

Cambridge Central Aid Society
Financial Statements
for the year ended 31 December 2018
139th Annual Report

Cambridge Central Aid Society
Reference and Administrative Information

Trustees

The Mayor (President ex officio)
Mrs A Whittaker (Vice President)
Ms N Longdon (Chairman)
Ms S Chapman (Vice-Chairman and Deputy Honorary Secretary)
Mr J Limmer (Honorary Secretary)
Mr P Ray (Honorary Treasurer)
Mrs R Talbot (representing Citizens Advice Bureau)
Ms C Bearryman
Mrs D Fane
Ms S Gregory-Jones
Mrs P Lynch
Dr G Kenney
Mr N Knights
Mrs P Milsom
Mrs C Morgan
Mr T Wheatley
Miss R Winter

Registered Office

66 Devonshire Road
Cambridge
CB1 2BL

Registered Charity Number

204327

Independent Examiner

P Donert
Mandeville House
Burton End
West Wickham
Cambridgeshire
CB21 4SD

Bankers

CAF Bank Ltd
Kings Hill
West Malling
Kent
ME19 4TA

Website

www.cambridgecentralaid.org

Cambridge Central Aid Society

Trustees' Report

The Trustees are pleased to present their annual report on the affairs of the Society, including the Receipts and Payments Account and Statement of Assets and Liabilities and the Independent Examiner's report for the year ended 31 December 2018.

Structure, Governance and Management

The Society dates to 1880, when its forerunner the Cambridge Charity Organisation Society was established. The Society is governed by resolution. The governance and management of the Society are as set out in its rules below.

The Trustees endeavour to appoint new Trustees who will provide valuable and practical skills for the Society. The following have been Trustees during the financial year:

The Mayor (President ex officio)	Ms S Gregory-Jones
Mrs A Whittaker (Vice-President)	Dr G Kenney (from 2 February 2018)
Ms N Longdon (Chairman)	Mr N Knights (from 27 April 2018)
Ms S Chapman (Vice-Chairman and Deputy Honorary Secretary)	Mrs P Lynch
Mr J Limmer (Honorary Secretary)	Mrs P Milsom
Mr P Ray (Honorary Treasurer)	Mrs C Morgan
Mrs R Talbot (representing Citizens Advice Bureau)	Mrs S Rahman (to 18 February 2018)
Ms C Bearryman (from 9 November 2018)	Mr T Wheatley
Mrs D Fane (from 19 January 2018)	Miss R Winter (from 2 March 2018)

Objective and activities

Objects

- 1 To receive information so as to assess the need and give appropriate support in individual cases of social distress or financial difficulty in Cambridge and its environs.
- 2 To receive and distribute monies donated for this purpose.

Rules

- 1 The Society shall have the following Officers: President, Vice-President, Chairman, Vice-Chairman, Honorary Secretary, Deputy Honorary Secretary and Honorary Treasurer.
- 2 The affairs of the Society shall be under the control of an Executive Committee, consisting of the Officers and at least six ordinary members.
- 3 The Executive Committee shall meet at least once a month to consider cases and receive reports. Three shall form a quorum.
- 4 Any elected member of the Executive Committee, who is absent from all its meetings during a period of three months without special leave of absence, shall therefore cease to be a member of that Committee.
- 5 The Executive Committee may at any time co-opt any person to fill any vacancy amongst its members for the remainder of the current year.
- 6 Representatives of other bodies may be co-opted ex-officio members to the Executive Committee.
- 7 In the first half of every year a General Meeting of the Society shall be held to receive the Secretary's Report and the Treasurer's Accounts and to elect the Officers and other members of the Executive Committee and appoint an independent examiner.
- 8 A General Meeting of the Society may be called at any time at the request of the Executive Committee or two members of the Society.
- 9 Every person who contributes to the Society's general funds shall be a member of the Society and entitled to receive notice of, and vote at, its General Meeting.

Cambridge Central Aid Society Trustees' Report (continued)

The Public Benefit

The Society's Objectives fall within the classification of "The Prevention and Relief of Poverty". The Trustees confirm that their activities are fully consistent with the Objectives and the Charity Commission's guidance on public benefit has been borne in mind throughout the year.

Most benefits are provided to people who lack necessities (including furniture, beds, carpets, curtains, white goods including cookers and food) and are given the resources to obtain them. The Society also helps fund holidays for families and children in need and helps pay utility bills or the cost of debt relief orders for those burdened with debt.

The benefits are provided to people referred to the Society by organisations (including the Citizens Advice Bureau, Social Services and charities helping the homeless and those with mental health difficulties) that are helping resolve or alleviate the underlying causes of their social or financial distress.

Beneficiaries of the charity are restricted to residents of Cambridge and its environs. The Trustees consider this a reasonable restriction given the Society's history, size, the location of its donors and the need to build and sustain close relationships with referring organisations.

Achievements and performance

Honorary Secretary's Report

We welcomed back Carol Hunt as a volunteer to facilitate communications with Besom in Cambridge and in Histon and Impington. Besom have household goods donated to them for which they seek a good home. Carol has been able to work with Besom and the referring organisation to match need and availability. Sometimes Central Aid benefits by Besom meeting the need. Sometimes the client benefits from a grant from Central Aid and supplementary help from Besom. Besom in turn are helped to find a good home for what they have.

We were sorry that pressure of a new job meant that Shahida Rahman resigned as a Trustee. We welcomed Mrs Dorothy Fane (with extensive strategy development and governance experience), Dr Gail Kenney (a former GP and County Councillor), Nick Knights (with a background of Operations Management and Business Development project work), Rachel Winter (a lawyer with Birketts LLP) and Caitriona Bearryman (with a background of public affairs, marketing and advertising and currently a generalist adviser at the Cambridge Citizens Advice Bureau). We are also delighted that Tim Wheatley has continued to recover from a serious injury and is able regularly to attend our meetings.

We addressed the GDPR (General Data Protection Regulation) and believe the limited actions we needed to take have brought us into compliance.

With the growth of the Society's activities we have started to address how to streamline our processes and data management. We are aided in this by our web master Geoff Jones. Nick Knights has been evaluating how we might advantageously utilise social media. Trustees will inter alia be taking stock of these and reviewing governance and succession planning in 2019.

We remain indebted and thankful to the Cambridge Citizens Advice Bureau for the free fortnightly use of their meeting room and other facilities.

Cambridge Central Aid Society Trustees' Report (continued)

Honorary Treasurer's Report

In 2018, total grants made were £91,358, 23% up on 2017.

The Society made 755 grants (2017: 623). The increase was evident throughout the year and reflects increased awareness of the Society amongst sponsoring organisations (as help from government sources has declined) and the appreciation of our relatively easy application process and fortnightly response. We repeated our offer to help families who would be struggling at Christmas with grants ranging from £50 to £150. We helped 110 families involving 252 children in this way, disbursing £10,675 (2017: £9,225).

67% of grants were to those living in Cambridge City; over 50% of recipients suffered from mental health issues and we gave grants to some 160 individuals who have suffered from domestic violence.

The average grant was £121 (2017:£120). What the grants were for is set out on page 5. There was a marked increase in the requests for white goods, debt relief orders and clothing/shoes for both adults and children.

Income was £105,023, well up on 2017's record £81,955. The Evelyn Trust £5,000, Cambridge RAG appeal £6,100 and an increase in Rathbone's donations from £5,251 to £8,534 were added to late in the year by Cambridge Community Foundation providing an initial £7,000 tranche (of £20,000 by March 2019) to finance work we are doing administering their Hopkins Homes Winter Crisis Fund (£6,445 of the £7,000 had been spent in December).

Our new partnerships with the Whitworth Trust (helping homeless women) and the Friends of Fulbourn Hospital and the Community (helping individuals with severe mental health issues) and Besom (co-operating to make best use of the household goods that are donated to them) worked well for all parties and are expected to continue. The Children's Xmas fund was fully financed by explicit grants from the Morrison's Foundation, the Co-op, Trustees and their families and Lucy Cavendish College.

We are grateful to all our donors. Cambridge United Charities, our wonderful anonymous donor, the Religious Society of Friends, Colleges, donors of their Winter Fuel payments, the Round Table and its members, church congregations, current and past CAB advisers, friends and other supporters all underpin the good that the Society achieves. Trustees and their families donated £10,683 (2017: £9,285).

Our costs were only 0.4% of grants made. We are very grateful to our Independent Examiner for waiving any fee. The total value of investments in our permanent endowment fund decreased from £65,423 to £59,301 reflecting the very poor end-year investment climate.

In 2005 we disbursed £18,099 via 173 grants, by 2015 this had grown to £66,647 via 545 grants; now we are within touching distance of £100,000 via 800 grants. To date we have managed this growth whilst providing a consistency of service much valued by referring organisations making applications to us. As a charity without substantial income-yielding property or endowments, every January we start again raising funds for the new year. Our continued success in doing this has allowed us to grow at a time when Cambridge and its surrounding villages have increasingly needed our support. We are indebted to the individuals and organisations whose donations have made this possible.

Financial Review

The Society's receipts and payments for the year ended 31 December 2018 are as shown on page 8.

Reserves Policy

The Trustees consider that, except for the Permanent Endowment Fund, all cash and other investments constitute reserves. Taking account of the monthly fluctuations in receipts and donations and the desire to maintain consistent grant giving even when there are several consecutive months of cash outflow, the Trustees consider that 6 months reserves against annualised expenditure to be prudent and appropriate. At 31 December 2018 reserves of £72,983 constituted 9.5 months of expenditure (2017: 10.3 months). This will allow the Society to give more than it receives during 2019.

Trustees' Responsibilities

The Trustees are responsible for preparing the annual report and financial statements in accordance with the requirements of the Charities Act 2011.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Cambridge Central Aid Society Trustees' Report (continued)

Statistics for 2018

Clients were referred by the following organisations:

Cambridge Citizens Advice Bureau	157
Rural Cambridgeshire Citizens Advice	24
Cambridge and Cambridgeshire Social Services including:	
Cambridge City Council Financial Inclusion	53
Cambridge & Peterborough Mental Health Foundation Trust	19
Change Grow Live	20
Cambridge City Housing, Homeless & Tenancy Sustainment Teams	14
East Cambridgeshire District Council	11
Fields Children's Centre	15
Kings Hedges Family Support Project	38
Locality and Early Help teams	35
Meadows Children & Family Wing	40
North Cambridge Children's Centres	33
Other Children's Centres	28
Other social and family work	27
Cambridge Cyrenians	17
Centra Support	31
Cambridge Women's Resources Centre	11
Home-Start Cambridgeshire	8
Jimmy's Cambridge	16
P3 Charity	18
Red Hen Project	6
Riverside Care & Support	11
The Cambridge Housing Society including Corona House	82
Wintercomfort for the Homeless	6
Others (20)	<u>35</u>
Total	755

Help was given for:

Electrical goods and gas cookers	121
Debt relief orders	85
Clothes and shoes (About 50:50 adult: children)	81
Carpets and flooring	54
Food/household provisions	52
Empty flat/house starter packs including 12 Emmaus "solidarity packs"	41
Children's furniture and beds	32
Furniture and furnishings	30
Utility costs	22
Beds/mattresses/bedding	20
Children's needs apart from beds, furniture and clothes	20
Replacing lost documents	17
Kitchenware	11
Moving to a new house	9
Skips for rubbish	8
TV licences	7
Bicycles and child trailers	6
Medical costs and counselling	6
Mobile phones	5
Travel costs including bus passes	4
Car insurance, tax or repairs	4
Decorating	4
Children's Xmas fund	110
Others	<u>6</u>
Total	755

**Cambridge Central Aid Society
Trustees' Report (continued)**

Subscriptions and donations to the general and children's funds 2018

* wholly or partly gift aided

	£
Anonymous*	14,815
Roger Aspin*	300
John Beadsmore*	250
Mary Beveridge *	500
Penelope Carter*	100
Mr & Mrs T S Culver	100
H J & P E Easterling*	50
Easyfundraising.org	1,522
Emmanuel College	100
Mr D Fitzgerald*	2,998
Maureen Gray*	300
Katherine Haslam*	200
Sylvia Hearn	200
Francis Hookham*	1,000
John & Carol Hunt*	150
Jesus College	500
King's College Chapel	550
Mr J Landy	100
Mr J Limmer*	400
Mrs L R Llewellyn*	50
Mr L Lloyd-Evans*	200
Nicola Longdon	657
Rory Longdon*	1,000
Lucy Cavendish College fundraising	328
Carole Myer*	1,000
Evelyn Penfold*	25
Queens' College	200
Paul & Sandra Ray*	3,948
Religious Society of Friends: Hartington Grove*	1,343
Jesus Lane	248
Mr N W Robbins*	2,000
Ann Roseblade*	50
Lord & Lady Sainsbury*	200
Dr Paul Scott*	200
Dr Rosemary Scott*	200
Desmond Shine*	50
Sidney Sussex College	150
Frances Stewart*	185
JH & SA Stewart*	160
Michael Talbot*	200
Trinity College	895
Trinity Hall	1,500
Christine Venn*	100
Mr T Wheatley*	360
Mrs M R Williamson	200
Total	39,584

Cambridge Central Aid Society Trustees Report (continued) and Independent Examiner's Report to the Trustees for the year ended 31 December 2018

Organisations supporting Cambridge Central Aid Society in 2018:

	£
Birketts LLP	435
Cambridgeshire Community Foundation for Children	3,000
Cambridgeshire Community Foundation for Winter Crisis payments	7,000
Cambridge Rotary Club	3,625
Cambridge Students RAG appeal	6,100
Cambridge United Charities	11,600
Co-op	2,305
Evelyn Trust	5,000
Friends of Fulbourn Hospital and the Community	1,740
Girton Town Charity	150
Rathbone Investment Management	2,550
Rathbone's Cambridge Office's additional fundraising for Central Aid	5,984
St John the Evangelist Church	433
St Mary's the Less PCC	600
The Morrisons Foundation	5,000
	55,522

Signed on behalf of the Board of Trustees by Ms N Longdon – the Chairman of Trustees

Independent Examiner's Report

I report on the financial statements of the charity for the year ended 31 December 2018 that are set out on pages 8 and 9.

