

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)	3,000
(for cost of living crisis)	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>

5.
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: