

Student Community Action

Accounts for the year ended 31 December 2020

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Executive Committee

Student Members

Vanessa Chuang	President
Hannah Quek	Vice President
Ren Ann Ooi	Junior Treasurer
Olivia Taylor	Publicity
Colver Ne	Secretary
Isobel Wilkins	Projects Officer
Zi Ling Ng	Recruitment Officer
Matthew Simon	ARU Rep

Senior Members

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 Chuisseau	Resigned December 2020
Martha Evans	Appointed Jan 2020

Manager

Caroline Ward (Since Sept 2009)

Volunteers and Projects Co-ordinator Administrator

Helen Vella Taylor (Sep 2019 - Sept 2020)

Principal Office

17 Mill Lane
Cambridge
CB2 1RX

Charity Registration Number

263361

Independent Examiner

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 Chuisseau	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

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 £
Income									
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
Total Income	1	0	3,400	48,599	51,999	0	21,937	43,811	65,748
Expenditure									
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
Total Expenditure	2	0	3,500	41,708	45,208	0	24,472	36,267	60,739
Net income/(expenditure) and net movement in funds before gains and losses on investments		0	-100	6,891	6,791	0	-2,535	7,544	5,009
Other Recognised Gains and Losses									
Realised gains/(losses) on investments	5	3,940	0	0	3,940	7,667	0	0	7,667
Net movement in funds		3,940	-100	6,891	10,731	7,667	-2,535	7,544	12,676
Reconciliation of Funds									
Total Funds Brought Forward		98,702	1,700	81,965	182,367	91,035	4,235	74,421	169,691
Total Funds Carried Forward		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	
		£	£	£	£
Fixed Assets					
Tangible assets	4		0		0
Investments	5		102,642		98,702
			<u>102,642</u>		<u>98,702</u>
Current Assets					
Debtors	6	1,702		1,724	
Cash at bank and in hand		106,186		83,258	
		<u>107,888</u>		<u>84,982</u>	
Liabilities					
Creditors falling due within one year	7	17,432		1,317	
		<u>17,432</u>		<u>1,317</u>	
Net Current Assets			90,456		83,665
Net Assets			<u>193,098</u>		<u>182,367</u>
The Funds of the Charity					
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>
Total Charity Funds			<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	Tangible Fixed Assets		Office equipment			
			Restricted Funds £	Unrestricted Funds £	Total Funds £	
	Cost	Balance at 1 January 2020 and 31 December 2020	6,516	3,510	10,026	
			-----	-----	-----	
	Depreciation	Balance at 1 January 2020 and 31 December 2020	6,516	3,510	10,026	
			-----	-----	-----	
	Net Book Value	At 1 January 2020 and 31 December 2020	0	0	0	
			-----	-----	-----	
5	Fixed Assets Investments		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	Debtors				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	Creditors falling due within one year	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	Restricted Funds	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	Analysis of Net Assets by Funds	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>