

# Cambridge SCA

## Annual Report

1<sup>st</sup> April 2020 – 31<sup>st</sup> March 2021

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## Statement of Accounts

1st Jan 2020 - 31st Dec 2020

A year like no other.....



Registered Charity Number  
263361

# Student Community Action

## SCA's Purpose and Values

### **Our Purpose**

Cambridge SCA exists to encourage the involvement of students in voluntary community work, providing essential services to disadvantaged groups within the community and giving students a valuable learning experience.

### **Our Values**

- The equal rights of all individuals
- Belief in the value of practical activities that help to counter disadvantage within the community
- Cultural diversity and the two-way exchange of ideas between individuals from different cultures and socio-economic backgrounds.

### **Our Organisational Objectives**

- Provide equal opportunities for all students to become involved in the organisation's activities
- Provide a variety of volunteering opportunities to students by running a variety of projects
- Provide opportunities for students to become involved in the management of the organisation and its projects
- Allow client group opportunities to guide the organisation towards providing the services that they require
- Work in partnership with other organisations

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### **Management Structure**

The Student Community Action Executive Committee consists of Steering Group members, elected annually from students at the University of Cambridge and Anglia Ruskin University, and Senior Members who are appointed for 3 years. Election to the Steering Group takes place at our Annual General Meeting in March each year.

#### **Executive Committee**

Comprising of senior members co-opted for 3 years and student trustees elected annually.

Anthony Wheeler	Chair from May 2020 Exec member from Jan 2018
Paul Taylor	Senior Treasurer - SCA Exec from 2002 – 2021
Jo Haywood	Chair of Employment Sub Group Trustee from 2003 – 2020
Dwight Patten	Trustee from March 2018 – 2021 (Renewed until 2024)
Patricia Burkitt	Trustee from March 2018 – 2021 (Renewed until 2024)
Katie Knight	Trustee from March 2018 – April 2020
Josianne Chuisseu	Trustee from March 2018 – Dec 2020
Martha Evans	Trustee from January 2021 - 2024

#### **Steering Group 2019/20**

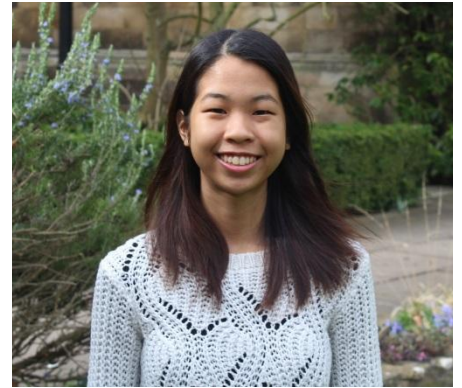
Vanessa Chuang	President
Hannah Quek	Vice President
Ren An Ooi	Junior Treasurer
Olivia Taylor	Publicity Officer
Colver Ne	Secretary
Isobel Wilkins	Projects Officer
Zil ing Ng	Recruitment Officer
Mathew Simon	ARU Rep

#### **Office Staff**

Caroline Ward	Manager (since 2009) 30 hours a week
Helen Vella Taylor	Volunteers and Projects Officer (From Sept 2019 – Sept 2020) 30 Hours a week

## **Steering Group Annual Report – 2020 2021**

As this whirlwind of a year draws to a close, I'd like to take this opportunity to express my deepest thanks to the outgoing Steering Group. Despite the uncertainties and challenges wrought by the pandemic, your dedication and hard work have gone a long way in helping SCA weather the storm and emerge stronger!



I'm heartened by how the Steering Group has continually worked together to adapt to the circumstances. Over the summer, we organised SCA's first ever Zoom social, which helped volunteers form new connections and deepen existing ones. When Michaelmas rolled around, we participated in CamSU's two-day Virtual Freshers' Fair, where we recruited a strong contingent of eager volunteers. We also strengthened our ties with the Gates Cambridge community by hosting a Zoom breakout room at their 20th anniversary kick-off event.

The virtual walkathon that we jointly organised with the Cambridge Homeless Outreach Programme (CHOP) surpassed our fundraising goal and raised £624 for three local charities: Wintercomfort, the Whitworth Trust, and SCA! The success of the CHOP-SCA collaboration inspired us to link up with the Education Society (CUEdSoc) and enter into a partnership with May Week Alternative (MWA). We ended the term on an uplifting note with our annual Christmas presents campaign, which saw the delivery of over 50 gifts to our clients.

Furthermore, in response to the national lockdown and the suspension of in-person volunteering, the Steering Group has contributed to SCA's rollout of two Covid-safe projects. In particular, Izzy and Olivia played a pivotal role in helping staff to set up Celebration Surprises, while other Steering Group members directly supported clients through Anxiety Slayers.

I'm grateful to have had a wonderful Steering Group on this journey with me. I'd like to thank Ziling, Vanessa W and Mathew for deftly managing and expanding our network of representatives across Cambridge -they've played such a key role in our recruitment efforts.. It goes without saying that Olivia has been an outstanding Publicity Officer. Thanks to her, our Facebook page is replete with informative posts and eye-catching graphics.

I'd also like to thank Colver, our Secretary, for his attention to detail across his numerous contributions. Izzy went above and beyond her role as Projects Officer — from Celebration Surprises to our virtual walkathon, she's left her mark on many aspects of SCA. As our Junior Treasurer, Ren An played an instrumental role in the Finance sub-committee, managing SCA's accounts, and securing donations from the Colleges. Last but not least, I'd like to thank Hannah for being an exceptional Vice-President. Not only has she wholeheartedly championed all the Steering Group's projects, she's also made countless contributions to SCA both as a volunteer and Student Trustee.

On behalf of the outgoing committee, I'd like to express my gratitude to Caroline, Anthony, and all the Trustees for their unwavering support. Your guidance has been vital to everything our committee achieved this year, and working alongside all of you has been an absolute pleasure and privilege. As the new Steering Group takes the helm of SCA, I look forward to seeing how they work together with Caroline and the Trustees to continue promoting student volunteerism and supporting the Cambridge community.

**Vanessa Chuang**  
**President 2020/21**



### **Trustees' Report**

In a year that has brought such difficulty and hardship, we are extremely proud that Cambridge Student Community Action continues to be an effective and well-respected organisation within the student and wider community.

Moving to predominantly online delivery of our projects, we have continued to support the Cambridge community and student volunteers we exist to serve, adapting to their changing needs in light of the COVID-19 pandemic.



We are always incredibly fortunate to draw on the skills and enthusiasm of our dedicated volunteers, student steering group and wonderful part-time employees; this year they have been such a credit to themselves and SCA, going above and beyond to support our beneficiaries. The trustees would particularly like to highlight the dedication of SCA's Manager, Caroline Ward, who has been invaluable in running the organisation and supporting our clients through these difficult times.

We would also like to take the time to thank Helen Vella-Taylor, who left the post of Volunteers and Projects Officer last autumn to start a teacher training programme, for her enthusiasm and commitment to SCA's values, clients and volunteers.

Given our consolidated portfolio of activities during the pandemic, we made a strategic decision not to immediately fill the post. The reduced staffing levels have helped contribute to more balanced end of year accounts and we will look to recruit for this position as we phase back in our projects once it is safe to do so.

At the heart of SCA's governance is our commitment to young people. We have been extremely lucky to work with Vanessa, Hannah and Ren An who have served as full trustees of the charity alongside their roles on the steering group. The impact they have on SCA should not be understated, particularly this year where they have been instrumental in helping the charity navigate the many challenges brought by the pandemic. The board would like to specifically highlight the contributions of Vanessa Chuang who has so wonderfully risen to the challenge of serving as student president and trustee this year.

There have also been changes to the board of trustees. We would like to thank Kate Knight and Josiane Chuisseu who stepped down as trustees this year for their contributions and are excited to welcome on board Martha Evans. Over the next year, we look forward to welcoming several new members to the board.

Last but not least, a huge thank you to our funders and other partners who enable us to do our work. This year in particular, we are extremely grateful for their flexibility and continued support.

While the year ahead is still filled with uncertainty, we stand ready to support the Cambridge community to the best of our ability.

***Anthony Wheeler***  
***Chair of Trustees***

## Manager's Report

Little did we know that the SCA AGM last March would be the last time we would all meet face to face for over a year and that we were about to navigate our charity through a global pandemic. Less than two weeks after the AGM the whole country went into the first lockdown. We immediately stopped all group projects and face to face volunteering and set about working with the Steering Group and Executive Committee to develop new ways we could support clients whilst keeping everyone safe.



Helen (Volunteers and Project's Officer) and I spoke to all of our one to one clients to establish their needs and to offer virtual support where appropriate. We contacted the relevant volunteers and asked them to continue supporting their one to one clients virtually through phone /video calls or letters and cards. The volunteers were all more than happy to do this and they set about finding new and fun ways to support and entertain their clients. It was clear very quickly that our clients responded really well to the virtual support and the student volunteers were able to offer reassurance and virtual company to many. As we received feedback from students on our clients changing needs, we were galvanised to offer new services such as food parcel and medication deliveries which were a tangible help to many.

I am so proud of the way the SCA were able to adapt to the changing guidelines and of the new projects we were able to set up which you can read more about in this report. The success of these adaptations and our ability to respond to new needs brought us some positive publicity within the university and in the wider community. It also allowed us to successfully explore and tap into the new funding streams which were set up in a response to the pandemic. This has enabled us to end the year in a much stronger financial position than we predicted when we first started to map out our Business Continuity Plan back in March 2020.

Along with the need to change *HOW* we worked, like many other businesses we had to change *WHERE* we worked. The University closed all non-essential buildings very quickly including our office at 17 Mill Lane. This caused a number of operational problems to begin with but I managed to get access to the office once a week from July and Helen and I were soon equipped to work from home for the rest of the time. How long we will be able to remain at 17 Mill Lane is currently unclear. We do know the building is due to be re-developed at some point in 2021 so discussions are ongoing with the University to see what our options are.

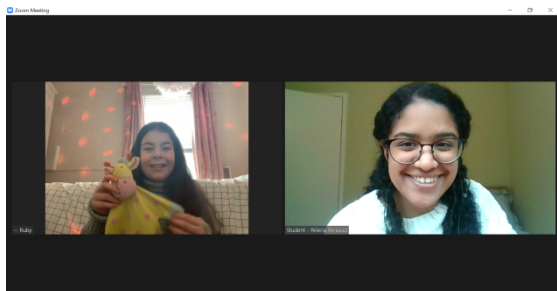
One of the biggest dilemmas we faced from an operational point of view was whether to replace Helen when she left to do her teacher training course in September. As it became clearer that Michaelmas Term was not going to see any major return to the work we were used to doing, the Employment Sub Committee took the decision in consultation with myself to combine my existing manager role with the V& P Officers role until the Projects could restart. This was only possible with the support of the Steering group who have been amazing, in particular Vanessa, Olivia, Izzy and Ren An who have all supported me practically when needed. I am also incredibly grateful for the support received from Anthony who has made an incredible impact in his first year as Chair of SCA. Our Bi-weekly meetings have been a real source of comfort and clarity when things around me have appeared to be overwhelming.

Considering all the challenges the pandemic brought, I feel we have risen to the challenges and are ready to come out the other side positive and resilient to face whatever 2021 and beyond has got for us.

**Caroline Ward, SCA Manager, 2009 - 2021**

## Projects through the Pandemic

Student Community Action stopped all face to face volunteering activities from March 2020 but immediately set about finding safe and fun ways to continue to support our clients. Our Homework Help for individuals easily made the transition to supporting clients via video link and we developed a new project called Anxiety Slayers to support our Big Sib and Taskforce clients.



Through Anxiety Slayers we matched over 70 student volunteers to vulnerable adults, families and children, to provide fun video sessions, friendly phone calls or 'pen-pal' style postal contact.



Some of the fun things our volunteers have done include TikTok dance routines, virtual tours of college gardens, quizzes and virtual

arts and crafts sessions.



Initially Anxiety Slayers was aimed simply to alleviate some of the negative mental health implications of self-isolation and social distancing. However, as a result of these weekly chats and contacts, the volunteers soon started to feedback that access to food and prescriptions was becoming a concern. We also started receiving referrals from the Cambridgeshire County Council and other organisations who wondered if we had volunteers who could provide practical help in the form of delivering food to the most vulnerable.



We therefore rallied a team of student volunteers to provide food parcels and prescriptions, something that many students who were stuck in Cambridge were more than happy to do. At the height of the pandemic we were supporting 80 individuals virtually a week and have so far delivered over 100 food parcels and 41 prescriptions to vulnerable families, homeless charities and sheltered housing .



Although we have been unable to restart our group projects in schools, the refugee and care homes like we normally would in Michaelmas term, we are continuing to support clients through the Anxiety Slayers project and have set up a new project called Celebratory Surprises. This project receives referrals from partner agencies who are working with vulnerable people. They tell us about individuals who are celebrating a birthday or special achievement. Our group of enthusiastic student volunteers then wrote a little personalised song, poem or a rap and Zoom called them at

the time arranged. We hope this project has helped to reduce the clients' feelings of isolation during these difficult times and made them feel special.

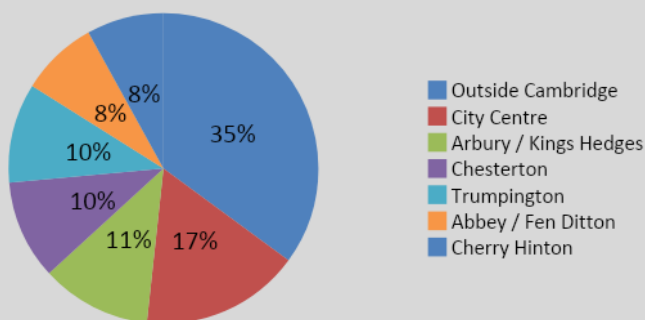
As we tentatively start coming out of lockdown, we continue to watch the Government Guidance carefully and aim to start the phased return to face to face volunteering as soon as possible.

Although not all of our group projects will return in the same format, we are hoping to draw on the lessons learnt during lockdown, assess our client's current needs and respond accordingly. The pandemic has disproportionately affected our clients as many were already on part time or zero hours contracts without savings that they could fall back on. Many live in environments which were already chaotic and volatile with mental and physical health issues common. Many of our young clients have missed out on huge chunks of their education and their desire to re-engage with their education is at an all-time low.

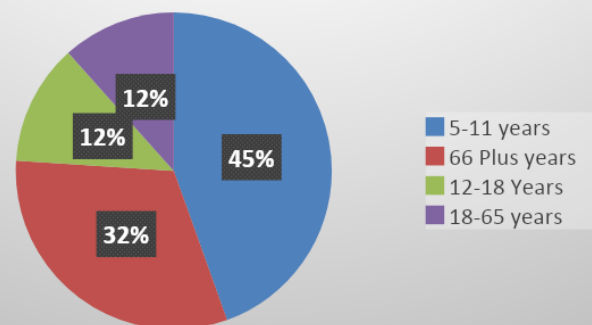
We are confident that SCA can play a significant role in helping overcome these issues and look forward to recruiting a new cohort of volunteers to step up to the challenges that are ahead.

