

Company number: 3596996

Charity Number: 1072216

OSCR Number: SC040577

The Back-Up Trust

Report and financial statements

For the year ended 31 March 2021

The Back-Up Trust

Contents

For the period ended 31 March 2021

Reference and administrative information	1
Trustees' annual report	3
Independent auditor's report	23
Statement of financial activities (incorporating an income and expenditure account)	28
Balance sheet	29
Statement of cash flows	30
Notes to the financial statements	31

The Back-Up Trust

Administrative and legal information

For the period ended 31 March 2021

Company number 3596996
Country of incorporation United Kingdom

Charity number 1072216

Country of registration (England & Wales, Scotland or Northern Ireland)

Registered office and operational address 4 Knightley Walk
London
SW18 1GZ

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Helen Cooke*
Mona Dhanjal**
David Fraser*
Anne Luttmann-Johnson*
Christopher Morgan* (3 February 2021 – present)
Ben Parker (3 February 2021 – present)**
Martine Petetin
Richard Rawstron (3 February 2021 – present)
Tom Roberts**
Richard Smith (Hon Treasurer)
Ben Sneesby*
Rebecca Stevenson
Dr Clair Turnbull*
Joanna Wright* (Chair of Trustees)

* spinal cord injured

** immediate family member has a spinal cord injury

In keeping with the charity's ethos of inclusion, Back Up aims to have 50% representation on the board from people who are spinal cord injured.

President Konrad Bartelski

Chief Executive Officer Abigail Lock

Senior Management Team Andy Masters*
Salvatore La Monica
Sean McCallion*

The Back-Up Trust

Administrative and legal information

For the period ended 31 March 2021

Company Secretary Salvatore LaMonica

Bankers

NatWest
153 Putney High St.
Putney
London
SW15 1RX

Vanguard
The Walbrook Building
25 Walbrook
London
EC4N 8AF

Auditor Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
Invicta House
108-114 Golden Lane
LONDON
EC1Y 0TL

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

The Trustees present their report and the audited financial statements for the year ended 31 March 2021. Reference and administrative information set out on pages 1 & 2 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, the requirements of a directors' report as required under company law, and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Purposes and aims

Our services are centred on enabling all people affected by spinal cord injury to transform their lives. We focus on building independence and confidence, challenging perceptions of disability and offering a supportive network of people. The Trustees review the aims, objectives and activities of the charity throughout the year.

Our plans to launch a five-year strategy in April 2020 were postponed when the Covid-19 pandemic hit. Due to the high degree of uncertainty, we developed an interim strategy which enabled us to adapt and deliver our services in new ways.

This interim strategy focused on:

Our People

- Prioritising the health, safety and wellbeing of staff, volunteers and service users – making changes slowly to begin with
- Having fun!

Spinal cord injury community

- Focusing on those that are most in need. In particular those people who have been diagnosed with spinal cord injury during the Covid-19 period or have had significant disruption which can impact on the individual's ability to fulfil their full potential over the longer term e.g., children & young people
- Being inclusive, making sure that we're including isolated and under-represented groups affected by spinal cord injury.

Efficiency and Effectiveness

- Increasing our understanding of how we spend our time and the longer-term impact of Covid-19
- Re-focusing on those areas which maximise our impact both in service delivery and fundraising.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

Services

- Continuing to be needs led and peer led
- Being bold in terms of service innovation; using the opportunity to test and learn new approaches whilst listening to developing needs and adapting accordingly.

Fundraising

- Connecting with donors, strengthening relationships and ensuring our supporters know the impact they are having
- Diversifying our income streams – in order to help spread risk
- Working as a team to maximise opportunities.

By adopting an interim strategy, we were able to ensure that innovations and developments that have been a result of adapting to the pandemic have been accounted for in our 2021–2025 strategy which launched in April 2021.

The Trustees have ensured the charity's aims, objectives and activities remained focused on its stated purposes. The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Mission, vision and values

Our vision:

A world where people with spinal cord injury can realise their full potential.

Our mission:

To deliver services that build confidence, independence and inspire people affected by spinal cord injury to transform their lives.

Our values:

We embrace challenge

Challenge is central to our learning and growth; it helps us gain knowledge and skills. By finding ways to overcome challenge and move forward we gain a sense of achievement, supporting us to realise our full potential.

We have fun

We believe that having fun allows us to connect with others, whilst opening up opportunities to develop, achieve and get the most out of life, showing that there is a positive future after spinal cord injury.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

We build inclusive communities

We achieve more for people affected by spinal cord injury when we work together. We are collaborative and inclusive in our approach. We embrace diversity, working with and supporting individuals, groups, and the wider spinal cord injury community, bringing people together.

We are ambitious for each other

We are driven by the needs of people with a spinal cord injury and their families. We are passionate, striving to be the best. We set high standards, and we work hard to reach them. We are proactive, push boundaries, try new approaches and we learn quickly. We recognise that failure doesn't have to equal loss, rather an opportunity for growth. We listen to what people affected by spinal cord injury want and we seek innovative responses based on their feedback.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

Welcome from the Chair of Trustees

Like so many other charities across the UK, Back Up has faced many challenges over the past year, due to the Covid-19 pandemic. Our CEO, Abigail Lock had been in post for a matter of weeks when the pandemic hit and she has done an incredible job navigating us through the past year.

We are incredibly grateful for the support from the individuals, corporate partners, trusts and foundations without whom our work would not be possible. Much of our Fundraising department's planning was thrown out of the window when restrictions meant we were unable to hold face to face events and mass participation challenges. In a typical year, 30% of our fundraising comes from these activities. We were facing a dramatic loss of income, which led to us applying for emergency funding, exploring new income stream opportunities and looking for cost-savings across the board. We are incredibly grateful for the support from The National Lottery and The Julia and Hans Rausing Trust who gave significant emergency grants during the year. We also utilised the Coronavirus Job Retention Scheme and launched an emergency appeal.

There is never a good time to make a hard decision. As Back Up is run by and for people affected by spinal cord injury it was painful to have to pause our face-to-face services, including those we deliver on the frontline in all of the UK's 11 spinal centres. With Covid-19 closing wards and restricting visits even from loved ones, it has been physically impossible to deliver our face-to-face services. This has had a knock-on effect on our ability to reach newly injured people. It has also significantly reduced our expenditure. Considering the impact of the pandemic, we knew our services were more important than ever so we have innovated, invested more in digital innovations and worked more closely with NHS staff members to ensure we can still offer support to inpatients, just in a different way.

