

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:

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.