

**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](http://www.cambridgeaid.org)

### 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 140<sup>th</sup> 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
<b>Children's Xmas fund</b>	<b>70</b>
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
<b>Total</b>	<b>262,388</b>



## 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
<b>Total</b>	<b>71,560</b>

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 £
<b>Income Receipts</b>					
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>
<b>Total Receipts</b>	<b><u>305,666</u></b>	<b><u>23,200</u></b>	<b><u>17,145</u></b>	<b><u>346,011</u></b>	<b><u>133,588</u></b>
<b>Expenditure</b>					
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>
<b>Total Expenditure</b>	<b><u>258,026</u></b>	<b><u>18,580</u></b>	<b><u>15,459</u></b>	<b><u>292,065</u></b>	<b><u>106,485</u></b>
<b>Net Receipts/(Expenditure) for the year</b>	<b>47,640</b>	<b>4,620</b>	<b>1,686</b>	<b>53,946</b>	<b>27,103</b>
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**

**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.