Change can be difficult, and at times it has been, but at Back Up we embrace challenge; it is central to our learning and growth. We knew we would need to evolve and adapt to continue to be there for all people affected by spinal cord injury. So, we did. We've designed a suite of digital and virtual offerings for both service-users and fundraisers which are accessible at all times, and these have provided us with opportunities to reach even more people.

We developed our first app this year, which focuses on providing the essential wheelchair skills needed to live a confident and independent life with spinal cord injury, after leaving hospital. The app has now been downloaded 357 times.

Our first virtual offering, The Back Up Lounge, started in April 2020. This online space allows people affected by spinal cord injury to meet, connect and support each other - we have had amazing feedback over the past year and the Lounge now regularly sees over 40 people affected by spinal cord injury attend these fortnightly sessions.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

Our next digital endeavour saw a new member of the team join us – our new chatbot. The Back Up Bug helps people navigate our website with ease and find more information about our services and fundraising opportunities 24/7. Our first virtual course – What Next? was delivered at the end of February. The course is aimed at newly injured people who have missed out on peer support due to Covid-19. 17 participants joined us and learned all about how to live well with spinal cord injury from the comfort of their own home. All our digital services have been designed to work in tandem with our face-to-face offerings which we hope to resume soon.

With our special events cancelled for the year, including our annual Back Up Ball, our Fundraising team had their hands full with bringing the same enthusiasm and fun we're known for, to the virtual space. Pull the Cork host, Elliot Awin, took us around the world with his 3 virtual wine tastings. We donned our flower leis and wellies for our four-day In the Cloud Festival packed with exercise sessions, motivational talks, a baking masterclass with our patron, Eric Lanlard and a gin tasting with long-term supporter, Hayman's gin. This year also saw the launch of our first virtual challenge, the Spinal Circuit. Our first edition in April 2020 saw 47 participants, run, walk or cycle as far as they could to complete 1799km, a full lap of the 11 UK spinal centres and raised £30,000. The challenge returned bigger and better in March 2021. We've been able to reach even more people through a more streamlined approach with a new website and bespoke Strava and Facebook groups to foster our community of 694 individual and corporate fundraisers, who collectively raised an impressive £122,000, helping to push us to a closing financial surplus of £541,490. Of these, £161,073 are restricted fund which we are carrying over to fund our charitable activities in financial year 2021.2022

At the outset of the pandemic, we could not have dreamt that we would end the year with a surplus. We recognise that going in to 2021 there is still a high degree of economic uncertainty which is why we have increased our reserves policy to 4 months and more importantly this surplus will enable us to immediately invest more in our services and to deliver the commitments we have made within our ambitious Transforming Lives 21 – 25 strategy. Plans are already underway which will see us reaching even more people, providing more intensive support to those who have been injured during the pandemic and expanding our services to meet demand.

Ultimately none of this would have been possible without our staff. In April 2020 we were named one of Third Sector's best charities to work for and it's such an accomplishment to be recognised as a supportive and encouraging environment where staff feel included and valued for their contribution. The mental health and wellbeing of our staff has never been more important – we have taken an active approach with wellbeing sessions in team meetings, catch ups where staff are encouraged to raise concerns about their own wellbeing, and we have stayed connected with each other through team socials.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

It's been a different year, but it's also been one filled with opportunities and learning. All our staff and Trustees, including our three newly recruited Board members, embody our core values of challenge, ambition, fun, and inclusivity. We will work together, so that everyone affected by spinal cord injury continues to have the support they need to reach their full potential in the years to come.

Jo Wright
Chair of Trustees
May 2021

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

Achievements and performance

The charity's main activities are described below. All its charitable activities, as defined in the charity's articles, focus on people affected by spinal cord injury and are designed to:

- a) Rehabilitate and encourage independence
- b) Promote reintegration within society
- c) Promote education and awareness of spinal cord injury
- d) Support family members regarding their emotional health and welfare needs which arise from the spinal cord injury of the relative

These activities are undertaken to further the Back Up Trust's charitable purposes for the public interest.

Review of services

Key performance indicators

Evaluation is essential to the delivery of all our services. Ultimately it ensures that our services have the greatest impact on the lives of the people we support. We have a range of measures that we use to monitor the performance of our services. As the pandemic has meant we were unable to deliver face to face services we have added to our performance measures to include digital service provision.

A) Outreach and Support

We're at the forefront of supporting people with spinal cord injury to make a positive adjustment to life. Our outreach and support team, all of whom have a spinal cord injury themselves, make vital connections with newly injured people and their families through patient education sessions, wheelchair skills sessions and talks at spinal centres and general hospitals across the country.

In 20/21 all face-to-face services in spinal centres were put on hold. This includes, our wheelchair skills, wheelchair skills extra and patient education sessions. Unfortunately, this has had a detrimental effect on our registrations as 80% of these normally come through this front-line contact. This year we registered 281 adults and 22 under 18s, a drop of 70% on the last financial year.

Due to our inability to provide face-to-face services in centres, several members of the team were furloughed throughout the year. We have continued to provide support to newly injured patients at spinal centres wherever possible through virtual sessions and have looked to maximise our reach through the digital services we introduced, including live sessions, The Back Up Lounge, and the Wheelchair skills App.

Our telephone support service has acted as a lifeline for those affected by spinal cord injury throughout the pandemic. The team provide a listening ear and continue to share their own

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

experiences to others or signpost the caller to other avenues of support they may benefit from, if necessary. The team have seen an increase in calls made and received, and this year 1,028 successful calls were made to support 645 individuals, a 13.1% increase from last year. 87% of people surveyed said they felt more supported as a result of the calls.

Getting around in a wheelchair can be difficult without knowing appropriate techniques for dealing with everyday situations. Our manual and power chair sessions establish the basic skills and are tailored to enable people to live the life they want. This year our wheelchair skills trainers have delivered virtual sessions to centres and have produced a range of videos demonstrating certain skills (as we have been unable to deliver our wheelchair skills sessions in person at hospitals). These videos have been viewed on YouTube 11,822 times and the Wheelchair Skills app has been downloaded 357 times.

❖ Family support

In the past, family outreach consisted of regular telephone conversations with family members, organising Back Up relatives' days for three spinal centres and supporting pre-existing relatives' days for a further three centres.

The impact of Covid-19 has hit the family support service hard. Part of the reason for this is that spinal centres have not been able to put on relatives' days due to ongoing restrictions which in many cases have meant relatives not being allowed to access hospitals to see their spinal injured loved ones. The lack of relative's days has meant a decline in take up for the support calls and those people who do access the help are referred quickly to mentoring.

To respond to these challenges, we are now undertaking a project to convert a Back Up relatives' day into a virtual offering. We are aiming to create a resource that is easy to access, informative and will empower the relatives of people with spinal cord injury to seek the support they need. We plan to offer virtual relatives days to every spinal centre in England by the end of 21/22. We still had 118 registrations to our family support service. To help reach more families throughout the pandemic we ran a digital marketing campaign to help increase registrations for family members with targeted messages surrounding the service, and family mentoring in particular.

B) Mentoring for family members and people with a spinal cord injury

Accredited by the Mentoring & Befriending Foundation (MBF), Back Up's mentoring service provides goal focused, tailored support to anyone affected by spinal cord injury including partners and relatives. We achieve this by matching service users with trained mentors, all of whom either have a spinal cord injury themselves or are a relative of someone with a spinal cord injury. All mentors use their skills including active listening and goal setting as well as their own lived experience to help mentees develop coping strategies and meet their personal goals.

Covid-19 has brought increased demands on our mentoring service. Despite not being able to conduct any "in person" training, we moved our mentor training online and trained 19 new

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

mentors over two sessions. 91% of people attending the training reported increased confidence in their own abilities post training.

We trained 8 new family mentors. This was an increase on the five new family mentors in 19/20 and 100% of attendees reported an increase in their confidence and sense of motivation post training.

The team have also been providing virtual mentor drop-in clinics. These 6-weekly clinics allow any mentor to discuss mentoring questions, or issues with others, the mentoring team and a mentoring supervisor. This has been met with positive feedback and will be taken forward into 21/22. We also ran a virtual mentor development day with a range of sessions that were formed at the request of our mentors.

We have managed to achieve all this despite some members of the mentoring team having been furloughed for six months. We have helped 132 people with spinal cord injury this year including 5 people under the age of 18, (up 23% from 102 last year) and 51 family members (up 20% from 41 last year).

Out of those with spinal cord injury who finished mentoring, 98% achieved their personal goal (target 95%). In family mentoring 96% met their personal goal (target 95%).

C) Courses

Back Up offers a wide-ranging programme of life skills and activity courses, covering everything from skiing to abseiling and navigating cities. Our courses are designed to challenge the participant's perceptions of what is possible after a spinal cord injury. Our courses are open to people of all ages, backgrounds and levels of injury and ability. The aim is to help people with a spinal cord injury learn new skills and develop confidence in a supportive and fun environment. All courses are led by people who have a spinal cord injury themselves. This allows participants to learn from others who have been there and can understand the issues and challenges.

In 20/21 all planned courses were cancelled and the team was placed on furlough. They returned in October 2020 to develop a new virtual course called 'What Next?' aimed at newly injured people who have missed out on peer support due to Covid-19. What Next? was launched in February 2021 and it consisted of an eLearning platform filled with information about life with spinal cord injury and a weekend of discussion sessions led by Back Up staff and volunteers. It was attended by 17 participants. One attendee said, "*I came away feeling inspired and more prepared to cope with my injuries in the 'real world'.*" Nearly all attendees reported having achieved their personal goal for the course and all participants said they would recommend the course to a friend and would be interested in making further use of Back Up's services.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

Over 30 volunteers were involved in various virtual sessions over the weekend, and we now intend to train some of these volunteers to facilitate virtual courses in the future.

As part of their work developing and evaluating the What Next course, the courses team have developed an online courses toolkit that can be used organisation-wide when running similar online events as this is something we see continuing into the future.

❖ Skills for Work and Vocation Service

Work and volunteering are important for physical and mental health and are linked to better overall health outcomes. Returning to work after sustaining a spinal cord injury can be a difficult journey with many barriers. Our Skills for Work course (formerly known as Back Up to Work) gives participants the skills they need when looking to secure work, as well as advice on how and when to declare their disability to ensure they receive the necessary adjustments that they may need.

We have adapted our Skills for Work course to be delivered in an online format. The Skills for Work course aims to help people identify their own skill set and teaches them how to best market themselves in the workplace. Run over 2 days we help participants hone their CVs and take them through the application process. We also hold 8-minute speed interviews with professionals from corporate supporters, so that participants can practice answering interview questions that they are likely to come across in a real-life scenario. Participants learn from the lived experiences of the peer course facilitators, peer guest speakers and one another.

The Covid-19 pandemic meant that we furloughed our vocational coordinator for 6 months. The vocation service restarted in November 2020 and the first virtual Skills for Work course took place in March 2021. We have plans to expand the Back Up to Work Vocation Service in the next financial year including the launch of a vocation toolkit for service users, health professionals and employers, addressing the barriers that people with spinal cord injury face when returning to or entering the workplace.

D) Education Inclusion Service for Children and Young People

Whether injured from birth or later on, our education inclusion services work with children, young people, their families and their education provider directly to ensure the right support is in place so that their questions are answered and that they can thrive during their education, gain independence and fulfil their true potential.

Due to the Covid-19 pandemic, the education inclusion service team was furloughed from the beginning of April until mid-August. It returned to its full capacity by November. The pandemic brought many new challenges with most children being out of school for large parts of the year, changing guidance on how children with special educational needs and disabilities (SEND) were supported, concerns around shielding and personal protective equipment (PPE), as well as logistical issues with lots of staff working from home.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

When the service returned in August, our main priority was to focus on children and young people who had been newly injured. We did not want the pandemic to delay the return to education any longer than was necessary and we created an information page on our website with education and Covid-19 resources to offer practical support.

With national restrictions preventing us from offering face-to-face support, our services had to adapt quickly, and we delivered our first ever virtual assembly to a school. The impact of the team's work is clear when follow up surveys show that 100% of schools improve their understanding of inclusion needs, 100% of children and young people we worked with feel happier at school and 100% of parents feel their child is more included at school.

❖ U18s Participation

Back Up is the only charity in the UK that has dedicated services for children and young people with a spinal cord injury. We believe the best people to support children and young people adjust to life with spinal cord injury are often young people themselves. We are here to make things easier by providing the opportunity for young people to meet others their own age who understand what living with a spinal cord injury is like, to learn new skills at our residential courses that help with confidence and independence, and to have a lot of fun.

When our face-to-face services first went on hold, we worked collaboratively with Dr Allison Graham, Consultant Physician in spinal cord injury (with specialist interest in paediatric injury) to produce specific information on Covid-19 and children with spinal cord injury which was made available on our website. This resource has been read over 1200 times since publication in February. One service that remained the same was our mentoring service, and we were able to provide mentoring to 5 young people.

We met with our dedicated youth advisors virtually in June. They help us design and deliver our services. The group had set an aim to deliver workshops for young people earlier in the year and instead of delaying this, they decided to continue with it virtually. So, in July, we hosted five online workshops covering a range of topics including wheelchair maintenance, preparing for university and travel. All attendees who responded to our evaluation said that the workshops had increased their confidence and/or skills. Our youth advisors met again in December to focus on how we could better support newly injured children and young people who we could not currently visit in hospital. This led to our first Youth Break Out Lounge for children and young people, where they can meet via Zoom to chat and share experiences of life with spinal cord injury. These have continued each fortnight since February and 9 under 18's have attended, 97% said they enjoyed the Lounge and 93% said they felt more connected to other children and young people with spinal cord injury.

Lockdown really limited activities and the chance for children to meet up with friends, socialise and have some fun – particularly younger children who could not attend a course. This led us to

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

create our first ever Youth Online Activities Day in February, with a range of interactive events on offer from accessible exercise sessions for different age groups to a live interview about growing up with a spinal cord injury. 6 under 18s attended and 100% of attendees surveyed said that it had been good to do something with other children and young people who also have a spinal cord injury and that they felt happier after attending.

Other work within the department

❖ Volunteering

Back Up was founded by volunteers and volunteering remains at the heart of everything we do. Volunteers are involved at every level of the organisation, and within all aspects of our work. We recognise the unique and varied skills that our volunteers possess, ranging in age, injury level and backgrounds.

Our volunteers use their personal lived experiences of spinal cord injury to help people overcome challenges and build a plan for the future. They deliver our frontline services, including residential courses and inpatient wheelchair skills sessions. With the suspension of several of our face-to-face services there were fewer opportunities for volunteers to be physically involved in service delivery, however this did not stop them from wanting to support the team in developing virtual services.

In total we estimate that our volunteers have contributed 7,141 hours to our work this year. This works out at almost 297 days, or almost a year's worth of time. We are extremely appreciative of the amazing pro-bono support offered to us and proud of the valued contributions our volunteers make.

❖ Influencing

As a truly user-led organisation, we have a unique insight into the needs of people affected by spinal cord injury. This knowledge puts us in a strong position to support and influence others to make sure good services are in place across the UK and internationally. Our work has been presented at international conferences like ISCoS (International spinal cord society), ESCIF (European SCI Federation) & ESPA (European spinal psychology association).

We continue to contribute the patient voice to the NHS clinical reference group for spinal services in England and the National Spinal Cord Injury Network Board.

A major 'SCI Transformation' process began in 2020 which is reviewing, updating and improving spinal cord injury rehabilitation services across the eight specialist centres in England. Work streams are focussing on each stage of the rehabilitation pathway with Back Up's involvement throughout and we look forward to establishing our support as part of people's rehab along with the many other improvements that will come from this work.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

We continue to work closely with the National Spinal Injuries Centre, Stoke Mandeville as part of the patient forum and alongside colleagues from the spinal centres and both Aspire and the Spinal Injuries Association, we continue to champion the rights of people affected by spinal cord injury, encouraging transparency of information, collaboration and a focus on needs.

In October we launched research led by Dr Fiona Barr. National Care Pathways were introduced in 2012 to guide management of adults sustaining and living with spinal cord injury but these pathways did not readily translate to the management of children and young people. It was recognised that bespoke pathways were required for this younger patient group.

The aim of this study was to create a patient centric reintegration pathway, focussed on meeting the needs of the child or young person and their families, from the point of diagnosis, through initial rehabilitation and discharge home.

Action research methodology engaged children and young people with spinal cord injury, their families and all stakeholder groups involved in provision of their health and support services, to create a bespoke Reintegration Pathway. This research has been provided to the NHS to support their development of paediatric pathways for children and young people with spinal cord injury.

Plans for the future

The next four years will see us implementing our ambitious new strategy in which we will focus on finding better ways to reach all newly injured people in the UK, including all children and young people with spinal cord injury.

In the coming year we have set ambitious targets to register and offer support to over 1,000 people. We are in constant communication with all spinal centres, and we are looking forward to resuming our face-to-face services on the front-line, when it is safe to do so. Resuming these vital connections with those newly injured will help us reach this goal.

Following on from the success of our Skills for Work course, we are planning to develop virtual versions of all of our skills-based courses, ensuring we can mitigate the impact of Covid-19 and reach more people. Like all our digital offerings, these online courses will act as a resource, not as a replacement for our face-to-face offering.

Financial review

Charity financial position

This year we have raised £1,880,463 (2020: £1,604,126) and our costs were £1,338,973 (2020: £1,633,728)

Back Up relies on the generosity of our supporters and partners. We realise that some partners are keen to fund a specific charitable activity, but Back Up aims for no more than 40% in restricted

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

income to ensure the smooth running of the charity. In 2021, restricted income accounted for 34% of the total.

Reserves policy and going concern

Reserves

The Trustees have agreed a level of reserves of £618,000 to ensure sufficient cashflow for day-to-day activities, meet opportunities that arise over time, and mitigate any unforeseen events that could come up over the next twelve months. The Trustees also aim to maintain a four-month expenditure ratio. We have increased our level of reserves due to the uncertainty caused by the pandemic.

At the end of the financial year, total funds were £1,183,704 (2020: £620,008). This was made up of £907,961 (2020: £492,033) of unrestricted funds, £100,913 (2020: £100,913) of endowments, £13,757 of tangible assets (2020: £18,232) and £161,073 of restricted funds (2020: £8,830). This higher level of reserves puts Back Up in a strong position to invest in services over the next 4 years to deliver our strategy, whilst maintaining the level set out in our reserves policy.

Investments

Some funds, which are above the minimum reserves limit and are not needed in the short term, are invested in the stocks and shares market mainly to mitigate the long-term risk of inflation and to maximise return to support charitable activities. The market value of the investment at the end of the year is £137,400 (2020: £113,122). The Board of Trustees review the investment performance quarterly and review the policy at least every three years.

Principal risks and going concern

Our Trustees have reviewed the major risks Back Up faces, and confirm that the following systems are in place to manage them:

- A clear four-year strategy (2021–2025).
- A detailed one-year business plan and budget approved by trustees.
- Quarterly review of financial targets and results, variance from budgets and non-financial performance indicators by Senior Management Team (SMT) and Trustees.
- Quarterly in-depth review of financial performance by the Finance, Audit and Risk committee.
- Scaled authority and segregation of duties.
- Identification and management of risks reviewed and approved by trustees.

We have a framework which is used at all levels of management to identify risks and respond to them appropriately. Our 'risk register' includes an assessment of key risks, causes, consequences, their likelihood and significance, and a description of how they will be managed and mitigated. The register is regularly monitored by the senior management team and the Finance, Audit and Risk committee of the board.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

Our plans balance risks and opportunities. We won't take risks that undermine our impact or the safety of our service users and volunteers, but we do want to be in a position where we can realise potential opportunities.

At the time of writing, the biggest risks we face for the year ahead remains those related to the Covid-19 pandemic which has and continues to impact our service delivery and ability to raise funds. The Trustees have put in place control mechanisms to ensure that the Charity minimises the impact of the pandemic and has the ability to continue to operate.

Trustees maintain particular attention to cashflow analysis through modelled future scenarios and the SMT have access to weekly reforecasts which provide them with the appropriate tools to make confident decisions.

In light of the above, the current level of unrestricted funds and access to the Government Grants, the Trustees are confident that the Charity can continue to operate in the next 12 months.

Fundraising

In 2020/21, we raised £1,880,463 including income from the furlough scheme. This was in line with our original budget. Early in the year we forecast a significant drop in income as we expected to lose most of our income from face-to-face events and had started to see a drop off in corporate support.

We launched an emergency appeal which attracted wide support, developed a number of virtual events throughout the year, and adapted our approach to corporate and trust fundraising. As a result of these initiatives and the incredibly generous support of our donors we were able to rebuild our income effectively.

Voluntary income (£1,419,765)

Our voluntary fundraising areas are:

- Individuals (£386,094) – these include regular and one-off gifts including in memory
- Charitable Trusts and Corporate (£904,787)
- Government Grants (£128,884)

Income from activities for raising funds (£458,448)

- Events (£357,295) – Over 1,000 people took part in our virtual events including the Spinal Circuit, No Limits Cycle Ride, In the Cloud Festival and our three wine tastings.
- Trading Income (£101,153) – This includes income from the Back Up online shop and corporate sponsorship of our services.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

Other income (£2,250)

- This includes income from our investments

Fundraising approach, regulation and complaints

Back Up is a member of the Fundraising Regulator and we comply with the standards as set out in the Code of Fundraising Practice across all of our fundraising activity.

We do not work with any third-party fundraisers. We have commercial participator agreements in place with corporate partners where appropriate. We comply with the key principles and behaviours of the Code to ensure that any vulnerable persons are treated fairly.

We did not receive any complaints relating to fundraising this year.

Structure, governance and management

Trustee Committees

The Board of Trustees is responsible for agreeing an appropriate strategy and policies for the charity and making sure that these are put into practice. To support its work, the board has established the following sub-committees:

The Services and Disclosure and Barring Committee has five Trustees and three co-opted members and they meet at least four times a year. The committee aims to support the Head of Services and wider team in their responsibilities regarding the development and delivery of services for people affected by spinal cord injury. The committee also assesses on an ad-hoc base (and when needed) the risks associated with recruiting staff/volunteers with a criminal conviction or other disclosure when a criminal record check has been carried out.

The committee's main responsibilities are to advise on –

- Services strategy
 - Regular review of services performance and services development.
- **The Fundraising Committee** has six Trustees and one co-opted member with delegated authority for:
 - The fundraising strategy
 - Strategic processes for managing income risk and financial sustainability
 - Policies around partnership working and income generation (ethical policy)
 - Regular review of management accounts and supporting narrative, and business cases
 - Budget setting, management accounts and reforecasts
 - Fundraising team KPIs.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

- **The Finance, Audit and Risk Committee** has six Trustees and meets at least four times a year and its main responsibility is to
 - Advise Trustees that all assets of Back Up are safeguarded and that funds are spent effectively and efficiently according to our objects as a charity and our business plan
 - Review policies around financial management, health and safety, data protection and confidentiality, whistleblowing, complaints and governance, including conflicts of interest policy, recommending special investigations if necessary
 - Review key risks to ensure they are managed and mitigated appropriately
 - Scrutinise the budgeting process, financial performance of the charity throughout the year
 - Review the annual report, including the process of review of accounts prior to submission for audit.

- **The Remuneration and Nominations Committee** has five Trustees and meets at least once a year ahead of the budgeting process and it has delegated authority for:

Remuneration:

- Setting the pay of the Chief Executive and authorising the remuneration budget
- Scrutinising and authorising changes to the organisation's remuneration policy and structure.

Back Up believes that the opportunity to transform the lives of people affected by spinal cord injury is an important part of the total reward of working for Back Up, especially at more senior levels. The committee review the overall salary structure and bandings every three years to make sure it is benchmarked against the sector and ensure an annual remuneration policy review that balances pay with our employees' needs, and our donors' expectations that our funds will be used wisely. In setting the pay for the CEO and setting the pay bands for all staff, the committee takes account of the skills and experience required for each of the roles, the salary for similar roles in the sector, and the financial health of the charity. Independent advice is also used to inform those judgements.

Nominations:

- The recruitment and induction process for new trustees
- Regular reviews to identify any gaps in the knowledge and experience of our trustees needed to further Back Up's work. This informs the recruitment, induction and training process for new trustees.

The Nomination Committee identifies and reviews trustees' skills, knowledge and experience on an ongoing basis and conduct the recruitment based on these. The committee then proposes candidates for election to the wider Board of Trustees. All of our Trustees give their time voluntarily to the charity. Expenses reclaimed by Trustees are set out in our financial statements.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

New Trustees receive a comprehensive induction following a detailed plan. When complete, a new trustee should understand/know:

- The causes, nature and impact of spinal cord injury
- Where Back Up fits in – the need and the impact we make
- Our purpose and how we work (our vision, mission and values)
- The role of the board, sub-committees and of a trustee
- What good governance looks like
- Our services and all the functions within the organisation
- The roles of the staff team and know key staff members
- Back Up's strategy and business plan
- How they will be supported and developed in their role, and mutual expectations
- Be linked in with networks to aid their performance, learning and development.

The new trustee will achieve this through documentation, meetings, and experiencing services and events. It may take up to a year to be fully inducted. Induction will be reviewed regularly and form part of the trustee's on-going training and development in the role. Progress and performance will be discussed with the Chair or nominated representative.

Trustees receive ongoing support from the Chair and Chief Executive to help them fulfil their role and responsibilities. They are also encouraged to attend training courses to keep up to date with current legislation and to widen their experience. A joint away day with staff helps to build relationships and understanding to fulfil our mission – this year the away day was held virtually. Three Trustees have been in post in excess of nine years. During the year we have recruited three trustees and a succession plan has been agreed and will be implemented in the financial year 2021/22.

Related parties and relationships with other organisations

Back Up works closely with Aspire, Spinal Injuries Scotland, Cauda Equina Champions & other organisations to provide better support for people affected by spinal cord injury. We do this by sharing ideas and information with a view to delivering complementary services. Our staff share their expertise and training opportunities. Our partnership with Aspire means that anyone who accesses one of our organisation's services – with their permission, automatically gains access to the services of the other.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

Statement of responsibilities of the trustees

The trustees (who are also directors of The Back-Up Trust for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and group and of the incoming resources and application of resources, including the income and expenditure, of the charitable company or group for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2021 was 14 (2020:11). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

The Back-Up Trust

Trustees annual report

For the period ended 31 March 2021

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The trustees' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees on 28 July 2021 and signed on their behalf by

Richard Smith
Treasurer

Independent auditor's report

to the members of

The Back-Up Trust

Opinion

We have audited the financial statements of Back-up Trust (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended)

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Back-up Trust's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Independent auditor's report

to the members of

The Back-Up Trust

Other Information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

to the members of

The Back-Up Trust

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;

Independent auditor's report

to the members of

The Back-Up Trust

- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose.

Independent auditor's report

to the members of

The Back-Up Trust

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Noelia Serrano (Senior statutory auditor)

28 September 2021

for and on behalf of Sayer Vincent LLP, Statutory Auditor

Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

The Back-Up Trust

Consolidated statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2021

	Note	Unrestricted £	Restricted £	Endowment £	12 months to 31 March 2021 Total £	Unrestricted £	Restricted £	Endowment £	11 months to 31 March 2020 Total £
Income from:									
Donations and legacies	2	786,195	131,194	-	917,389	384,662	-	-	384,662
Charitable activities	4	-	502,376	-	502,376	-	539,766	-	539,766
Other trading activities									
Activities for raising funds	3	458,448	-	-	458,448	678,164	-	-	678,164
Investments		178	-	2,072	2,250	671	-	863	1,534
Total income		1,244,821	633,570	2,072	1,880,463	1,063,497	539,766	863	1,604,126
Expenditure on:									
Raising funds		503,895	-	-	503,895	615,953	-	-	615,953
Charitable activities		97,181	733,753	2,072	835,078	138,460	878,452	863	1,017,775
Total expenditure	5	601,076	735,825	2,072	1,338,973	754,413	878,452	863	1,633,728
Net income / (expenditure) before net (losses) on investments		643,745	(102,255)	-	541,490	309,084	(338,686)	-	(29,602)
Net gains / (losses) on investments		22,206	-	-	22,206	(8,841)	-	-	(8,841)
Net income / (expenditure) for the year	6	665,951	(102,255)	-	563,696	300,243	(338,686)	-	(38,443)
Transfers between funds		(254,498)	254,498	-	-	(342,536)	342,536	-	-
Net movement in funds		411,453	152,243	-	563,696	(42,293)	3,850	-	(38,443)
Reconciliation of funds:									
Total funds brought forward		510,265	8,830	100,913	620,008	552,558	4,980	100,913	658,451
Total funds carried forward		921,718	161,073	100,913	1,183,704	510,265	8,830	100,913	620,008

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 20 to the financial statements.

The Back-Up Trust

Consolidated balance sheet

Company no. 3596996

As at 31 March 2021

		Group		Charity	
	Note	As at 31 March 2021 £	As at 31 March 2020 £	As at 31 March 2021 £	As at 31 March 2020 £
Fixed assets:					
Tangible assets	11	13,757	18,232	13,757	18,232
Investments	12	137,400	113,122	137,500	113,222
		<u>151,157</u>	<u>131,354</u>	<u>151,257</u>	<u>131,454</u>
Current assets:					
Debtors	15	228,802	246,946	301,945	312,673
Cash at bank and in hand		1,016,308	440,817	902,506	341,175
		<u>1,245,110</u>	<u>687,763</u>	<u>1,204,451</u>	<u>653,848</u>
Liabilities:					
Creditors: amounts falling due within one year	16	(212,563)	(199,109)	(172,003)	(165,293)
		<u>1,032,547</u>	<u>488,654</u>	<u>1,032,448</u>	<u>488,555</u>
Net current assets		<u>1,032,547</u>	<u>488,654</u>	<u>1,032,448</u>	<u>488,555</u>
Total net assets		<u>1,183,704</u>	<u>620,008</u>	<u>1,183,705</u>	<u>620,009</u>
Funds:					
	20a				
Restricted income funds		161,073	8,830	161,073	8,830
Endowment funds		100,913	100,913	100,913	100,913
Unrestricted income funds:					
General funds		921,718	510,265	921,719	510,266
Total unrestricted funds		<u>921,718</u>	<u>510,265</u>	<u>921,719</u>	<u>510,266</u>
Total funds		<u>1,183,704</u>	<u>620,008</u>	<u>1,183,705</u>	<u>620,009</u>

Approved by the trustees on 28 July 2021 and signed on their behalf by

Richard Smith
Treasurer

The Back-Up Trust

Consolidated statement of cash flows

For the year ended 31 March 2021

	12 months to 31 March 2021		11 months to 31 March 2020	
	£	£	£	£
Cash flows from operating activities				
Net income/(expenditure) for the year (as per the statement of financial activities)	563,696		(38,443)	
Depreciation charges	8,585		10,416	
(Gains)/losses on investments	(22,206)		8,841	
Dividends, interest and rent from investments	2,250		(671)	
Decrease in debtors	18,144		15,306	
Increase in creditors	13,454		1,622	
Net cash provided by/(used in) operating activities		583,923		(2,929)
Cash flows from investing activities:				
Dividends, interest and rents from investments	(2,250)		671	
Purchase of fixed assets	(4,110)		(13,595)	
Purchase of investments	(2,072)			
Net cash (used in) investing activities		(8,432)		(12,924)
Change in cash and cash equivalents in the year		575,491		(15,853)
Cash and cash equivalents at the beginning of the year		440,817		456,670
Cash and cash equivalents at the end of the year		1,016,308		440,817

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies

a) Statutory information

The Back-Up Trust is a charitable company limited by guarantee and is incorporated in United Kingdom.

The registered office address is 4 Knightley Walk, London, SW18 1GZ.

b) Basis of preparation

The financial statements 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) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

These financial statements consolidate the results of the charity and its wholly-owned subsidiary Back-Up Promotions Limited on a line by line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet. A separate statement of financial activities, or income and expenditure account, or cashflow for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

The Directors previously decided to amend the financial year from April to March to align Board meetings with key quarterly deadlines. This means that the 19/20 financial year covers an 11 month period whereas figures from 20/21 refer to 12 months. As such amounts presented in the financial statements (including the related notes) are not entirely comparable. Legal authority to make the change has been granted by the relevant regulatory bodies.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

In assessing the going concern, the Trustees have considered the uncertainties that the charity could face over the next 12 months and all the severe but reasonably plausible scenarios show that there is reasonable assurance that the Charity will have sufficient funds to continue operating on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income from HMRC relating to the Coronavirus Job Retention Scheme (total : £128,884) is shown as income within Voluntary income.

For legacies, they are included on the earlier of when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified or when a distribution is made.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies (continued)

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Endowment funds are held on trust and the return on investments can be spent on each restricted fund.

i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity

● Outreach and support	18.0%
● Mentoring	18.0%
● Courses	12.0%
● Schools and Family Inclusion	4.0%
● U18 participation	3.0%
● Cost of Raising funds	35.0%
● Raising awareness	10.0%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- Office equipment 3 years

m) Listed investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Any change in fair value will be recognised in the statement of financial activities. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading "Net gains/(losses) on investments" in the statement of financial activities. The charity does not acquire put options, derivatives or other complex financial instruments.

n) Investments in subsidiaries

Investments in subsidiaries are at cost.

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies (continued)

o) Debtors

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

p) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

q) 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.

r) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

s) Pensions

The Charity operates a stakeholder pension scheme. The Assets of the scheme are held separately from those of the charity in an independently administered fund. The amount charged to the Statement of Financial Activities represents the discretionary contributions paid to the scheme in respect of the accounting period.

t) Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownerships remain with the Lessor are charged on a straight line basis over the lease term.

2 Voluntary income

	Unrestricted £	Restricted £	12 months to 31 March 2021 Total £	Unrestricted £	Restricted £	11 months to 31 March 2020 Total £
Individuals	386,094	-	386,094	265,705	-	265,705
Charitable Trusts	20,038	131,194	151,232	20,700	-	20,700
Corporate Donations	251,179	-	251,179	98,257	-	98,257
Government Grants	128,884	-	128,884	-	-	-
	786,195	131,194	917,389	384,662	-	384,662

Government grants consist of £128,884 (2020: £nil) received under the Coronavirus Job Retention Scheme.

3 Income from activities for raising funds

	12 months to 31 March 2021 Total £	11 months to 31 March 2020 Total £
General events	278,375	236,070
Major events	78,920	317,701
Other trading activities	101,153	124,393
	458,448	678,164

All income from raising funds are unrestricted for 2021 and 2020.

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

4 Income from charitable activities

	12 months to 31 March 2021 Total £	11 months to 31 March 2020 Total £
National Lottery Community Fund –	–	77,286
National Lottery Community Fund – Grants for Improving Lives	–	18,056
National Lottery Community Fund – Coronavirus Community Support	58,225	–
The R S Macdonald Charitable Trust	15,000	5,000
The Eveson Charitable Trust	5,850	3,000
St James Place Charitable Foundation	–	4,000
Stewart Investors	15,000	–
Duchy of Lancaster Benevolent Fund	3,000	–
The Childwick Trust	7,000	–
The City of London Corporation	4,992	–
Mitre Trust	7,800	–
The London Community Foundation	3,977	–
The Ernest Hecht Charitable	2,250	–
Garfield Weston Foundation	24,000	–
The Hugh Fraser Foundation	5,000	–
Other Charitable Trusts	61,630	83,880
Outreach and Support	213,724	191,222

