

STUDENT HEALTH ASSOCIATION

England & Wales · Charity number 256811

Details

Other names	THE BRITISH ASSOCIATION OF HEALTH SERVICES IN HIGHER EDUCATION, B A H S H E
Status	Registered
Legal form	Other
Registered	1968-09-27
Register	View on the Charity Commission register

Contact

Address	University of Nottingham Cripps Hall University Park Nottingham NG7 2QW
Phone	07479542442
Website	http://www.studenthealthassociation.co.uk/

Activities

Objects: (a) To relieve sickness and to promote the highest possible level of health for the individual and collectively for all who study and work in Universities and Institutions of Higher Education.(b) To advance Health Education.(c) The relief of students by the provision of grants to allow them to keep up with their course of study, training or research when this is seriously impeded by illness or disability, where students shall mean persons who are studying at one of the Universities or other Institutions of Higher Education in the United Kingdom.

Activities: To advance Health Education. Annual conference and study days, executive meetings 3 times a year and work on promoting education of health professionals in student health centres, attending other conferences throughout the year.To relieve sickness and promote the highest possible level of health for the individual and collectively for all who study and work in Universities.

Classification

- **How:** Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£44,947	£59,519	-	-
2024-02-29	£37,890	£34,717	-	-
2023-02-28	£38,631	£44,557	-	-
2022-02-28	£12,521	£9,938	-	-
2021-02-28	£11,674	£11,231	-	-

Trustees

Name	Role	Appointed
Dr David Hayton		2020-06-13
Dr Ruth Challenor		2020-03-21
Lesley Barnes		2024-07-05

Accounts

The Student Health Association

Trustees report

Year ended 28 February 2025

The Student Health Association

Trustees Report

For The Year Ended 28 February 2025

FINAL

The Student Health Association

Trustees report

Year ended 28 February 2025

Charity Commission Reference Number 256811

Administrative Office	University of Nottingham Health Centre University Park Nottingham NG7 2QW
Trustees	Dr David Hayton Dr Ruth Challenor Lesley Barnes
Administrator	Mrs Hayley Bembridge
Bankers	The Co-Operative Bank plc PO box 101, 1 Balloon Street, Manchester M60 4EP
Investment Managers	Brewin Dolphin LTD 12 Smithfield Street London EC1A 9BD
External Examiner	Neil Paterson 12 Swallow Court St Neots PE19 1NP

The Student Health Association

Trustees report

Year ended 28 February 2025

Organisation and Structure

We are a membership organisation with 371 active members all of whom work in or with healthcare services who look after students in higher education.

We have an Executive Committee of 13 people, each of whom are themselves members and were elected to the Executive Committee for a fixed term by the membership at AGM. The Executive Committee give their time on a voluntary basis.

We currently have three Trustees, each of whom are members and Executive Committee members. They volunteered to take on role of Trustee and were approved by the Executive Committee. Trustees give their time on a voluntary basis.

We are assisted by an administrator who we engage on a consultant basis.

Charitable Purposes

Objectives

(a) To relieve sickness and to promote the highest possible level of health for the individual and collectively for all who study and work in Universities and Institutions of Higher Education.

(b) To advance Health Education.

And as Ancillary

(c) To support those who provide treatment and health education, and their administrative staff, for all who study or work in Universities and Institutes of Higher Education.

(d) To promote the highest possible standards of health delivery and education in those Institutions.

(e) To raise funds and to invite and receive contributions from any person or persons whatsoever by way of subscriptions, donations and otherwise, provided that the Association shall not undertake any permanent trading activities in raising funds.

(f) To organise and sponsor meetings, conferences and study groups and whenever possible to keep records and publish proceedings.

(g) To facilitate and monitor research and to publish and disseminate results of that research.

(h) To maintain for the benefit of members and the public a resource of publications and archival material relating to Student Health and the Association.

The Student Health Association

Trustees report

Year ended 28 February 2025

Activities, Achievements and Performance in 2024-2025 – Public Benefit

Our activities are determined by our Executive Committee who meet quarterly. Decisions are made taking into account the Charity Commission's public benefit guidance.

Throughout the year our members have continued to benefit from our online community peer support. Although our membership includes people with a range of different roles, from a variety of different organisations, from across the 4 countries of the UK, we find that there are common themes. We share concerns, challenges, ideas and solutions for the benefit of our members and the students, staff and the centres for higher education they represent. Over the past year, our focus has centred on three key areas: enhancing our digital presence through website development, advancing research projects to strengthen evidence-based practice, and exploring the role of artificial intelligence in primary care to improve patient outcomes and streamline clinical processes.

In July 2024 we hosted our annual conference in Cambridge, based in Jesus College at the University of Cambridge. This was open to all members and non-members and was well attended. The conference included a programme of educational sessions on a wide range of clinical and non-clinical topics directly relevant to our members.

The size of our membership is key both to the financial stability of the Association but also to its effectiveness at achieving its goals. We have been concerned about our membership numbers falling during COVID, however the membership numbers this year have been growing. Several former members have re-joined our association thanks to targeted awareness initiatives on LinkedIn, which successfully re-engaged our professional network.

We are delighted to report that, following the streamlining of the bursary application process, we have increased the number of awards by 140%, supporting 24 students in 2024–25. A new application form was introduced to ensure submissions met the required criteria, with non-compliant applications automatically rejected, saving SEF agents valuable time. The revised form also provided greater clarity on the purpose of the funding, making it easier to understand how the bursary would be used. In addition, we now maintain a register of previous awards to ensure consistency and fairness across all allocations.

We have redeveloped our website and we have seen greater member engagement since this, which we hope will increase member numbers in the year 25-26.

The Student Health Association has taken a proactive role in research by commissioning a significant project with York St John University. This initiative focuses on understanding perfectionism and burnout among university students, aiming to improve mental health support in

The Student Health Association

Trustees report

Year ended 28 February 2025

higher education. The project has been pre-registered, gained ethical approval, recruited 13 universities, and commenced data collection, demonstrating SHA's commitment to evidence-based practice and collaborative research in student health.

Financial Structure and Reserves

We have an investment portfolio of just over £340k which is managed by an independent broker. The income from this provides the majority of our operational funds. We have not used and have no plans to use any of the capital.

We have a small amount (£80k) of cash held across 4 bank accounts in the name of the Association.

We do not have any funds held by a custodian trustee, nor any debts.

Fundraising Practices

We do not undertake any fundraising at this present time.

Summary of Income

Our investment portfolio provides the majority of our income.

We charge for attendance at our educational and conference events.

Members pay a small annual membership fee.

We sometimes receive a small amount of sponsorship for specific educational activities.

Summary of Expenditure

Costs of management of our investments (Brewin Dolphin LTD)

Grants awarded to successful applicants to the Student Enablement Fund

Costs of running our office and website

Payments to our administrator (as consultant)

Conference costs including venue, accommodation, catering and speakers

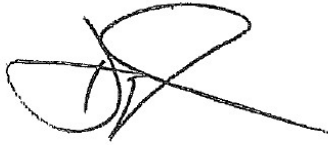
Reimbursement of expenses to Executive Committee members

Full details of our financial activity in 2024-2025 are available in our annual return.

The Student Health Association

Trustees report

Year ended 28 February 2025

A handwritten signature in black ink, consisting of a large, stylized 'D' followed by a horizontal line and a diagonal stroke.

Dr David Hayton
Treasurer and Trustee

for and on behalf of the Trustees

The Student Health Association

Annual Accounts

Year ended 28 February 2025

The Student Health Association

Financial statements

For The Year Ended 28 February 2025

FINAL

The Student Health Association
Annual Accounts
Year ended 28 February 2025

Charity Commission Reference Number 256811

[Incorporating the Student Disability Assistance Fund
Historical Charity Commission Reference Number 353984]

Administrative Office	University of Nottingham Health Centre University Park Nottingham NG7 2QW
Trustees	Dr David Hayton Dr Ruth Challenor Mrs Leslie Barnes
Administrator	Mrs Hayley Bembridge
Bankers	The Co-Operative Bank plc PO box 101, 1 Balloon Street, Manchester M60 4EP Lloyds Bank Business Banking, BX1 1LT
Investment Managers	Brewin Dolphin LTD 12 Smithfield Street London EC1A 9BD
External Examiner	Neil Paterson 12 Swallow Court St Neots PE19 1NP

The Student Health Association

Annual Accounts

Year ended 28 February 2025

Income

- income from investments
- membership fees
- conference and study day charges
- event sponsors

Expenditure

- costs of management of our investments (Brewin Dolphin LTD)
- grants awarded to successful applicants to the Student Enablement Fund
- costs of running our office and website
- payments to our Administrators (as consultants)
- conference and study day costs including venue, accommodation, catering and speakers
- reimbursement of expenses to Executive Committee members
- costs to have our accounts examined by external examiner

- one-off costs to set up our new website
- funding our research project

The Student Health Association
Annual Accounts
Year ended 28 February 2025

Summary Financial Position

	29.2.24	28.2.25
<u>CASH</u>		
SHA Main Account Co-operative Bank xx8100 "Student Health Association"	38,018	35,078
SHA Disability Fund Account Co-operative Bank xx9400 "S D A F"	19,369	26,634
SHA Conference Account Co-operative Bank xx3800 "SHA CONF"	5,179	6,283
SHA Lloyds Deposit Account Lloyds Bank xx9168	20,000	closed
Total Cash	<u>82,566</u>	<u>67,995</u>
<u>Investments</u>		
Brewin Dolphin LTD	326,691	341,649

The Student Health Association
Annual Accounts
Year ended 28 February 2025

<u>Receipts and Payments</u>	£	
Opening Balances		
SHA	38,018	
Conf	5,179	
SEF	19,369	
Lloyds deposit	20,000	
<u>Total</u>	- 82,566 -	
-	- -	
Income		
Membership	3,138	
Study Days	1,635	
Conference	25,119	
Sponsorship	4,260	
Portfolio income	8,024	
BD overpayment	2,771	
<u>Total</u>	- 44,947 -	
Expenses		
SEF awards	(760)	
Insurance	(467)	
Administrator	(9,544)	
Office Expenses	(424)	
Running website	(851)	
New website set up	(3,600)	
Exec Expenses	(261)	
Prizes	(100)	
Research	(2,159)	
Conference Costs	(36,333)	
Study Day costs	(1,250)	
Accounting	(1,000)	
BD refund	(2,771)	
<u>Total</u>	(59,519)	
Closing balances		
SHA	35,078	
Conf	6,283	
SEF	26,634	
Lloyds Deposit	closed	
<u>Total</u>	67,995	

The Student Health Association
Annual Accounts
Year ended 28 February 2025

SHA Brewin Dolphin Investment Account

Value at 29.2.24	<u>£326,691</u>
Value at 28.2.25	<u>£341,649</u>

Independent examiner's report to the trustees of The Student Health Association

I report to the trustees on my examination of the accounts of The Student Health Association Trust (the Trust) for the year ended 29th February 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

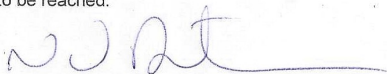
Independent examiner's statement

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 Trust 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 in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Neil Paterson

A finance and business manager with of over 30 years' experience in senior positions within the NHS, SMEs, schools and banking. I have been involved in the financial reporting and preparation of annual accounts. I believe I have sufficient experience in accounting to report on The Student Association financial statement

Address: 12 Swallow Court
St Neots
Cambridgeshire
PE19 1NP

Date: 18 December 2025

STUDENT HEALTH ASSOCIATION

England & Wales - Charity number 256811

Accounts

The Student Health Association

Annual Accounts

Year ended 29 February 2024

The Student Health Association

Financial statements

For The Year Ended 29 February 2024

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The Student Health Association
Annual Accounts
Year ended 29 February 2024

Charity Commission Reference Number 256811

[Incorporating the Student Disability Assistance Fund
Historical Charity Commission Reference Number 353984]

Administrative Office	University of Nottingham Health Centre University Park Nottingham NG7 2QW
Trustees	Dr David Hayton Dr Ruth Challenor Dr Astrid Henckel
Administrator	Ms Hayley Wilkinson
Bankers	The Co-Operative Bank plc PO box 101, 1 Balloon Street, Manchester M60 4EP Lloyds Bank Business Banking, BX1 1LT
Investment Managers	Brewin Dolphin LTD 12 Smithfield Street London EC1A 9BD
External Examiner	Neil Paterson 12 Swallow Court St Neots PE19 1NP

The Student Health Association

Annual Accounts

Year ended 29 February 2024

Income

- income from investments
- membership fees
- conference and study day charges
- event sponsors

Expenditure

- costs of management of our investments (Brewin Dolphin LTD)
- grants awarded to successful applicants to the Student Enablement Fund
- costs of running our office and website
- payments to our Administrator (as consultant)
- conference and study day costs including venue, accommodation, catering and speakers
- reimbursement of expenses to Executive Committee members

The Student Health Association

Annual Accounts

Year ended 29 February 2024

Summary Financial Position

	28.2.23	29.2.24
<u>CASH</u>		
SHA Main Account Co-operative Bank xx8100 "Student Health Association"	29,067	38,018
SHA Disability Fund Account Co-operative Bank xx9400 "S D A F"	23,221	19,369
SHA Conference Account Co-operative Bank xx3800 "SHA CONF"	7,105	5,179
SHA Lloyds Deposit Account Lloyds Bank xx9168	20,000	20,000
Total Cash	<u>79,353</u>	<u>82,566</u>
<u>Investments</u>		
Brewin Dolphin LTD	324,825	326,691

The Student Health Association

Annual Accounts

Year ended 29 February 2024

Receipts and Payments

Opening balances

SHA x8100	29067
SEF x9400	23221
Conference x3800	7105
Lloyds x9168	20000
<u>Total</u>	<u>79393</u>

Income

investments	9881
membership	2323
conference fees	22346
conference sponsorship	1875
study day fees	1453
other	12
<u>Total</u>	<u>37890</u>

Expenditure

administrator	(5808)
bursaries	(100)
conference costs	(23220)
study day costs	(1268)
prizes	(250)
exec expenses	(2165)
website	(1015)
office	(112)
insurance	(491)
mobile telephone	(285)
post office	(3)
<u>Total</u>	<u>(34717)</u>

Closing Balances

SHA x8100	38018
SEF x9400	19369
Conference x3800	5179
Lloyds x9168	20000
<u>Total</u>	<u>82566</u>

The Student Health Association
Annual Accounts
Year ended 29 February 2024

Receipts and Payments continued

SHA Brewin Dolphin Investment Account

Value at 28.2.23	<u>£324,845</u>
Value at 29.2.24	<u>£326,691</u>

STUDENT HEALTH ASSOCIATION

England & Wales - Charity number 256811

Accounts

The Student Health Association

Trustees report

Year ended 28 February 2023

The Student Health Association

Trustees Report

For The Year Ended 28 February 2023

Draft

The Student Health Association

Trustees report

Year ended 28 February 2023

Charity Commission Reference Number 256811

Administrative Office	University of Nottingham Health Centre University Park Nottingham NG7 2QW
Trustees	Dr David Hayton Dr Ruth Challenor Dr Astrid Henckel
Administrator	Mrs Patricia Esswood
Bankers	The Co-Operative Bank plc PO box 101, 1 Balloon Street, Manchester M60 4EP Lloyds Bank Business Banking, BX1 1LT
Investment Managers	Brewin Dolphin LTD 12 Smithfield Street London EC1A 9BD
External Examiner	Neil Paterson 12 Swallow Court St Neots PE19 1NP

The Student Health Association

Trustees report

Year ended 28 February 2023

Organisation and structure

We are a membership organisation with 362 active members all of whom work in or with healthcare services who look after students in higher education.

We have an Executive Committee of approximately 10 people, each of whom are themselves members and were elected to the Executive Committee for a fixed term by the membership at AGM. The Executive Committee give their time on a voluntary basis.

We currently have three Trustees, each of whom are members and Executive Committee members. They volunteered to take on role of Trustee and were approved by the Executive Committee. Trustees give their time on a voluntary basis.

We are assisted by an administrator who we engage on a consultant basis.

Charitable Purposes

OBJECTIVES

(a) To relieve sickness and to promote the highest possible level of health for the individual and collectively for all who study and work in Universities and Institutions of Higher Education.

(b) To advance Health Education.

AND AS ANCILLARY

(c) To support those who provide treatment and health education, and their administrative staff, for all who study or work in Universities and Institutes of Higher Education.

(d) To promote the highest possible standards of health delivery and education in those Institutions.

(e) To raise funds and to invite and receive contributions from any person or persons whatsoever by way of subscriptions, donations and otherwise, provided that the Association shall not undertake any permanent trading activities in raising funds.

(f) To organise and sponsor meetings, conferences and study groups and whenever possible to keep records and publish proceedings.

(g) To facilitate and monitor research and to publish and disseminate results of that research.

(h) To maintain for the benefit of members and the public a resource of publications and archival material relating to Student Health and the Association.

The Student Health Association

Trustees report

Year ended 28 February 2023

Activities, achievements and performance in 2022-2023 – Public Benefit

Our activities are determined by our Executive Committee who meet quarterly. Decisions are made taking into account the Charity Commission's public benefit guidance.

Throughout the year our members have continued to benefit from our online community peer support. Although our membership includes people with a range of different roles, from a variety of different organisations, from across the 4 countries of the UK (and indeed beyond), we find that there are common themes. We share concerns, challenges, ideas and solutions for the benefit of our members and the students, staff and the centres for higher education they represent.

In July 2022 we hosted our annual conference in Edinburgh, based at the University of Edinburgh. This was open to all members and non-members and was well attended. The conference included a programme of educational sessions on a wide range of clinical and non-clinical topics directly relevant to our members.

The size of our membership is key both to the financial stability of the Association but also to its effectiveness at achieving its goals. We have been concerned about our membership numbers falling during COVID, since in 2020 our usual activities had to be suspended, then in 2021 adapted (e.g. our remote Conference 2021) and then as healthcare and educational organisations came under more financial strain in the aftermath of the pandemic. The Exec took the decision to freeze membership costs to try to help reduce the loss of membership numbers. The success of the Edinburgh conference was seen in a reassuring uptick in our membership numbers, back almost to pre-pandemic levels.

We have awarded grants to two students via the Student Enablement Fund. We were disappointed not to be able to support more students, but were limited by the criteria for applications, within which we must work. The Exec and the AGM have discussed whether we should amend our constitution to open the Fund up to more students, but we are concerned about doing so when we have only very limited funds available as this will then create difficulty in how to fairly choose between applications. At present rather than relax our criteria, we have decided to work harder on reaching eligible students and on improving the quality of applications.

Financial structure and reserves

We have an investment portfolio of approximately £330k which is managed by an independent broker. The income from this provides the majority of our operational funds. We have not used and have no plans to use any of the capital.

We have a small amount (£80k) of cash held across 4 bank accounts in the name of the Association.

We do not have any funds held by a custodian trustee, nor any debts.

The Student Health Association

Trustees report

Year ended 28 February 2023

Fundraising Practices

We do not undertake any fundraising at this present time.

Summary of income

Our investment portfolio provides the majority of our income.

We charge for attendance at our educational and conference events.

Members pay a small annual membership fee.

We sometimes receive a small amount of sponsorship for specific educational activities.

Summary of expenditure

costs of management of our investments (Brewin Dolphin LTD)

grants awarded to successful applicants to the Student Enablement Fund

costs of running our office and website

payments to our administrator (as consultant)

conference costs including venue, accommodation, catering and speakers

reimbursement of expenses to Executive Committee members

Full details of our financial activity in 2022-2023 are available in our annual return.

Dr David Hayton
Treasurer and Trustee

for and on behalf of the Trustees

The Student Health Association

Annual Accounts

Year ended 28 February 2023

The Student Health Association

Financial statements

For The Year Ended 28 February 2023

FINAL

The Student Health Association
Annual Accounts
Year ended 28 February 2023

Charity Commission Reference Number 256811

[Incorporating the Student Disability Assistance Fund
Historical Charity Commission Reference Number 353984]

Administrative Office	University of Nottingham Health Centre University Park Nottingham NG7 2QW
Trustees	Dr David Hayton Dr Ruth Challenor Dr Astrid Henckel
Administrator	Mrs Patricia Esswood
Bankers	The Co-Operative Bank plc PO box 101, 1 Balloon Street, Manchester M60 4EP Lloyds Bank Business Banking, BX1 1LT
Investment Managers	Brewin Dolphin LTD 12 Smithfield Street London EC1A 9BD
External Examiner	Neil Paterson 12 Swallow Court St Neots PE19 1NP

The Student Health Association

Annual Accounts

Year ended 28 February 2023

Income

- income from investments
- membership fees
- conference and study day charges
- event sponsors
- A donation for conference Edinburgh 2022

Expenditure

- costs of management of our investments (Brewin Dolphin LTD)
- grants awarded to successful applicants to the Student Enablement Fund
- costs of running our office and website
- payments to our Administrator (as consultant)
- conference costs including venue, accommodation, catering and speakers
- reimbursement of expenses to Executive Committee members

The Student Health Association

Annual Accounts

Year ended 28 February 2023

Summary Financial Position

	28.2.22	28.2.23
<u>CASH</u>		
SHA Main Account Co-operative Bank xx8100 "Student Health Association"	9,102	29,067
SHA Disability Fund Account Co-operative Bank xx9400 "S D A F"	53,337	23,221
SHA Conference Account Co-operative Bank xx3800 "SHA CONF"	2,882	7,105
SHA Lloyds Deposit Account Lloyds Bank xx9168	20,000	20,000
Total Cash	<u>85,320</u>	<u>79,353</u>
<u>Investments</u>		
Brewin Dolphin LTD	341,135	324,825

The Student Health Association

Annual Accounts

Year ended 28 February 2023

Receipts and Payments

	£	£
Opening Balance		
SHA Main account	9,102	
SHA Disability Fund account	53,337	
Conference account	2,882	
Lloyds deposit account	20,000	
Total opening balance		85,320
INCOME		
BD investment income	8,522	
Membership	20,739	
Conference fees	8,569	
Sponsorship	800	
Total income		38,631
EXPENDITURE		
Grants awarded	- 498	
Prizes awarded	- 750	
Administration	- 8,688	
Auditors Fees	-	
Website	- 926	
Exec Expenses	- 2,321	
Insurance	- 426	
Office Expenses	- 976	
Bank charges	- 4	
Conference costs	- 29,969	
Total expenditure		- 44,557
Closing Balance		
SHA Main account	29,067	
SHA Disability Fund account	23,221	
Conference account	7,105	
Lloyds deposit account	20,000	
Total closing balance		<u>79,393</u>

The Student Health Association
Annual Accounts
Year ended 28 February 2023

Receipts and Payments continued

SHA Brewin Dolphin Investment Account

Value at 28.2.22	<u>£341,135</u>
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Value at 28.2.23	<u>£324,845</u>
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Independent examiner's report to the trustees of The Student Health Association

I report to the trustees on my examination of the accounts of The Student Health Association Trust (the Trust) for the year ended 28th February 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

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 Trust 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 in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Neil Paterson

A finance and business manager with of over 30 years' experience in senior positions within the NHS, SMEs, schools and banking. I have been involved in the financial reporting and preparation of annual accounts. I believe I have sufficient experience in accounting to report on The Student Association financial statement

Address: 12 Swallow Court
St Neots
Cambridgeshire
PE19 1NP

Date: 28 December 2023