studies that will lead to social improvement.
- 2 social and charitable work; and
- 3 training suitable persons for charitable and social work

Membership

Every person who contributes £100 or more or at least 20 hours of their time in a calendar year shall be a member of Cambridge Aid for that calendar year and the successive calendar year, although Trustees do have a limited power to refuse membership,

General Meetings

Annual General Meeting must be held at intervals of no more than 15 months, on notice of no less than 14 working days. The Trustees may call a special general meeting at any time and are required to do so at the request of 10 members or 10% of the membership, whichever is the greater.

Officers and Trustees

Cambridge Aid and its property is managed and administered by a committee comprising the elected officers (Chair, Vice Chair, Secretary and Treasurer) and other committee members, who together act as the trustees of Cambridge Aid. Trustees may be elected in general meeting or appointed by the existing trustees. Trustees automatically retire following an annual general meeting unless re-elected at that meeting.

The Public Benefit

The Society's Objectives fall within the classification of "The Prevention and Relief of Poverty". The Trustees confirm that their activities are fully consistent with the Objectives and the Charity Commission's guidance on public benefit has been borne in mind throughout the year.

Most benefits are provided to people who lack necessities (including furniture, beds, carpets, curtains, white goods (including cookers and washing machines)) and are given the resources to obtain them. The Society also helps fund holidays for families and children in need and helps pay utility bills or the cost of debt relief orders for those burdened with debt. The Society also provides grants for training or necessary clothing, equipment, or identification documentation to improve people's prospects for employment.

Cambridge Aid Trustees' Report (continued)

The benefits are provided to people referred to the Society by organisations (including the Citizens Advice, Social Services and charities helping the homeless and those with mental health difficulties) that are helping resolve or alleviate the underlying causes of their social or financial distress.

Beneficiaries of the charity are restricted to residents of Cambridge and its environs. The Trustees consider this a reasonable restriction given the Society's history, size, the location of its donors, and the need to build and sustain close relationships with referring organisations.

Achievements and performance

Honorary Secretary's Report

Due to the continuing COVID pandemic, the year 2021 continued to be a challenging year for all, including Cambridge Aid, but the charity has thrived and increased the help it gives those in need.

Grant giving:

Cambridge Aid dealt well with all the challenges again, including dealing with more applications than ever before. Again, all applications for grants, checking and chasing when necessary, were managed online. This was mainly due to the 'checking & chasing' schedule set up by the previous Chair Nicola Longdon - thank you to Nicola and those Trustees who took their turn on this weekly schedule. Also, many thanks to the Hon Treasurer, Paul Ray, as grants continued to be given very efficiently because of the many hours he gave to managing the grant process, often delivering the grants himself to ensure those in need received the grants quickly.

Meetings:

Trustees continued to meet regularly, mainly on Zoom on Monday evenings, but in person for the AGM on 21/6/21 (in St Barnabas Hall) and for the evening meetings (in Rathbones' offices) on 8/9/21 and 25/10/21 – thank you to Chair Joel Limmer for arranging the use of the meeting room.

The Citizens Advice Offices were still not open, due to COVID; therefore, the meeting room was not available for Cambridge Aid Friday lunchtime meetings. We do hope to arrange regular meetings in their offices when COVID restrictions are lifted.

Charity Networking Group Meetings:

I attend these monthly online meetings on Teams, alternating previously with Nicola Longdon but now with Anna Stevenson. They were most useful during COVID lockdowns, so we knew which charities were open. It is always useful to know updates from other partner charities in the area (Food Banks, Cambridge Citizens Advice, homeless charities, local Council support etc..)

Trustees:

Gail Kenney resigned on 1/12/21, after over 3 years as a Trustee of Cambridge Aid. Thank you to Gail for the time she gave to the charity and for assembling the contact details for local churches. Gail will remain as a member of the charity.

Nicola Longdon, current Vice Chair, will resign at the end of January 2022. Nicola has been a Trustee since 2011, Chair from 2016 until 2020 and Vice Chair recently. Nicola has given a lot of time to the charity and it has benefitted well from all the work she has done and vitality she brought to all she did. In May, she and Paul Ray were awarded Community Service Awards for Outstanding Service to the Local Community by the Rotary Club of Cambridge. Nicola will be missed greatly; I wish her well. Nicola will also remain a member of Cambridge Aid.

Sad news. One of Cambridge Aid's previous Trustees, Sue Chapman, died in December 2021. Sue became a Trustee in 2001, was Deputy Secretary and Vice-Chair from 2003 to 2019 and Vice-President for the year before she resigned. Sue had been a Citizens Advice Benefit Specialist and had helped so many people in the area. May she RIP.

I have given notice that I will be resigning as Hon Secretary at the end of December 2022. I will continue as a Trustee of Cambridge Aid and as one of the two Cambridge United Charities' trustees nominated by Cambridge Aid.

Cambridge Aid Trustees' Report (continued)

Looking to the future:

Four new Trustees have joined the charity: Lauren Allin, Wan Chiang (Vivian), Rachel Norridge and Anna Stevenson, which is wonderful. Thank you to Joel (Chair), Neil Whiteside, Nick Knights and Nick O'Leary, the social media team, for all the help they gave in recruiting these new Trustees. Each Trustee will be helping in different ways. Lauren Allin has offered to do a 'skills audit', to identify what tasks need doing and who has the required skills to work best in that area. Anna Stevenson has prepared a Newsletter, which will be emailed in the New Year. Vivian and Nick Knights have been working on a Marketing Strategy and will present their plan in the next in-person meeting.

It is necessary to find a replacement Trustee for the position of Vice Chair, to replace Nicola Longdon. Also, all current Trustees have been asked if they can give the time to develop 'to learn the ropes' to cover the key roles of Chair, Hon Treasurer and Hon Secretary. None of these roles is difficult, but they do require regular time and effort.

Strategic Plan 2022 – 2025:

The current Strategic Plan needs updating. All Trustees and Volunteers have been asked to let me know what they consider the current 'Critical Success Factors' to be for the next 3 years. These will be discussed and prioritized at the next meetings and the Strategic Plan will be updated as required.

Cambridge Aid Trustees' Report (continued)

Honorary Treasurer's Report

In 2021, total grants made were £140,131 - a 52% increase compared to 2020 (32% greater than pre-COVID 2019 which was our previous record year).

Cambridge Aid made 979 grants (2020:741 & 2019: 849). 68% were to people living in Cambridge City, the balance mainly to nearby villages in South Cambridgeshire. Some 55% of recipient families suffered from mental health issues and 25% had suffered from domestic violence. The referring organisations are listed on page 6. There was a notable increase in applications handled by the Cambridge Citizen's Advice Bureau (254 compared to 129 in 2020); they and P3 Charity, Meadows Children and Family Wing, King Hedges Children and Family Support and several others were better able to support their clients after learning from the greater COVID limitations imposed in 2020.

The average grant was £143 (2020 £124 & 2019: £125). This mainly due to a Trustees' decision at the start of the year to raise the normal maximum grant size from £150 to £200 to fully fund white goods.

What the grants were for is set out on page 6. Electrical/White goods continued as the largest application but was caught up this year by requests for store cards for food and household provisions for struggling families. The lively demand for Cambridge Emmaus' Solidarity packs (£400 of second-hand furniture value for £60) continued. We worked closely with The Friends of Fulbourn Hospital and the Community to jointly fund complicated expensive deep cleans and fumigations required to enable hospitalised people to return home.

Income was £170,653 (2020's £346,011 included a £200,000 endowment). For this we must give thanks to The Cambridge Homes for the Homeless Fund (£23,843) to support rough sleepers and homeless people, to an "out of the blue" anonymous donor late in December (£20,000), to Cambridge United Charities (£17,400), to DG Marshall of Cambridge Trust (£12,000) and our steadfast anonymous donor (£10,000). There were also many generous donations from individuals, schools, church groups, companies, and charities for which there is further detail on pages 7 and 8. Trustees and their families contributed £20,400 (2020: £16,644). Our Chair, Joel Limmer, was sponsored to walk from Ely to Cambridge for £1,125 plus some gift aid.

Our total costs at £888 (2020: £129) continued at less than 1% of grants given. We are very grateful to Paul Donert our Independent Examiner and Geoff Jones our webmaster for not charging any fees.

The value of our investments in our historic endowment fund rose 4.7% from £63,800 to £66,797. Our new endowment fund invested for us by Rathbones in ethical investments rose 10.3% from £203,656 to £224,806 over the year.

With £183,666 cash reserves, we are in a strong position to meet the challenges 2022 will present as energy costs and inflation bite deeply into the income of those with the least resources.

Financial Review

Cambridge Aid's receipts and payments for the year ended 31 December 2021 are as shown on page 9.

Reserves Policy

The Trustees consider that, except for the Endowment Funds, all cash and other investments constitute reserves. Taking account of the monthly fluctuations in receipts and donations, and the desire to maintain consistent grant giving even when there are several consecutive months of cash outflow, the Trustees consider that 6 months reserves against annualised expenditure to be prudent and appropriate. At 31 December 2021 reserves were £183,666 (2020: £154,032). This represents 16 months expenditure cover (2020: 20). This will allow Cambridge Aid at minimum to sustain its more generous average grant size and meet further increases in applications which the economic conditions are likely to engender.

Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and Financial Statements in accordance with the requirements of the Charities Act 2011.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Cambridge Aid Trustees' Report (continued)

Statistics for 2021

Clients were referred by the following organisations:

Cambridge & District Citizens Advice	254
Cambridge and Cambridgeshire Social Services including:	
Cambridge City Council Financial Inclusion	21
Cambridge & Peterborough Mental Health Foundation Trust	35
Change Grow Live	10
Cambridge City Housing, Homeless & Tenancy Sustainment Teams	33
East Cambridgeshire District Council	12
Fields Children's Centre	22
Kings Hedges Family Support Project	58
Meadows Children & Family Wing	67
Medical and Community Teams	11
Noble House Ely Teams	11
North Cambridge Children's Centre	26
Other social and family teams	34
Sackville House Cambourne Teams	27
South Cambridgeshire District Council	9
Cambridge Cyrenians	22
Cambridge Women's Resources Centre	14
Home-Start Cambridgeshire	16
Jimmy's Cambridge	42
P3 Charity	69
Probation Service	13
Red Hen Project	29
Riverside Care & Support including Cambridge Youth Foyer	30
The Cambridge Housing Society including Corona House	68
Other Housing Societies (3)	12
Wintercomfort for the Homeless	5
Others (14)	<u>29</u>
Total	979

Help was given for:

Electrical goods and gas cookers	151
Food/household provisions	151
Clothes and shoes (65:30 adult: children)	95
Empty flat/house starter packs including 49 Emmaus "Solidarity Packs"	71
Furniture and soft furnishings	41
Carpets and flooring	41
Computers and internet connections mainly for homework	38
Utility costs	37
Beds and mattresses	31
Children's furniture, beds, sensory toys etc	28
Debt Relief Orders	19
Bicycles	18
Providing identification documents and licences	18
DIY materials	17
TV Licences	16
Mobile and smart phones	15
Moving costs	13
Kitchenware	12
Deep Cleans and Fumigations	10
Medical and counselling costs	6
Rail and bus fares	6
Children's Xmas fund	120
Others (16)	<u>25</u>
Total	979

Cambridge Aid Trustees' Report (continued)

Individuals' donations received in 2021

*Wholly or partly gift aided

	£
Anonymous*	54,848
Mr J Beadsmore*	200
Ms W Chiang*	200
Easyfundraising.org	315
Mrs M Gray*	500
Mrs K Haslam*	200
Dr R Hay*	100
Mr & Dr J Landy*	850
Mr O Leonard*	200
Mr J Limmer*	1,400
Mr D Livesey	100
Mr L Lloyd-Evans*	300
Mr D McGovern*	100
Mrs C Myer*	1,000
Mr & Mrs P Ray*	4,280
Mrs S Richards	885
Mr N W Robbins*	2,000
Lord & Lady Sainsbury*	300
Mr P S Saunders*	600
Dr P Scott*	300
Dr R Scott*	200
Ms G Tsagkogeorga*	300
Mr & Mrs J H Stewart*	480
Michael Talbot*	250
Mrs C Venn*	100
Mr T Wheatley*	360
Mrs M Williamson	<u>290</u>
Total	70,658

Cambridge Aid Trustees' Report (continued)

Organisations supporting Cambridge Aid in 2021:

	£
Balsham Plough Monday Club	1,500
Barr Ellison LLP	2,000
Barton PCC	225
Cambridgeshire Community Foundation (for winter fuel payments)	4,000
Cambridge Homes for the Homeless Fund	23,843
Cambridge Rotary Club	2,250
Cambridge United Charities	17,400
Churchill College	200
DG Marshall of Cambridge Trust	12,000
Downing Place United Reform Church	2,000
Duxford Officers Mess	323
Emmanuel College	300
Evelyn Trust	3,750
Great St Mary's	4,025
Jesus College	750
Lush Retail Ltd	547
Queens' College	400
Religious Society of Friends at Hartington Grove	2,092
St Bede's Inter-Church School's Christmas Market	977
St Faith's School Virtual Balloon Race	688
St Mary's the Less PCC	800
Trinity College	945
Trinity Hall	3,250
Total	84,265

Signed on behalf of the Trustees by Mr J Limmer – the Chair of Trustees on

Independent Examiner's Report

I report on the financial statements of the charity for the year ended 31 December 2021 that are set out on pages 9 and 10.

Responsibilities and basis of this report

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's Financial Statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

P Donert

Date:

Cambridge Aid
Receipts and Payments Accounts for the year ended 31 December 2021

	General Purpose Fund	Cambridge United Charities Fund	Children's Fund	Total 2021	Total 2020
	£	£	£	£	£
Income Receipts					
Grants	58,068	17,400	8,797	84,265	71,560
Donations	48,335	0	22,323	70,658	262,388
Income from Investments	4,057	0	0	4,057	1,495
Refunds of old cheques not cashed	879	0	0	879	0
Tax Recovered on Gift Aid	<u>10,794</u>	<u>0</u>	<u>0</u>	<u>10,794</u>	<u>10,567</u>
Total Receipts	<u>122,123</u>	<u>17,400</u>	<u>31,120</u>	<u>170,653</u>	<u>346,011</u>
Expenditure					
Charitable Activities:					
Grants to Individuals	92,128	20,936	27,067	140,131	91,936
Other Expenditure					
Investment in Rathbone fund	0	0	0	0	200,000
Bank charges	297	0	0	297	60
Fund raising costs	23	0	0	23	69
Administrative costs	<u>568</u>	<u>0</u>	<u>0</u>	<u>568</u>	<u>0</u>
Total Expenditure	<u>93,016</u>	<u>20,936</u>	<u>27,067</u>	<u>141,019</u>	<u>292,065</u>
Net Receipts/(Expenditure) for the year	29,117	(3,536)	4,053	29,634	53,946
Cash and bank balances brought forward	<u>125,399</u>	<u>10,372</u>	<u>8,261</u>	<u>144,032</u>	<u>90,086</u>
Cash and bank balances carried forward	<u>154,516</u>	<u>6,836</u>	<u>12,314</u>	<u>173,666</u>	<u>144,032</u>
Statement of Assets and Liabilities: Monetary Assets					
	General Purpose Fund	Cambridge United Charities Fund	Children's Fund	Total 2021	Total 2020
	£	£	£	£	£
CAF Bank Account	73,224	6,836	12,314	92,374	87,773
Scottish Widows 90-day notice account	81,292	0	0	81,292	56,259
Cash in hand	0	0	0	0	-
	<u>154,516</u>	<u>6,836</u>	<u>12,314</u>	<u>173,666</u>	<u>144,032</u>

Investments with a market value of £10,000 (2020: £10,000) are held by the charity and are available for redemption by the charity if required. In addition, investments are held within an historic permanent endowment fund with a market value of £66,797 (2020: £63,800) and in a new fund of ethical investments managed by Rathbones with a market value of £224,806 (2020: £203,656).

Signed on behalf of the Trustees

Mr P Ray
Honorary Treasurer
Date:

Cambridge Aid

Notes to the Receipts and Payments Accounts for the year ended 31 December 2021

1 Endowment Funds to provide investment income

22,637 Units	IFSL CAF UK Equity B INC – (cost £25,379 with a market value of £38,141 2020: £33,747)
28,690 Units	IFSL CAF Fixed Interest B INC – (cost £28,690 with a market value of £28,656 2020: £30,053)

Portfolio of ethical investments managed by Rathbones
£200,000 invested 7 October 2020 – value £224,806 on 31 December 2021 (2020: £203,656)

2 Other Assets

£10,000 Scottish Widows Maturity Base Rate Tracker, currently 0.25% Gross/AER.

The charity has no functional assets of material value.

3 Trustees' Remuneration

Nil (2020: Nil)

4 Related Party Transactions

Two Trustees are Trustees of Cambridge United Charities. £17,400 (2020: £23,200) was received from Cambridge United Charities during the year as detailed in the Trustees' Report. Cambridge Aid may have two nominees on the Cambridge United Charities Board of Trustees.

One Trustee is a Generalist Adviser at the Cambridge and District Citizens Advice Bureau who referred 26% (2020:17%) of our clients. This Trustee does not have a vote on client applications that she has personally written.

One Trustee is an employee of Rathbones Investment Management in Cambridge who manage our new ethical investment fund.

CAMBRIDGE AID

England & Wales - Charity number 204327

Accounts

Cambridge Aid
formerly Cambridge Central Aid Society
Financial Statements
for the year ended 31 December 2020
141st Annual Report

Cambridge Aid Reference and Administrative Information

Trustees

The Mayor (President ex officio)
Mr J Limmer (Chairman)
Ms Nicola Longdon (Vice Chairman)
Ms C Bearryman (Hon Secretary)
Mr P Ray (Honorary Treasurer)
Mrs R Talbot (representing Cambridge & District Citizens Advice)
Ms S Gilbey
Ms S Gregory-Jones
Dr G Kenney
Mr J Landy
Mr N Knights
Mrs R Winter

Registered Office

66 Devonshire Road
Cambridge
CB1 2BL

Registered Charity Number

204327

Independent Examiner

P Donert
Mandeville House
Burton End
West Wickham
Cambridgeshire
CB21 4SD

Bankers

CAF Bank Ltd
Kings Hill
West Malling
Kent
ME19 4TA

Website

www.cambridgeaid.org

Cambridge Aid

Trustees' Report

The Trustees are pleased to present their annual report on the affairs of the Society, including the Receipts and Payments Accounts and the Independent Examiner's report for the year ended 31 December 2020.

Structure, Governance and Management

The Society dates to 1880, when its forerunner the Cambridge Charity Organisation Society was established. The Society is governed by resolution. The governance and management of the Society are as set out in its rules below.

The Trustees endeavour to appoint new Trustees who will provide valuable and practical skills for the Society. The following have been Trustees during the financial year:

The Mayor (President ex officio)	Ms S Gilbey (from 12 November 2020)
Ms S Chapman (Vice President to 9 May 2020)	Ms S Gregory-Jones
Mr J Limmer (Chairman from 30 November 2020: previously Vice-Chairman)	Dr G Kenney
Ms N Longdon (Vice-Chairman from 30 November 2020; previously Chairman)	Mr N Knights
Ms C Bearryman (Hon Secretary)	Mr J Landy (from 24 July 2020)
Mr P Ray (Hon Treasurer)	Mrs P Lynch (to 9 November 2020)
Mrs R Talbot (representing Cambridge & District Citizens Advice)	Mrs P Milsom (to 9 May 2020)
Ms J Ball (from 3 June to 3 September 2020)	Mrs C Morgan (to 11 May 2020)
	Mr T Wheatley (to 6 March 2020)
	Mrs R Winter

Objective and activities

Objects

- 1 To receive information so as to assess the need and give appropriate support in individual cases of social distress or financial difficulty in Cambridge and its environs.
- 2 To receive and distribute monies donated for this purpose.

Rules

- 1 The Society shall have the following Officers: President, Vice-President, Chairman, Vice-Chairman, Honorary Secretary, Deputy Honorary Secretary and Honorary Treasurer.
- 2 The affairs of the Society shall be under the control of an Executive Committee, consisting of the Officers and at least six ordinary members.
- 3 The Executive Committee shall meet at least once a month to consider cases and receive reports. Three shall form a quorum.
- 4 Any elected member of the Executive Committee, who is absent from all its meetings during a period of three months without special leave of absence, shall therefore cease to be a member of that Committee.
- 5 The Executive Committee may at any time co-opt any person to fill any vacancy amongst its members for the remainder of the current year.
- 6 Representatives of other bodies may be co-opted ex-officio members to the Executive Committee.
- 7 In the first half of every year a General Meeting of the Society shall be held to receive the Secretary's Report and the Treasurer's Accounts and to elect the Officers and other members of the Executive Committee and appoint an independent examiner.
- 8 A General Meeting of the Society may be called at any time at the request of the Executive Committee or two members of the Society.
- 9 Every person who contributes to the Society's general funds shall be a member of the Society and entitled to receive notice of, and vote at, its General Meeting.

Cambridge Aid Trustees' Report (continued)

The Public Benefit

The Society's Objectives fall within the classification of "The Prevention and Relief of Poverty". The Trustees confirm that their activities are fully consistent with the Objectives and the Charity Commission's guidance on public benefit has been borne in mind throughout the year.

Most benefits are provided to people who lack necessities (including furniture, beds, carpets, curtains, white goods (including cookers and washing machines)) and are given the resources to obtain them. The Society also helps fund holidays for families and children in need and helps pay utility bills or the cost of debt relief orders for those burdened with debt.

The benefits are provided to people referred to the Society by organisations (including the Citizens Advice, Social Services and charities helping the homeless and those with mental health difficulties) that are helping resolve or alleviate the underlying causes of their social or financial distress.

Beneficiaries of the charity are restricted to residents of Cambridge and its environs. The Trustees consider this a reasonable restriction given the Society's history, size, the location of its donors, and the need to build and sustain close relationships with referring organisations.

Cambridge Aid Trustees' Report (continued)

Achievements and performance

Honorary Secretary's Report

The year 2020, 140 years since the charity was set up, has been an exceptional year for all, including Cambridge Aid, due to the COVID-19 pandemic.

The Trustees have risen to the challenge and continued giving grants because most Trustees and Volunteers could work remotely. This was possible because the process for applying for grants was already online and all tasks from checking the initial applications to giving the grants adapted to the changing circumstances. A special thank you to our Hon. Treasurer Paul Ray for all the hard work he continued to do, often delivering the grants himself to ensure those in need received the grants quickly. Trustees continued to meet quarterly on Zoom for evening meetings, but it was not possible to continue our fortnightly Friday meetings at the Cambridge Citizens Advice offices. On-line checking of applications resulted in grants being with the sponsoring organisations within 3-5 days rather than our historic 3-17 days- this was hugely appreciated.

Several Trustees resigned during 2020 - Tim Wheatley, Clare Morgan, Penny Milsom, Sue Chapman and Penny Lynch. Each gave their time and helped Cambridge Aid so much during their years as Trustees. Also, a volunteer, Carol Hunt, decided to move to a more local charity to where she lives. We thank them all for the time and dedication that they gave to the charity and we so appreciate that they continue to support the charity in fundraising etc.

Jackie Ball joined as a Trustee for a few months, but she decided that the charity was not for her. We welcomed Julian Landy, a previous volunteer with invaluable legal experience, as a Trustee. Also, Suzi Gilbey with her useful knowledge from 18 years working with vulnerable individuals and from her current work as a Financial Inclusion Officer for Cambridge City Council.

Nicola Longdon and Joel Limmer swapped roles – Joel is now Chair and Nicola is Vice-Chair. Thank you to both Nicola for all the work she has done as Chair in recent years and to Joel as Vice-Chair.

An Investment Committee of Trustees - Joel Limmer, Julian Landy, Rachel Winter and Nicola Longdon - was established to advise on the best way to manage the generous endowment for ethical investment income received during 2020.

Trustee Shelley Gregory-Jones deserves a special mention as she submitted several applications for funding for Cambridge Aid, a time-consuming task. Shelley was successful with both The Evelyn Trust (for 2021) and Cambridgeshire Community Foundation for those affected by COVID-19.

Neil Whiteside, as a volunteer, has helped with publicity generally and on Cambridge 105.

Cambridge United Charities (CUC): Penny Lynch resigned at the end of her four-year term as one of the two trustees linking CUC and Cambridge Aid – many thanks to Penny for the time she has given to this over the last 4 years. I will be replacing Penny on the CUC Board as a nominated Trustee from Cambridge Aid; Joel Limmer continues as the other nominated Trustee on the CUC Board.

One of our Trustees, Nick Knights, has developed a new website, which has been up and running since December 2020. This new site is being updated continually and many thanks to Nick for the time and effort he has given to this. The Jotform application system has transferred to the new website and thank you to one of our volunteers, Geoff Jones, for the help he gives for this and other technical issues.

Cambridge Aid has been governed by resolution - its rules are listed on page 2. Many thanks to our Trustee Rachel Winter, who has prepared a new Governing Document, which was emailed in December 2020 to the Charity Commission for their approval, prior to adoption at a future General Meeting.

Trustees continue to make progress on two other main aims from the Strategic Plan 2019-2022 (developing a branding strategy and streamlining data handling).

During 2021, when COVID-19 restrictions allow, Trustees will need to focus more on:

1. Finding three replacement Trustees who can develop to cover the key roles of Chair, Hon. Treasurer and Hon. Secretary,
2. Developing a fundraising strategy which delivers consistent funds from regular donors.

Cambridge Aid is a great charity and it continued to help those in need during 2020, working alongside other charities in Cambridge. Long may this continue in the future.

We always remain indebted to the Cambridge & District Citizens Advice for their support and facilities. We do hope to arrange regular meetings in their offices again when restrictions are lifted.

Cambridge Aid Trustees' Report (continued)

Honorary Treasurer's Report

In 2020, total grants made were £91,936 - a 13% reduction compared to 2019. During the first and November lockdowns applications fell sharply because sponsoring organisations were unable to have the necessary close contact with the people they help, and people were not moving home.

The Society made 741 grants (2019: 849). 71% were to people living in Cambridge City, the balance mainly to South Cambridgeshire. Some 50% of recipient families suffered from mental health issues and 20% have suffered from domestic violence.

The average grant was £124 (2019: £125). What the grants were for is set out on page 6. There was a marked drop in grants for Debt Relief Orders, reflecting the difficulties of giving socially distanced financial advice involving a lot of paperwork. There was lively demand for Cambridge Emmaus' Solidarity packs (£400 of second-hand furniture value for £60) and their £125 "Computer bundles" to facilitate homework. Grants for food and essentials increased as out of work self-employed people struggled whilst awaiting state benefits.

Income was £346,011 (2019: £133,588). This included a £200,000 endowment from a former trustee to provide income from ethical investments – for which a portfolio has been set up with Rathbones Investment Management. Nicola Longdon had set the target of raising £140,000 in our 140th year and this was exceeded in addition to the endowment. For this we must give thanks to The Cambridge Rotary Club and individual Rotarians who donated £27,285 including a £10,000 bequest from Francis Hookham's estate. Cambridge United Charities granted £23,200, Cambridgeshire Community Foundation £14,500 and our wonderfully steadfast anonymous donor £12,000. Overall, we were extremely fortunate to receive the marvellous support detailed on pages 7 and 8. Trustees and their families contributed £16,644 (2019: £16,877). In addition, Rachel Winter ran a half marathon and Caitriona Bearryman, Joel Limmer and Penny Milsom took part in the Sawston Fun Run/Walk; several thousand pounds was raised from these events.

Our total costs at £129 (2019: £562) were negligible. We are very grateful to Paul Donert our Independent Examiner and Geoff Jones our webmaster for not charging any fees.

The value of our investments in our historic endowment fund fell from £65,324 to £63,800. However, our new endowment fund invested for us by Rathbones in ethical investments rose from £200,000 to £203,656 in its initial 11 weeks.