Responsibilities and basis of this report

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Basis of Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

P Donert

Mandeville House
Burton End
West Wickham
Cambridgeshire
CB21 4SD

Date:

Cambridge Central Aid Society
Receipts and Payments Accounts for the year ended 31 December 2018

	General Purpose Fund	Cambridge United Charities Fund	Children's Fund	Total 2018	Total 2017
	£	£	£	£	£
Income Receipts					
Grants	25,083	11,600	18,839	55,522	37,962
Donations	33,655	-	5,929	39,584	34,865
Income from Investments	1,581	-	-	1,581	1,821
Refunds of old cheques not cashed	658	-	-	658	480
Tax Recovered on Gift Aid	<u>7,678</u>	<u>-</u>	<u>-</u>	<u>7,678</u>	<u>6,827</u>
Total Receipts	<u>68,655</u>	<u>11,600</u>	<u>24,768</u>	<u>105,023</u>	<u>81,955</u>
Expenditure					
Charitable Activities:					
Grants to Individuals	51,317	16,839	23,202	91,358	74,829
Other Expenditure					
Deputy Secretary's Honorarium	0	-	-	0	100
Bank charges	60	-	-	60	60
Big Give commission	152	-	-	152	88
Administrative costs	<u>192</u>	<u>-</u>	<u>-</u>	<u>192</u>	<u>236</u>
Total Expenditure	<u>51,721</u>	<u>16,839</u>	<u>23,202</u>	<u>91,762</u>	<u>75,313</u>
Net Receipts/(Expenditure) for the year	16,934	(5,239)	1,566	13,261	6,642
Cash and bank balances brought forward	<u>31,369</u>	<u>9,566</u>	<u>8,788</u>	<u>49,722</u>	<u>43,801</u>
Cash and bank balances carried forward	<u>48,303</u>	<u>4,326</u>	<u>10,354</u>	<u>62,983</u>	<u>49,722</u>

Statement of Assets and Liabilities: Monetary Assets

	General Purpose Fund	Cambridge United Charities Fund	Children's Fund	Total 2018	Total 2017
	£	£	£	£	£
CAF Bank Account	37,180	4,326	10,354	51,860	38,616
Scottish Widows 90-day notice account	11,123	-	-	11,123	11,106
Cash in hand	-	-	-	-	-
	<u>48,303</u>	<u>4,326</u>	<u>10,354</u>	<u>62,983</u>	<u>49,722</u>

Investments with a market value of £10,000 (2017: £10,000) are held by the charity and are available for redemption by the charity if required. In addition, investments are held within a permanent endowment fund with a market value of £59,301 (2017: £65,423).

Signed on behalf of the Board of Trustees

Mr P Ray
Honorary Treasurer
Date: 1 February 2019

Cambridge Central Aid Society
Notes to the Receipts and Payments Accounts for the year ended 31 December 2018

1 Permanent Endowment Fund

22,637 Units FP CAF UK Equity B INC – (cost £25,379 with a market value of £31,685; 2017: £36,213)

28,690 Units FP CAF Fixed Interest B INC – (cost £28,690 with a market value of £27,616; 2017: £29,210)

2 Other Assets

Held for investment purposes:

£10,000 Scottish Widows Maturity Base Rate Tracker, currently 0.75% Gross/AER.

The charity has no functional assets of material value.

3 Trustees' Remuneration

Nil (2017: £100 Honorarium to Deputy Hon Secretary)

4 Related Party Transactions

Two Trustees are Trustees of Cambridge United Charities. £11,600 (2017: £17,400) was received from Cambridge United Charities during the year as detailed in the Trustees' Report. At any one time the Society may have two Trustees on the Cambridge United Charities Board of Trustees.

Three Trustees were Generalist Advisers at the Cambridge and District Citizens Advice Bureau who referred 21 % (2017:19%) of our clients. Such Trustees do not have a vote on client applications that they have personally written. Only one Trustee remains as a Generalist Adviser in 2019.

One Trustee is an employee of Rathbones Investment Management in Cambridge. £8,534 (2017: £5,251) was received during the year from Rathbones charitable funds and as a result of fund-raising by their staff in Cambridge.