### Client statistics from Feb 2020 to March 2021

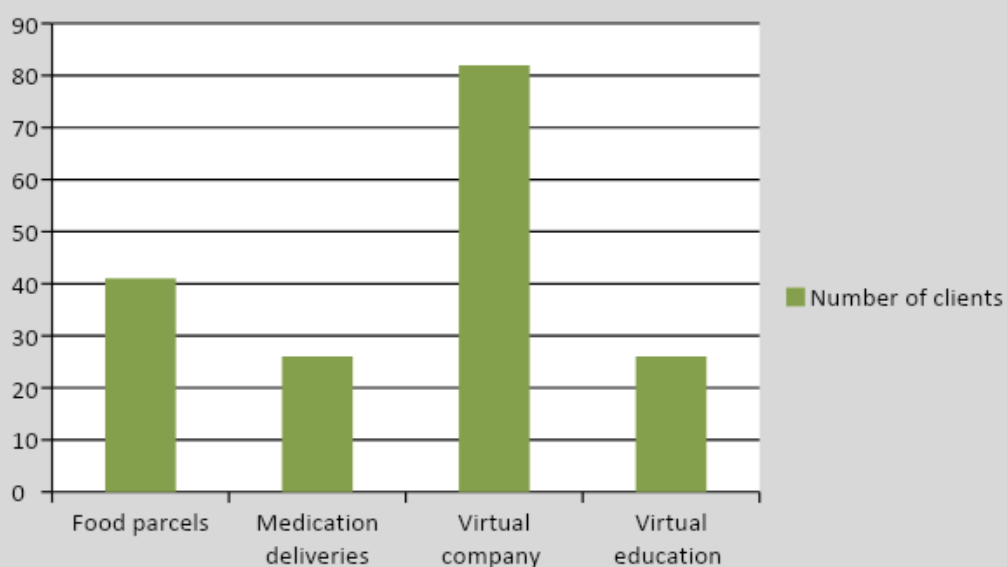
#### Location of client



#### Ages of Clients SCA has supported through the Covid 19 Pandemic



#### Type of support



## Junior Treasurer's Report

2020-2021 was a year of so many changing variables and difficult situations that it is a credit to the finance sub-committee and SCA team that we end the year in a financially secure position.



The trust grants we received this year increased to £33,255. This increase was mainly due to an increase in the existing BBC Children in Need funding (£17,528) as well as their new Covid Booster Grant where we secured a further (£1,359). Other new sources of grants we were successful in applying to include the Community Reach Covid Enabler Fund (£500) and Cambridgeshire Covid Recovery Fund (£10,148). These new grants were very useful in supporting our new projects such as Anxiety Slayers and Celebration Surprises. It is notable that we did not seek funding from Society Syndicate this year due to us being able to access Covid related grants but access to this pot of funding will be critical in the years to come as the Covid grants are a short term solution.

The total amount earned from DBS checks this year was £15,805, which was a decrease of 43%. Understandably, this source of income has been negatively affected by the pandemic. More people chose to or were eligible to do the online version of the DBS checks which SCA does not provide and many charities we not recruiting at all so demand for DBS checks from existing clients declined.

As with previous years, we sent letters to colleges and chapels requesting donations. It is heartening that the amount we received increased slightly by 3% to £5,578 despite the financial implications of the pandemic. We are immensely thankful to the colleges and chapels for their continued support for the work we do.

The Steering Group didn't let the pandemic stop their fundraising efforts and they managed to raise £200 from the walkathon jointly organised by SCA and CHOP (Cambridge Homeless Outreach Programme). Credits to the steering group for great work put in for the walkathon, allowing us to achieve our target amount.

The surplus we have this year was also due to a decrease in expenditure by 20% to £45,994. This is attributed to the decrease in project costs as face to face volunteering has been suspended, as well as a decrease in DBS expenditure from reduced DBS checks. Staff costs have also reduced given that we did not recruit a new Volunteer and Projects Coordinator when Helen left in September as Caroline was able to combine her role as Manager with this role for the short term.

A breakdown in SCA's income is summarised as below:

- Trust grants: £33,255 (49% of income)
- DBS checks: £15,805 (23% of income)
- General donations (Friends of SCA, BSMEG donations, other donations): £11,018 (16% of income)
- Colleges and chapels donations: £5,578 (8% of income)
- Investment income: £1150 (2% of income)
- Fundraising income: £200 (0.3% of income)

The good financial position we have this year is a testament to the immense efforts of everyone involved in SCA, particularly Caroline who was instrumental in our trust grant applications.

**Ooi Ren An**  
**Junior Treasurer 2020/21**



**Our thanks go to the many organisations and individuals who support us financially and in many other ways, making it possible for us to help vulnerable people living in the Cambridge Community. We would especially like to thank the following for their generous help and support:**

**Our Funders**

BBC Children in Need

Cambridge City Council

Cambridge Community Foundation

The University of Cambridge Colleges and Chapels

Birketts Staff Team Cambridge

The Covid Relief Fund

The Covid Recovery Fund

Cambridgeshire Covid Community Fund

Community Reach Covid Enabler Fund

**Our Partners and Supporters**

CUSU and the Estate Management Team

Tesco Fare Share Scheme

Cambridge Women's Aid

Cambridge Wine Merchants, especially Brett Turner

David Hardy Project

Cambridge University Centre

Gates Scholars

**Thanks also go to the many individual friends of SCA**

**And of course –**

**Our AMAZING Volunteers!!!**

**Student Community Action**

**17 Mill Lane,**

**Cambridge**

**CB2 1RX**

**01223 350 365**

**mail@cambridgesca.org.uk**

**www.cambridgesca.org.uk**

## **Student Community Action**

### **Accounts for the year ended 31 December 2020**

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#### **Executive Committee**

<b>Student Members</b>	Vanessa Chuang Hannah Quek Ren Ann Ooi Olivia Taylor Colver Ne Isobel Wilkins Zi Ling Ng Matthew Simon	President Vice President Junior Treasurer Publicity Secretary Projects Officer Recruitment Officer ARU Rep
<b>Senior Members</b>	Anthony Wheeler Joanne Haywood Paul Taylor Dwight Patten Patricia Finnimore Katie Knight Josianne Chuisseu Martha Evans	Chair from May 2020 Due for reappointment March 2021 Senior Treasurer due for reappointment March 2021 Reappointed Dec 2020 Reappointed Dec 2020 Resigned May 2020 Resigned December 2020 Appointed Jan 2020
<b>Manager</b>		Caroline Ward (Since Sept 2009)
<b>Volunteers and Projects Co-ordinator Administrator</b>		Helen Vella Taylor (Sep 2019 - Sept 2020)
<b>Principal Office</b>		17 Mill Lane Cambridge CB2 1RX
<b>Charity Registration Number</b>		263361
<b>Independent Examiner</b>		Geoff Mann FCIE Geoff Mann Limited Dee House Highworth Avenue Cambridge CB4 2BQ

**Accounts for the year ended 31 December 2020**

**Report of the Trustees**

The trustees present their report and the accounts for the year ended 31 December 2020.

The accounts comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

**Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that year.

In preparing those accounts, the trustees are required to:

- (i) Select suitable accounting policies and apply them consistently.
- (ii) Make judgements and estimates that are reasonable and prudent.
- (iii) Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue to meet its objectives.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure that the accounts comply with charity law and the charity's constitution.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees have considered the Charity Commission guidance on public benefit and consider that the activities of the charity meet its charitable objectives and provide benefit to the public.

**Structure, Governance and Management**

**Governing document**

Student Community Action was formed by a Constitution adopted on 28 November 1971 which was subsequently amended on 26 January 1981, 22 November 1998, 7 March 2002, and 11 March 2004, 9 March 2006, and was registered as a charity on 21 January 1972.

**Appointment of trustees**

New trustees are appointed by a majority of the trustees in office at that time.

**Organisational structure**

The trustees set out the general policy of the charity. The day to day affairs of the charity are run by the co-ordinators.



## Accounts for the year ended 31 December 2020

## Report of the Trustees

## Objects and Activities

The charity is established to 'promote any charitable purpose for the benefit of the community in the Cambridge area and in particular the advancement of education, the furtherance of health and the relief of poverty, distress and sickness, and to promote amongst students in Cambridge the idea and practice of community service and community action in so far as it be legally charitable'.

## Reserves Policy

The purpose of the Reserves Policy is to set out the reasoning behind and the method of calculating the reserves that the Charity should have. The Policy takes into account the regulation for Trustees to spend income within a reasonable time and to keep reserves as to prevent the charity facing avoidable risk. The Policy identifies two sets of potential costs: costs associated with significant events that are not budgeted for, but would not prevent the continuing operation of the charity; and costs associated with winding up the charity, should its position become financially untenable. For the former, the charity should retain sufficient cash reserves to cover the costs; the latter would be met from the Capital Fund.

## Calculation of Reserves

The value that Trustees should constitute the Charity's Reserve has been calculated and agreed by reference to a formula based on risk assessment and wind-down period as shown below.

*Risk Assessment for ongoing organisation*

There are a number of events that could occur during a year that are generally not budgeted for and would be typically funded from reserves.

Sickness - the probability of all staff being sick for their maximum entitlement in one year is very low so this reserve has been reduced to 50%	£3,588
Other types of leave requiring cover: maternity, parental or adoption leave;	£2,220
Provision to cover loss of a regular funder	£7,000
A minimum level of reserves for day to day operation be held in the bank representing 3 month's running costs	£15,750
Provision for the costs of implementing Strategic Plan 2020	£10,000
Buildings contingency - the risk of having to move from the current University property into a property at commercial rates. 3 months additional costs over the currently budgeted costs plus moving and legal fees	£8,000

## Winding up the Charity

*How long would it take to run down the organisation and how much would this cost?*

Should the Charity's position become financially untenable then the organisation might face being wound up. The Trustees consider a period of 3 months sufficient to ensure all services are closed and allocate an appropriate amount of running costs, £15,750 to the reserves policy accordingly.

The Charity employs two members of staff, both of whom would require redundancy payments in the event that the Charity was to cease operating. The Trustees therefore consider it prudent to retain reserves of £5,766 for the payment of this.

**Accounts for the year ended 31 December 2020****Report of the Trustees****Impact of Covid-19 on SCA operations**

2020 was a year of so many changing variables and difficult situations that it is a credit to the finance sub-committee and SCA team that we end the year in a financially secure position.

Student Community Action stopped all face-to-face volunteering activities from March 2020, but we continued to support our clients virtually through a project we developed called Anxiety Slayers. We matched over 70 student volunteers to vulnerable adults, families and children, providing fun video sessions, friendly phone calls or 'pen-pal' style postal contact. Initially Anxiety Slayers was intended simply to alleviate some of the negative mental health implications of self-isolation and social distancing. However, as a result of these weekly chats and contacts, the volunteers soon started to feed back that access to food and prescriptions was becoming a concern. We therefore rallied a team of student volunteers to provide food parcels and prescriptions to the most vulnerable of our clients. At the height of the pandemic we were providing virtual support to 80 individuals each week, and we have so far delivered over 100 food parcels and 41 prescriptions to vulnerable families and individuals.

Although we have not yet been able to restart our group face-to-face projects in schools, the refuge and care homes, we have continued to support clients there by accepting individual referrals for Anxiety Slayers from these partner agencies, and, after consulting with them, we have set up a new project called Celebratory Surprises. This project receives referrals from partner agencies who are working with vulnerable people. They tell us about individuals who are celebrating a birthday or special achievement. Our group of enthusiastic student volunteers write a personalised song, poem or rap and then call the recipient online at a pre-arranged time, helping to reduce the feeling of isolation during these difficult times, and hopefully putting a smile on their face and making them feel special.

The trust grants we received in 2020 increased to £33,255. However, £18,185 of that is intended for the 2021 financial year to help SCA continue the virtual projects and to help us recover and restart face-to-face projects once the pandemic is over. The increase was mainly due to an increase in the existing BBC Children in Need funding (£17,528) as well as their new Covid Booster Grant where we secured further support (£1,359). Other new sources of grants included the Community Reach Covid Enabler Fund (£500) and Cambridgeshire Covid Recovery Fund (£10,148). These new sources of grants were very useful in supporting our new projects such as Anxiety Slayers and Celebration Surprises. It is notable that we did not seek funding from Cambridge University's Societies Syndicate this year, due to us being able to access Covid-related grants, but access to this funding will be critical in the years to come as the Covid grants are a short-term solution.

**Update to reserves policy**

In reviewing our reserves policy, we are mindful that we face a greater risk than previously of significant unforeseen costs. Specifically, there is a real possibility that we will be required to move from our current University-owned premises into premises charged at full commercial rates. There are discussions in progress with the University, but as Trustees, we must allow for the possibility that those discussions are not successful, and that a move will become necessary. We have therefore agreed that SCA should hold in reserve a sum that would carry us through such a move and through the first three months of increased costs. This would give the Trustees time to pursue available options without risking the continuing operation of the charity.

**Accounts for the year ended 31 December 2020****Report of the Trustees****Capital Fund**

This fund includes monies raised to form permanent retained capital for the benefit of the charity. The fund comprises the £72,000 which was raised by appeals in 1981 and 1986, the capital to be permanently invested to provide income to contribute towards the running costs of the organisation, and the £30,642 capital increase since the date of the appeals. This capital increase is available to be spent for the charitable purposes of the organisation.

The Trustees agree that in the event of the winding up of the organisation, the costs of meeting the lease and three months wind down should be made from this amount before dispersing the balance under the terms of the Wind Up clause within the Constitution.

**Cash Flow Reserves**

The Trustees therefore agree that the Reserves necessary to meet the minimum operation of the Charity should consist of the sum shown in the Risk Assessment plus an amount of 3 months running costs to cover any winding-up period.

In addition, the Trustees agree that a minimum level of Reserves for day to day operation be held in the bank to the value of £15,750 representing 3 month's running costs.

**Summary**

Identified Risk	Value assigned	Applies to Fund
Sick leave	£3,588	Bank
Other types of leave, maternity, parental, adoption	£2,220	Bank
Loss of a regular source of funding	£7,000	Bank
Day-to-day minimum cash reserve	£15,750	Bank
Strategic Plan costs 2020	£10,000	Bank
Buildings contingency	£8,000	Bank
Wind Down running costs	£15,750	Capital Fund
Redundancy	£5,766	Capital Fund

**Monitoring**

The Finance Group will monitor the Bank Balance in accordance with this Policy and report any relevant matters to the Trustees.

The reserves policy requires £46,558 of unrestricted funding in the bank. At year end 2020 we had £88,856 of unrestricted funds (page 7) and the Finance Group will be reviewing this March 2021.

**Reviewing**

This policy was last reviewed in November 2020



**Accounts for the year ended 31 December 2020****Report of the Trustees****Investment Powers**

These are governed by the Constitution which states that the trustees are given the power ' to undertake and execute any Charitable Trusts which may further the attainment of the Organisation.'

**Achievements**

A full report on these can be found in the Handbook.

**Trustees****Student Members**

Student members are appointed by the board of trustees to take up their post for one academic year, beginning at the end of each academic year.

**Members in post from January 2020 to June 2020 (first in post June 2019):**

Sarah Ashton	President
Katie Bennett	Vice President
Katie Bennett	Secretary
Mark Harvey	Junior Treasurer

**Members in post from June 2020 to December 2020 (first in post June 2020):**

Vanessa Chuang
Hannah Quek
Ren An Ooi

**Senior Members**

Senior members are appointed by the board of trustees for a period of three years.

Anthony Wheeler	Chair from May 2020
Joanne Haywood	Due for reappointment March 2021
Paul Taylor	Senior Treasurer due for reappointment March 2021
Dwight Patten	Reappointed Dec 2020
Patricia Finnimore	Reappointed Dec 2020
Katie Knight	Resigned May 2020
Josianne Chuisseu	Resigned December 2020
Martha Evans	Appointed Jan 2020

This report was approved by the trustees on 9th March 2021 and signed on their behalf.

**Paul Taylor**  
**Senior Treasurer**



**Accounts for the year ended 31 December 2020**

**Independent Examiner's Report**

**To the Trustees of Student Community Action**

I report on the accounts of the charity for the year ended 31 December 2020, which are set out on pages 6 to 12.

**Respective Responsibilities of the Trustees and the Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act,
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act,
- state whether particular matters have come to my attention.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Act: and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Geoff Mann FCIE  
Geoff Mann Limited

28 March 2021 

Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ

Accounts for the year ended 31 December 2020

## Statement of Financial Activities

	Notes	2020				2019			
		Capital Fund	Restricted Funds (note 8)	Unrestricted Funds	Total Funds	Capital Fund	Restricted Funds (note 8)	Unrestricted Funds	Total Funds
		£	£	£	£	£	£	£	£
<b>Income</b>									
Grants		0	3,400	23,669	27,069	0	21,937	8,706	30,643
Donations		0	0	6,957	6,957	0	0	6,969	6,969
Other income		0	0	16,824	16,824	0	0	26,450	26,450
Investment income		0	0	1,149	1,149	0	0	1,686	1,686
<b>Total Income</b>	1	0	3,400	48,599	51,999	0	21,937	43,811	65,748
<b>Expenditure</b>									
Charitable expenditure	4								
Direct operating costs		0	3,500	35,708	39,208	0	24,472	30,267	54,739
Management and administration		0	0	6,000	6,000	0	0	6,000	6,000
<b>Total Expenditure</b>	2	0	3,500	41,708	45,208	0	24,472	36,267	60,739
<b>Net income/(expenditure) and net movement in funds before gains and losses on investments</b>		0	-100	6,891	6,791	0	-2,535	7,544	5,009
<b>Other Recognised Gains and Losses</b>									
Realised gains/(losses) on investments	5	3,940	0	0	3,940	7,667	0	0	7,667
<b>Net movement in funds</b>		3,940	-100	6,891	10,731	7,667	-2,535	7,544	12,676
<b>Reconciliation of Funds</b>									
<b>Total Funds Brought Forward</b>		98,702	1,700	81,965	182,367	91,035	4,235	74,421	169,691
<b>Total Funds Carried Forward</b>		102,642	1,600	88,856	193,098	98,702	1,700	81,965	182,367

## Statement of Total Recognised Gains and Losses

There were no recognised gains or losses for 2020 or 2019 other than those included in the Statement of Financial Activities

## Accounts for the year ended 31 December 2020

## Balance Sheet

	Notes	2020		2019	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	4		0		0
Investments	5		102,642		98,702
			<u>102,642</u>		<u>98,702</u>
<b>Current Assets</b>					
Debtors	6	1,702		1,724	
Cash at bank and in hand		106,186		83,258	
		<u>107,888</u>		<u>84,982</u>	
<b>Total Current Assets</b>			107,888		84,982
<b>Liabilities</b>					
Creditors falling due within one year	7	17,432		1,317	
		<u>17,432</u>		<u>1,317</u>	
<b>Net Current Assets</b>			90,456		83,665
<b>Net Assets</b>			<u>193,098</u>		<u>182,367</u>
<b>The Funds of the Charity</b>					
Capital Fund	1		102,642		98,702
Restricted Income Funds	8		1,600		1,700
Unrestricted Income Funds			88,856		81,965
			<u>193,098</u>		<u>182,367</u>
<b>Total Charity Funds</b>			<u>193,098</u>		<u>182,367</u>

Approved by the trustees on 9th March 2021 and signed on their behalf.



**Paul Taylor**  
Senior Treasurer

## Accounts for the year ended 31 December 2020

## Notes to the Accounts

## 1 Accounting Policies

## (a) Basis of Preparation of Accounts

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Student Community Action meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

## (b) Income

Incoming resources are recognised in the year in which the charity is entitled to the receipt, and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

## (c) Expenditure

Includes all expenditure incurred by the charity other than that which has been capitalised.

## (d) Operating Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor, are charged against income as incurred.

## (e) Tangible Fixed Assets

The charity has a policy to write off any capital items which cost less than £500.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Office equipment	20% straight line basis
------------------	-------------------------



## Accounts for the year ended 31 December 2020

## Notes to the Accounts

(f) **Fixed Asset Investments**

Investments held for the long term to generate income or capital growth are carried at market value as fixed assets.

(g) **Debtors**

Trade debtors and other debtors are recognised at their settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(h) **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(i) **Fund Accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

(j) **Capital Fund**

This fund includes monies raised to form permanent retained capital for the benefit of the charity. The fund comprises the £72,000 which was raised by appeals in 1981 and 1986, the capital to be permanently invested to provide income to contribute towards the running costs of the organisation, and the £30,642 capital increase since the date of the appeals. This capital increase is available to be spent for the charitable purposes of the organisation.

(k) **Cash Flow Statements**

The charity qualifies as a small entity as outlined in Financial Reporting Standard No.102, and has used the exemption provided by that document under which it is not required to include a cash flow statement as part of its accounts.

## Accounts for the year ended 31 December 2020

## Notes to the Accounts

2	Total Expenditure	2020			2019		
		Costs of generating funds £	Charitable expenditure £	Total expenditure £	Costs of generating funds £	Charitable expenditure £	Total expenditure £
	Activities	0	503	503	0	2,097	2,097
	DBS checks	0	9,725	9,725	0	16,587	16,587
	Independent examination	0	540	540	0	528	528
	Insurance	0	524	524	0	617	617
	Miscellaneous expenses	0	923	923	0	1,127	1,127
	Office supplies	0	377	377	0	406	406
	Postage	0	536	536	0	257	257
	Recruitment	0	0	0	0	636	636
	Rent and service charge	0	904	904	0	4,006	4,006
	Repairs	0	212	212	0	1,152	1,152
	Salaries (note 3)	0	30,280	30,280	0	32,686	32,686
	Telephone	0	119	119	0	86	86
	Training	0	248	248	0	35	35
	Transport	0	317	317	0	519	519
		<u>0</u>	<u>45,208</u>	<u>45,208</u>	<u>0</u>	<u>60,739</u>	<u>60,739</u>

## 3 Staff Costs

No remuneration was paid to any of the trustees in the year, nor were any expenses reimbursed to them.

The staff costs were:

	2020 £	2019 £
Wages and salaries	29,593	31,832
Other pension costs	687	854
	<u>30,280</u>	<u>32,686</u>

The average weekly number of staff employed by the charity during the year was as follows:

Co-ordinators	1	1
Administrator	1	1
	<u>2</u>	<u>2</u>

No member of staff earned more than £60,000.

There were no related party transactions in the year.

## Accounts for the year ended 31 December 2020

## Notes to the Accounts

4	<b>Tangible Fixed Assets</b>		Office equipment		
			Restricted Funds £	Unrestricted Funds £	Total Funds £
	<b>Cost</b>	Balance at 1 January 2020 and 31 December 2020	6,516	3,510	10,026
	<b>Depreciation</b>	Balance at 1 January 2020 and 31 December 2020	6,516	3,510	10,026
	<b>Net Book Value</b>	At 1 January 2020 and 31 December 2020	0	0	0
5	<b>Fixed Assets Investments</b>		2020		2019
		Cost	Market value	Cost	Market value
		£	£	£	£
	National Savings Income Bonds	2,000	2,000	2,000	2,000
	Responsible Sterling Bond Fund	12,518	14,966	12,518	15,932
	Responsible UK Equity Growth Fund	79,720	85,676	79,720	80,770
		94,238	102,642	94,238	98,702
	Market value at beginning of year		98,702		91,035
	Additions in the year		0		0
	Net gain/(loss) on disposal/revaluation		3,940		7,667
	Disposal proceeds		0		0
	Market value at end of year		102,642		98,702
6	<b>Debtors</b>			2020 £	2019 £
	Prepayments			0	0
	Trade debtors			1,702	1,724
				1,702	1,724

## Accounts for the year ended 31 December 2020

## Notes to the Accounts

7	<b>Creditors falling due within one year</b>	2020 £	2019 £
	Accruals	540	528
	Payments received in advance	16,585	500
	Social security and other taxes	307	289
		<u>17,432</u>	<u>1,317</u>

8	<b>Restricted Funds</b>	Brought Forward £	Receipts £	Payments £	Carried Forward £
	Anxiety Slayers				
	BBC Children in Need	0	300	0	300
	Cambridge City Council	0	200	200	0
	Cambs County Council	0	500	0	500
	Big Siblings				
	BBC Children in Need	0	700	0	700
	Cambridge City Council	200	600	800	0
	Cambs Community Foundation	700	0	700	0
	Bounce	500	400	900	0
	Craftroom				
	BBC Children in Need	0	100	0	100
	Cambridge City Council	300	600	900	0
		<u>1,700</u>	<u>3,400</u>	<u>3,500</u>	<u>1,600</u>

9	<b>Analysis of Net Assets by Funds</b>	Investments £	Net current assets £	Total £
	Capital Fund	102,642	0	102,642
	Restricted Funds	0	1,600	1,600
	Unrestricted Funds	0	88,856	88,856
		<u>102,642</u>	<u>90,456</u>	<u>193,098</u>

10 **Commitments**

As at 31 December 2020 the charity had annual commitments under non cancellable operating leases for land and buildings as follows:

	2020 £	2019 £
In less than 1 year	0	0
Between 1 and 5 years	4,000	4,000
	<u>4,000</u>	<u>4,000</u>

## **Student Community Action**

### **Accounts for the year ended 31 December 2020**

#### **Contents and Charity Information**

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Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9 to 13

#### **Executive Committee**

<b>Student Members</b>	Vanessa Chuang Hannah Quek Ren Ann Ooi Olivia Taylor Colver Ne Isobel Wilkins Zi Ling Ng Matthew Simon	President Vice President Junior Treasurer Publicity Secretary Projects Officer Recruitment Officer ARU Rep
<b>Senior Members</b>	Anthony Wheeler Joanne Haywood Paul Taylor Dwight Patten Patricia Finnimore Katie Knight Josianne Chuisseu Martha Evans	Chair from May 2020 Due for reappointment March 2021 Senior Treasurer due for reappointment March 2021 Reappointed Dec 2020 Reappointed Dec 2020 Resigned May 2020 Resigned December 2020 Appointed Jan 2020
<b>Manager</b>		Caroline Ward (Since Sept 2009)
<b>Volunteers and Projects Co-ordinator Administrator</b>		Helen Vella Taylor (Sep 2019 - Sept 2020)
<b>Principal Office</b>		17 Mill Lane Cambridge CB2 1RX
<b>Charity Registration Number</b>		263361
<b>Independent Examiner</b>		Geoff Mann FCIE Geoff Mann Limited Dee House Highworth Avenue Cambridge CB4 2BQ

**Accounts for the year ended 31 December 2020**

**Report of the Trustees**

The trustees present their report and the accounts for the year ended 31 December 2020.

The accounts comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

**Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that year.

In preparing those accounts, the trustees are required to:

- (i) Select suitable accounting policies and apply them consistently.
- (ii) Make judgements and estimates that are reasonable and prudent.
- (iii) Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue to meet its objectives.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure that the accounts comply with charity law and the charity's constitution.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees have considered the Charity Commission guidance on public benefit and consider that the activities of the charity meet its charitable objectives and provide benefit to the public.

**Structure, Governance and Management**

**Governing document**

Student Community Action was formed by a Constitution adopted on 28 November 1971 which was subsequently amended on 26 January 1981, 22 November 1998, 7 March 2002, and 11 March 2004, 9 March 2006, and was registered as a charity on 21 January 1972.

**Appointment of trustees**

New trustees are appointed by a majority of the trustees in office at that time.

**Organisational structure**

The trustees set out the general policy of the charity. The day to day affairs of the charity are run by the co-ordinators.



**Accounts for the year ended 31 December 2020****Report of the Trustees****Objects and Activities**

The charity is established to 'promote any charitable purpose for the benefit of the community in the Cambridge area and in particular the advancement of education, the furtherance of health and the relief of poverty, distress and sickness, and to promote amongst students in Cambridge the idea and practice of community service and community action in so far as it be legally charitable'.

**Reserves Policy**

The purpose of the Reserves Policy is to set out the reasoning behind and the method of calculating the reserves that the Charity should have. The Policy takes into account the regulation for Trustees to spend income within a reasonable time and to keep reserves as to prevent the charity facing avoidable risk. The Policy identifies two sets of potential costs: costs associated with significant events that are not budgeted for, but would not prevent the continuing operation of the charity; and costs associated with winding up the charity, should its position become financially untenable. For the former, the charity should retain sufficient cash reserves to cover the costs; the latter would be met from the Capital Fund.

**Calculation of Reserves**

The value that Trustees should constitute the Charity's Reserve has been calculated and agreed by reference to a formula based on risk assessment and wind-down period as shown below.

*Risk Assessment for ongoing organisation*

There are a number of events that could occur during a year that are generally not budgeted for and would be typically funded from reserves.

Sickness - the probability of all staff being sick for their maximum entitlement in one year is very low so this reserve has been reduced to 50%	£3,588
Other types of leave requiring cover: maternity, parental or adoption leave;	£2,220
Provision to cover loss of a regular funder	£7,000
A minimum level of reserves for day to day operation be held in the bank representing 3 month's running costs	£15,750
Provision for the costs of implementing Strategic Plan 2020	£10,000
Buildings contingency - the risk of having to move from the current University property into a property at commercial rates. 3 months additional costs over the currently budgeted costs plus moving and legal fees	£8,000

**Winding up the Charity**

*How long would it take to run down the organisation and how much would this cost?*

Should the Charity's position become financially untenable then the organisation might face being wound up. The Trustees consider a period of 3 months sufficient to ensure all services are closed and allocate an appropriate amount of running costs, £15,750 to the reserves policy accordingly.

The Charity employs two members of staff, both of whom would require redundancy payments in the event that the Charity was to cease operating. The Trustees therefore consider it prudent to retain reserves of £5,766 for the payment of this.

**Accounts for the year ended 31 December 2020****Report of the Trustees****Impact of Covid-19 on SCA operations**

2020 was a year of so many changing variables and difficult situations that it is a credit to the finance sub-committee and SCA team that we end the year in a financially secure position.

Student Community Action stopped all face-to-face volunteering activities from March 2020, but we continued to support our clients virtually through a project we developed called Anxiety Slayers. We matched over 70 student volunteers to vulnerable adults, families and children, providing fun video sessions, friendly phone calls or 'pen-pal' style postal contact. Initially Anxiety Slayers was intended simply to alleviate some of the negative mental health implications of self-isolation and social distancing. However, as a result of these weekly chats and contacts, the volunteers soon started to feed back that access to food and prescriptions was becoming a concern. We therefore rallied a team of student volunteers to provide food parcels and prescriptions to the most vulnerable of our clients. At the height of the pandemic we were providing virtual support to 80 individuals each week, and we have so far delivered over 100 food parcels and 41 prescriptions to vulnerable families and individuals.

Although we have not yet been able to restart our group face-to-face projects in schools, the refuge and care homes, we have continued to support clients there by accepting individual referrals for Anxiety Slayers from these partner agencies, and, after consulting with them, we have set up a new project called Celebratory Surprises. This project receives referrals from partner agencies who are working with vulnerable people. They tell us about individuals who are celebrating a birthday or special achievement. Our group of enthusiastic student volunteers write a personalised song, poem or rap and then call the recipient online at a pre-arranged time, helping to reduce the feeling of isolation during these difficult times, and hopefully putting a smile on their face and making them feel special.

The trust grants we received in 2020 increased to £33,255. However, £18,185 of that is intended for the 2021 financial year to help SCA continue the virtual projects and to help us recover and restart face-to-face projects once the pandemic is over. The increase was mainly due to an increase in the existing BBC Children in Need funding (£17,528) as well as their new Covid Booster Grant where we secured further support (£1,359). Other new sources of grants included the Community Reach Covid Enabler Fund (£500) and Cambridgeshire Covid Recovery Fund (£10,148). These new sources of grants were very useful in supporting our new projects such as Anxiety Slayers and Celebration Surprises. It is notable that we did not seek funding from Cambridge University's Societies Syndicate this year, due to us being able to access Covid-related grants, but access to this funding will be critical in the years to come as the Covid grants are a short-term solution.

**Update to reserves policy**

In reviewing our reserves policy, we are mindful that we face a greater risk than previously of significant unforeseen costs. Specifically, there is a real possibility that we will be required to move from our current University-owned premises into premises charged at full commercial rates. There are discussions in progress with the University, but as Trustees, we must allow for the possibility that those discussions are not successful, and that a move will become necessary. We have therefore agreed that SCA should hold in reserve a sum that would carry us through such a move and through the first three months of increased costs. This would give the Trustees time to pursue available options without risking the continuing operation of the charity.



**Accounts for the year ended 31 December 2020****Report of the Trustees****Capital Fund**

This fund includes monies raised to form permanent retained capital for the benefit of the charity. The fund comprises the £72,000 which was raised by appeals in 1981 and 1986, the capital to be permanently invested to provide income to contribute towards the running costs of the organisation, and the £30,642 capital increase since the date of the appeals. This capital increase is available to be spent for the charitable purposes of the organisation.

The Trustees agree that in the event of the winding up of the organisation, the costs of meeting the lease and three months wind down should be made from this amount before dispersing the balance under the terms of the Wind Up clause within the Constitution.

**Cash Flow Reserves**

The Trustees therefore agree that the Reserves necessary to meet the minimum operation of the Charity should consist of the sum shown in the Risk Assessment plus an amount of 3 months running costs to cover any winding-up period.

In addition, the Trustees agree that a minimum level of Reserves for day to day operation be held in the bank to the value of £15,750 representing 3 month's running costs.

**Summary**

Identified Risk	Value assigned	Applies to Fund
Sick leave	£3,588	Bank
Other types of leave, maternity, parental, adoption	£2,220	Bank
Loss of a regular source of funding	£7,000	Bank
Day-to-day minimum cash reserve	£15,750	Bank
Strategic Plan costs 2020	£10,000	Bank
Buildings contingency	£8,000	Bank
Wind Down running costs	£15,750	Capital Fund
Redundancy	£5,766	Capital Fund

**Monitoring**

The Finance Group will monitor the Bank Balance in accordance with this Policy and report any relevant matters to the Trustees.

The reserves policy requires £46,558 of unrestricted funding in the bank. At year end 2020 we had £88,856 of unrestricted funds (page 7) and the Finance Group will be reviewing this March 2021.

**Reviewing**

This policy was last reviewed in November 2020

**Accounts for the year ended 31 December 2020****Report of the Trustees****Investment Powers**

These are governed by the Constitution which states that the trustees are given the power ' to undertake and execute any Charitable Trusts which may further the attainment of the Organisation.'

**Achievements**

A full report on these can be found in the Handbook.

**Trustees****Student Members**

Student members are appointed by the board of trustees to take up their post for one academic year, beginning at the end of each academic year.

**Members in post from January 2020 to June 2020 (first in post June 2019):**

Sarah Ashton	President
Katie Bennett	Vice President
Katie Bennett	Secretary
Mark Harvey	Junior Treasurer

**Members in post from June 2020 to December 2020 (first in post June 2020):**

Vanessa Chuang
Hannah Quek
Ren An Ooi

**Senior Members**

Senior members are appointed by the board of trustees for a period of three years.

Anthony Wheeler	Chair from May 2020
Joanne Haywood	Due for reappointment March 2021
Paul Taylor	Senior Treasurer due for reappointment March 2021
Dwight Patten	Reappointed Dec 2020
Patricia Finnimore	Reappointed Dec 2020
Katie Knight	Resigned May 2020
Josianne Chuisseu	Resigned December 2020
Martha Evans	Appointed Jan 2020

This report was approved by the trustees on 9th March 2021 and signed on their behalf.

**Paul Taylor**  
**Senior Treasurer**



**Accounts for the year ended 31 December 2020**

**Independent Examiner's Report**

**To the Trustees of Student Community Action**

I report on the accounts of the charity for the year ended 31 December 2020, which are set out on pages 6 to 12.

**Respective Responsibilities of the Trustees and the Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act,
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act,
- state whether particular matters have come to my attention.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Act: and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Geoff Mann FCIE  
Geoff Mann Limited

28 March 2021 

Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ

Accounts for the year ended 31 December 2020

## Statement of Financial Activities

	Notes	2020				2019			
		Capital Fund	Restricted Funds (note 8)	Unrestricted Funds	Total Funds	Capital Fund	Restricted Funds (note 8)	Unrestricted Funds	Total Funds
		£	£	£	£	£	£	£	£
<b>Income</b>									
Grants		0	3,400	23,669	27,069	0	21,937	8,706	30,643
Donations		0	0	6,957	6,957	0	0	6,969	6,969
Other income		0	0	16,824	16,824	0	0	26,450	26,450
Investment income		0	0	1,149	1,149	0	0	1,686	1,686
<b>Total Income</b>	1	0	3,400	48,599	51,999	0	21,937	43,811	65,748
<b>Expenditure</b>									
Charitable expenditure	4								
Direct operating costs		0	3,500	35,708	39,208	0	24,472	30,267	54,739
Management and administration		0	0	6,000	6,000	0	0	6,000	6,000
<b>Total Expenditure</b>	2	0	3,500	41,708	45,208	0	24,472	36,267	60,739
<b>Net income/(expenditure) and net movement in funds before gains and losses on investments</b>		0	-100	6,891	6,791	0	-2,535	7,544	5,009
<b>Other Recognised Gains and Losses</b>									
Realised gains/(losses) on investments	5	3,940	0	0	3,940	7,667	0	0	7,667
<b>Net movement in funds</b>		3,940	-100	6,891	10,731	7,667	-2,535	7,544	12,676
<b>Reconciliation of Funds</b>									
<b>Total Funds Brought Forward</b>		98,702	1,700	81,965	182,367	91,035	4,235	74,421	169,691
<b>Total Funds Carried Forward</b>		102,642	1,600	88,856	193,098	98,702	1,700	81,965	182,367

## Statement of Total Recognised Gains and Losses

There were no recognised gains or losses for 2020 or 2019 other than those included in the Statement of Financial Activities

## Accounts for the year ended 31 December 2020

## Balance Sheet

	Notes	2020		2019	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	4		0		0
Investments	5		102,642		98,702
			<u>102,642</u>		<u>98,702</u>
<b>Current Assets</b>					
Debtors	6	1,702		1,724	
Cash at bank and in hand		106,186		83,258	
		<u>107,888</u>		<u>84,982</u>	
<b>Total Current Assets</b>					
			107,888		84,982
<b>Liabilities</b>					
Creditors falling due within one year	7	17,432		1,317	
		<u>17,432</u>		<u>1,317</u>	
<b>Net Current Assets</b>			90,456		83,665
			<u>90,456</u>		<u>83,665</u>
<b>Net Assets</b>			193,098		182,367
			<u>193,098</u>		<u>182,367</u>
<b>The Funds of the Charity</b>					
Capital Fund	1	102,642		98,702	
Restricted Income Funds	8	1,600		1,700	
Unrestricted Income Funds		88,856		81,965	
		<u>88,856</u>		<u>81,965</u>	
<b>Total Charity Funds</b>			193,098		182,367
			<u>193,098</u>		<u>182,367</u>

Approved by the trustees on 9th March 2021 and signed on their behalf.



**Paul Taylor**  
Senior Treasurer



## Accounts for the year ended 31 December 2020

## Notes to the Accounts

## 1 Accounting Policies

## (a) Basis of Preparation of Accounts

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Student Community Action meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

## (b) Income

Incoming resources are recognised in the year in which the charity is entitled to the receipt, and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

## (c) Expenditure

Includes all expenditure incurred by the charity other than that which has been capitalised.

## (d) Operating Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor, are charged against income as incurred.

## (e) Tangible Fixed Assets

The charity has a policy to write off any capital items which cost less than £500.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Office equipment	20% straight line basis
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## Accounts for the year ended 31 December 2020

## Notes to the Accounts

(f) **Fixed Asset Investments**

Investments held for the long term to generate income or capital growth are carried at market value as fixed assets.

(g) **Debtors**

Trade debtors and other debtors are recognised at their settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(h) **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(i) **Fund Accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

(j) **Capital Fund**

This fund includes monies raised to form permanent retained capital for the benefit of the charity. The fund comprises the £72,000 which was raised by appeals in 1981 and 1986, the capital to be permanently invested to provide income to contribute towards the running costs of the organisation, and the £30,642 capital increase since the date of the appeals. This capital increase is available to be spent for the charitable purposes of the organisation.

(k) **Cash Flow Statements**

The charity qualifies as a small entity as outlined in Financial Reporting Standard No.102, and has used the exemption provided by that document under which it is not required to include a cash flow statement as part of its accounts.

## Accounts for the year ended 31 December 2020

## Notes to the Accounts

2	Total Expenditure	2020			2019		
		Costs of generating funds £	Charitable expenditure £	Total expenditure £	Costs of generating funds £	Charitable expenditure £	Total expenditure £
	Activities	0	503	503	0	2,097	2,097
	DBS checks	0	9,725	9,725	0	16,587	16,587
	Independent examination	0	540	540	0	528	528
	Insurance	0	524	524	0	617	617
	Miscellaneous expenses	0	923	923	0	1,127	1,127
	Office supplies	0	377	377	0	406	406
	Postage	0	536	536	0	257	257
	Recruitment	0	0	0	0	636	636
	Rent and service charge	0	904	904	0	4,006	4,006
	Repairs	0	212	212	0	1,152	1,152
	Salaries (note 3)	0	30,280	30,280	0	32,686	32,686
	Telephone	0	119	119	0	86	86
	Training	0	248	248	0	35	35
	Transport	0	317	317	0	519	519
		<u>0</u>	<u>45,208</u>	<u>45,208</u>	<u>0</u>	<u>60,739</u>	<u>60,739</u>

## 3 Staff Costs

No remuneration was paid to any of the trustees in the year, nor were any expenses reimbursed to them.

The staff costs were:

	2020 £	2019 £
Wages and salaries	29,593	31,832
Other pension costs	687	854
	<u>30,280</u>	<u>32,686</u>

The average weekly number of staff employed by the charity during the year was as follows:

Co-ordinators	1	1
Administrator	1	1
	<u>2</u>	<u>2</u>

No member of staff earned more than £60,000.

There were no related party transactions in the year.



## Accounts for the year ended 31 December 2020

## Notes to the Accounts

4	<b>Tangible Fixed Assets</b>		Office equipment		
			Restricted Funds £	Unrestricted Funds £	Total Funds £
	<b>Cost</b>	Balance at 1 January 2020 and 31 December 2020	6,516	3,510	10,026
	<b>Depreciation</b>	Balance at 1 January 2020 and 31 December 2020	6,516	3,510	10,026
	<b>Net Book Value</b>	At 1 January 2020 and 31 December 2020	0	0	0
5	<b>Fixed Assets Investments</b>		2020		2019
		Cost	Market value	Cost	Market value
		£	£	£	£
	National Savings Income Bonds	2,000	2,000	2,000	2,000
	Responsible Sterling Bond Fund	12,518	14,966	12,518	15,932
	Responsible UK Equity Growth Fund	79,720	85,676	79,720	80,770
		94,238	102,642	94,238	98,702
	Market value at beginning of year		98,702		91,035
	Additions in the year		0		0
	Net gain/(loss) on disposal/revaluation		3,940		7,667
	Disposal proceeds		0		0
	Market value at end of year		102,642		98,702
6	<b>Debtors</b>			2020 £	2019 £
	Prepayments			0	0
	Trade debtors			1,702	1,724
				1,702	1,724

## Accounts for the year ended 31 December 2020

## Notes to the Accounts

7	<b>Creditors falling due within one year</b>	2020 £	2019 £
	Accruals	540	528
	Payments received in advance	16,585	500
	Social security and other taxes	307	289
		<u>17,432</u>	<u>1,317</u>

8	<b>Restricted Funds</b>	Brought Forward £	Receipts £	Payments £	Carried Forward £
	Anxiety Slayers				
	BBC Children in Need	0	300	0	300
	Cambridge City Council	0	200	200	0
	Cambs County Council	0	500	0	500
	Big Siblings				
	BBC Children in Need	0	700	0	700
	Cambridge City Council	200	600	800	0
	Cambs Community Foundation	700	0	700	0
	Bounce	500	400	900	0
	Craftroom				
	BBC Children in Need	0	100	0	100
	Cambridge City Council	300	600	900	0
		<u>1,700</u>	<u>3,400</u>	<u>3,500</u>	<u>1,600</u>

9	<b>Analysis of Net Assets by Funds</b>	Investments £	Net current assets £	Total £
	Capital Fund	102,642	0	102,642
	Restricted Funds	0	1,600	1,600
	Unrestricted Funds	0	88,856	88,856
		<u>102,642</u>	<u>90,456</u>	<u>193,098</u>

10 **Commitments**

As at 31 December 2020 the charity had annual commitments under non cancellable operating leases for land and buildings as follows:

	2020 £	2019 £
In less than 1 year	0	0
Between 1 and 5 years	4,000	4,000
	<u></u>	<u></u>