With £154,032 cash reserves, we are in a strong position to meet the challenges of 2021, as furloughing unwinds and the true levels of unemployment and financial stress emerge, with all the attendant social and family impacts.

Financial Review

The Society's receipts and payments for the year ended 31 December 2020 are as shown on page 9.

Reserves Policy

The Trustees consider that, except for the Endowment Funds, all cash and other investments constitute reserves.

Taking account of the monthly fluctuations in receipts and donations, and the desire to maintain consistent grant giving even when there are several consecutive months of cash outflow, the Trustees consider that 6 months reserves against annualised expenditure to be prudent and appropriate. At 31 December 2020 reserves were £154,032 (2019: £100,086). This represents 20 months expenditure cover (2019: 11.3). This will allow the Society to give significantly more than it receives during 2021, which is highly likely as the pandemic unfolds.

Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and Financial Statements in accordance with the requirements of the Charities Act 2011.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Cambridge Aid Trustees' Report (continued)

Statistics for 2020

Clients were referred by the following organisations:

Cambridge & District Citizens Advice	129
Cambridge and Cambridgeshire Social Services including:	
Cambridge City Council Financial Inclusion	67
Cambridge & Peterborough Mental Health Foundation Trust	23
Change Grow Live	7
Cambridge City Housing, Homeless & Tenancy Sustainment Teams	46
Kings Hedges Family Support Project	39
Locality and Early Help teams	17
Meadows Children & Family Wing	43
Noble House Ely teams	17
North Cambridge Children's Centre	8
Other Children's Centres	11
Other social and family work	6
Sackville House Cambourne Teams	11
South Cambridgeshire District Council	8
Cambridge Cyrenians	21
Cambridge Women's Resources Centre	23
Home-Start Cambridgeshire	10
Jimmy's Cambridge	18
P3 Charity	46
Red Hen Project	29
Richmond Fellowship	5
Riverside Care & Support	20
St Giles Trust	16
The Cambridge Housing Society including Corona House	91
Wintercomfort for the Homeless	7
Others (16)	<u>23</u>
Total	741

Help was given for:

Electrical goods and gas cookers	129
Food/household provisions	98
Empty flat/house starter packs including 74 Emmaus "Solidarity Packs"	94
Clothes and shoes (About 50:50 adult: children)	74
Utility costs	40
Carpets and flooring	34
Computers and internet connections mainly for homework	33
TV Licences	28
Furniture and furnishings	22
Debt Relief Orders	17
Beds/mattresses/bedding	17
Bicycles	12
Children's furniture and beds	10
Replacing lost documents	8
Mobile phones	8
Medical costs and counselling	7
DIY materials	7
Skips for rubbish	6
Children's Xmas fund	70
Others (14)	<u>27</u>
Total	741

Cambridge Aid Trustees' Report (continued)

Individuals' donations received in 2020

*wholly or partly gift aided

	£
Endowment to provide income from ethical investments	200,000
Anonymous*	34,351
Mr & Mrs J Barker*	1,000
Mary Beveridge*	500
Mr J Cooper*	50
Mr P Cowley	500
DonR texts	155
Dr J Draper*	100
HJ & PE Easterling*	50
Easyfundraising.org	373
Mrs M Gray*	300
Mr S Gurney*	20
Mr & Mrs J Harvey*	50
Mrs K Haslam*	400
Dr R Hay*	200
Mr F Hookham*	11,000
Ms C Houghton*	30
Mr S Humphreys	300
Mr & Mrs J Hunt*	200
Mr & Dr J Landy*	1,100
Mr M Ledzon*	100
Mr J Limmer*	500
Mr T Limmer*	50
Mr D Livesey	200
Mrs P Milsom*	470
Dr C W Moseley*	200
Mrs C Myer*	1,250
Mrs E Penfold*	50
Mr & Mrs P Ray*	4,799
Mr N W Robbins*	1,350
Ms C Rogers	50
Lord & Lady Sainsbury*	200
Mr P S Saunders*	200
Mr P Schofield*	150
Dr Paul Scott*	200
Dr Rosemary Scott*	200
Mrs F J Stewart*	250
Mr & Mrs J H Stewart*	480
Michael Talbot*	500
Mrs C Venn	50
Mr T Wheatley*	360
Mrs M Williamson	100
Total	262,388

Trustees' Report (continued)

Organisations supporting Cambridge Aid in 2020:

	£
Barton PCC	183
Birketts LLP	95
Caldecote WI	50
Cambridgeshire Community Foundation for Children	1,500
Cambridgeshire Community Foundation Coronavirus Fund	10,000
Cambridgeshire Community Foundation for Winter payments	3,000
Cambridge Rotary Club	14,555
Cambridge United Charities	23,200
DG Marshall of Cambridge Trust	4,000
Downing Place United Reform Church	927
Emmanuel College	200
Ensors Chartered Accountants	360
Fitzwilliam College	100
Girton Town Charity	255
Jesus College	500
Kingsgate Community Church	1,000
Masonic Province of Cambridgeshire Charity for Care and Relief	900
N W Brown & Co Ltd	100
Queens' College	250
Religious Society of Friends at Hartington Grove	762
St John's Lunch Club	50
St Mary's the Less PCC	1,800
Selwyn College	100
Trinity College	945
Trinity Hall	2,500
Waitrose	665
Waterbeach WI	63
Whitworth Trust	3,500
Total	71,560

Signed on behalf of the Trustees by Mr J Limmer – the Chair of Trustees on 1 March 2021

Independent Examiner's Report

I report on the financial statements of the charity for the year ended 31 December 2020 that are set out on pages 9 and 10.

Responsibilities and basis of this report

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's Financial Statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

P Donert

Date:

Cambridge Aid
Receipts and Payments Accounts for the year ended 31 December 2020

	General Purpose Fund	Cambridge United Charities Fund	Children's Fund	Total 2020	Total 2019
	£	£	£	£	£
Income Receipts					
Grants	34,015	23,200	14,345	71,560	88,951
Donations	259,588	-	2,800	262,388	34,490
Income from Investments	1,495	-	-	1,495	1,889
Refunds of old cheques not cashed	0	-	-	0	278
Tax Recovered on Gift Aid	<u>10,567</u>	<u>-</u>	<u>-</u>	<u>10,567</u>	<u>7,980</u>
Total Receipts	<u>305,666</u>	<u>23,200</u>	<u>17,145</u>	<u>346,011</u>	<u>133,588</u>
Expenditure					
Charitable Activities:					
Grants to Individuals	57,897	18,580	15,459	91,936	105,923
Other Expenditure					
Investment in Rathbone fund	200,000	-	-	200,000	0
Bank charges	60	-	-	60	60
Fund raising costs	69	-	-	69	183
Administrative costs	<u>0</u>	<u>-</u>	<u>-</u>	<u>0</u>	<u>319</u>
Total Expenditure	<u>258,026</u>	<u>18,580</u>	<u>15,459</u>	<u>292,065</u>	<u>106,485</u>
Net Receipts/(Expenditure) for the year	47,640	4,620	1,686	53,946	27,103
Cash and bank balances brought forward	<u>77,759</u>	<u>5,752</u>	<u>6,575</u>	<u>90,086</u>	<u>62,983</u>
Cash and bank balances carried forward	<u>125,399</u>	<u>10,372</u>	<u>8,261</u>	<u>144,032</u>	<u>90,086</u>

Statement of Assets and Liabilities: Monetary Assets

	General Purpose Fund	Cambridge United Charities Fund	Children's Fund	Total 2020	Total 2019
	£	£	£	£	£
CAF Bank Account	69,140	10,372	8,261	87,773	58,908
Scottish Widows 90-day notice account	56,259	-	-	56,259	31,178
Cash in hand	-	-	-	-	-
	<u>125,399</u>	<u>10,372</u>	<u>8,261</u>	<u>144,032</u>	<u>90,086</u>

Investments with a market value of £10,000 (2018: £10,000) are held by the charity and are available for redemption by the charity if required. In addition, investments are held within an historic permanent endowment fund with a market value of £63,800 (2019: £65,324) and in a new fund of ethical investments managed by Rathbones with a market value of £203,656.

Signed on behalf of the Trustees

Mr P Ray
Honorary Treasurer
Date: 1 March 2021

Cambridge Aid

Notes to the Receipts and Payments Accounts for the year ended 31 December 2020

1 Endowment Funds to provide investment income

22,637 Units IFSL CAF UK Equity B INC – (cost £25,379 with a market value of £33,747;
2019: £36,001)

28,690 Units IFSL CAF Fixed Interest B INC – (cost £28,690 with a market value of £30,053;
2019: £29,323)

Portfolio of ethical investments managed by Rathbones
£200,000 invested 7 October 2020 – value £203,656 on 31 December 2020

2 Other Assets

£10,000 Scottish Widows Maturity Base Rate Tracker, currently 0.1% Gross/AER.

The charity has no functional assets of material value.

3 Trustees' Remuneration

Nil (2019: Nil)

4 Related Party Transactions

Two Trustees are Trustees of Cambridge United Charities. £23,200 (2019: £17,600) was received from Cambridge United Charities during the year as detailed in the Trustees' Report. At any one time Cambridge Aid may have two nominees on the Cambridge United Charities Board of Trustees.

One Trustee was a Generalist Adviser at the Cambridge and District Citizens Advice Bureau who referred 17 % (2019:17%) of our clients. This Trustee does not have a vote on client applications that she has personally written.

One Trustee is an employee of Rathbones Investment Management in Cambridge who manage our new ethical investment fund.