

**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**

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

# Cambridge Aid

## Trustees' Report

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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)

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### 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)

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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 Bearryman, 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 Bearryman, 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 Bearryman 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)**

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### ***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)

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### 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>
<b>Total</b>	<b>1196</b>

#### 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>
<b>Total</b>	<b>1196</b>

## Cambridge Aid Trustees' Report (continued)

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### 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
<b>Total</b>	<b>41,252</b>



## Cambridge Aid Trustees' Report (continued)

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### 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
<b>Total</b>	<b>109,747</b>

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

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	General Purpose Fund £	United Charities of Cambridge Fund £	Fulbourn Fund	Children's Fund £	Total 2024 £	Total 2023 £
<b>Income Receipts</b>						
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>
<b>Total Receipts</b>	<u>96,465</u>	<u>40,000</u>	<u>17,034</u>	<u>14,342</u>	<u>167,841</u>	<u>178,403</u>
<b>Expenditure</b>						
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>
<b>Total Expenditure</b>	<u>101,794</u>	<u>42,367</u>	<u>13,136</u>	<u>20,367</u>	<u>177,664</u>	<u>189,802</u>
<b>Net Receipts/(Expenditure) for the year</b>	(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:**

**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:**