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

4 Income from charitable activities (continued)

	12 months to 31 March 2021 Total £	11 months to 31 March 2020 Total £
Persula Foundation	–	10,000
National Lottery Community Fund – Grants for Improving lives	–	7,306
National Lottery Community Fund – Coronavirus Community Support	24,550	–
The R S Macdonald Charitable Trust	–	5,000
St James Place Charitable Foundation	–	4,000
Henry Smith Charity	17,500	17,500
Mitre Trust	367	–
Garfield Weston Foundation	16,000	–
The Eveson Charitable Trust	1,650	–
The Ernest Hecht Charitable	7,500	–
Britford Bridge Trust	10,000	–
The City of London Corporation	1,763	–
Basil Samuel Charitable Trust	5,000	–
The Ryvoan Trust	2,500	–
Big Yellow Storage	4,500	–
The Childwick Trust	7,000	–
Other Charitable Trusts	36,164	13,098
Mentoring	134,494	56,904
Big Lottery Fund	25,574	46,739
National Lottery Community Fund – Grants for Improving Lives	–	15,991
Bruce Wake Charitable Trust	–	14,000
National Lottery Community Fund – Join the Dots	–	4,025
SAGE Foundation	–	–
Sav	–	7,000
The D'Oyly Carte Charitable Trust	–	4,094
The R S Macdonald Charitable Trust	–	5,000
Ludin Energy	–	11,328
The Alice Ellen Cooper–Dean Charitable Foundation	–	10,000
St James Place Charitable	–	4,000
The Colin Javens Spinal Injury Trust	5,733	–
Catalyst Community Fund	28,000	–
Other Charitable Trusts	1,514	35,128
Courses	60,821	157,304
BBC Children in Need	35,466	33,169
St James Place Charitable Foundation	1,000	8,000
Stewarts Investors	8,333	39,667
Marguerite Foundation	40,000	40,000
The National Lottery Community Fund – Youth	2,938	–
John Horniman's Children Trust	5,000	–
Other Charitable Trusts	600	13,500
U18 Participation	93,337	134,336
Total income from charitable activities	502,376	539,766

All income from charitable activities is restricted for 2021 and 2020.

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

5a Analysis of expenditure (current year)

	Charitable activities									12 months to 31 March 2021 Total £	11 months to 30 April 2020 Total £
	Raising funds £	Outreach and Support £	Mentoring £	Courses £	Schools and Family Inclusion £	U 18 Participation £	Raising awareness £	Governance costs £	Support costs £		
Staff costs (Note 7)	323,207	168,161	160,967	111,439	37,146	30,071	87,736	13,797	102,241	1,034,765	961,101
Other direct costs	71,843	6,037	2,159	7,422	-	9,010	14,379	-	-	110,850	444,951
Premises	-	-	-	-	-	-	-	-	68,093	68,093	92,879
Insurance	-	-	-	-	-	-	-	-	12,935	12,935	11,540
Communications	-	-	-	-	-	-	-	-	73,173	73,173	72,150
Office expenses	-	-	-	-	-	-	-	-	9,384	9,384	13,154
Finance costs	-	-	-	-	-	-	-	-	5,997	5,997	6,064
Audit fees	-	-	-	-	-	-	-	14,600	-	14,600	14,530
Professional fees	-	-	-	-	-	-	-	67	-	67	1,074
Trustee expenses	-	-	-	-	-	-	-	138	-	138	2,377
Depreciation	-	-	-	-	-	-	-	-	8,585	8,585	10,416
Other expenses	-	-	-	-	-	-	-	-	386	386	3,492
	395,050	174,198	163,126	118,861	37,146	39,081	102,115	28,602	280,794	1,338,973	1,633,728
Support and Governance costs	108,845	56,631	54,208	37,529	12,510	10,127	29,546	(28,602)	(280,794)	-	-
Total expenditure 2021	503,895	230,829	217,334	156,390	49,656	49,208	131,661	-	-	1,338,973	-
Total expenditure 2020	615,953	254,987	247,047	246,795	46,869	83,617	138,460	-	-	-	1,633,728

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

5b Analysis of expenditure (prior period – 11 months)

	Charitable activities									11 months to 31 March 2020 Total £
	Raising funds £	Outreach and Support £	Mentoring £	Courses £	Schools and Family Inclusion £	U 18 Participation £	Raising awareness £	Governance costs £	Support costs £	
Staff costs (Note 7)	310,236	151,156	168,515	100,768	33,651	21,867	72,126	9,138	93,644	961,101
Other direct costs	190,057	44,349	12,440	106,372	-	51,836	39,897	-	-	444,951
Premises	-	-	-	-	-	-	-	-	92,879	92,879
Insurance	-	-	-	-	-	-	-	-	11,540	11,540
Communications	-	-	-	-	-	-	-	-	72,150	72,150
Office expenses	-	-	-	-	-	-	-	-	13,154	13,154
Finance costs	-	-	-	-	-	-	-	-	6,064	6,064
Audit fees	-	-	-	-	-	-	-	14,530	-	14,530
Professional fees	-	-	-	-	-	-	-	1,074	-	1,074
Trustee expenses	-	-	-	-	-	-	-	2,377	-	2,377
Depreciation	-	-	-	-	-	-	-	-	10,416	10,416
Other expenses	-	-	-	-	-	-	-	-	3,492	3,492
	500,293	195,505	180,955	207,140	33,651	73,703	112,023	27,119	303,339	1,633,728
Support and Governance costs	115,660	59,482	66,092	39,655	13,218	9,914	26,437	(27,119)	(303,339)	-
Total expenditure 2020	615,953	254,987	247,047	246,795	46,869	83,617	138,460	-	-	1,633,728

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

6 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	12 months to 31 March 2021 £	11 months to 31 March 2020 £
Depreciation	8,585	10,416
Operating lease rentals:		
Property	56,952	85,428
Auditor's remuneration (excluding VAT):		
Audit	7,300	7,150
Other services	4,200	4,200
	<u>88,037</u>	<u>107,204</u>

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	12 months to 31 March 2021 £	11 months to 31 March 2020 £
Salaries and wages	895,100	813,842
Social security costs	79,874	74,713
Operating costs of defined benefit pension schemes	53,390	48,934
Training	4,431	13,252
Recruitment	138	7,220
Other forms of employee benefits	1,832	3,140
	<u>1,034,765</u>	<u>961,101</u>

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2021 No.	2020 No.
£60,000 – £69,999	<u>1</u>	<u>–</u>

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £236,186 (2020: £209,236).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2020: £316) incurred by nil (2020: 1) members relating to attendance at meetings of the trustees. £138 of costs was incurred in the recruitment of 3 new trustees (2020: £nil).

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 32 (2020: 35).

Staff are split across the activities of the charity as follows:

	12 months to 31 March 2021 No.	11 months to 31 March 2020 No.
Fundraising	9	11
Services	19	20
Support	3	3
Governance	1	1
	<u>32</u>	<u>35</u>

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

9 Related party transactions

During the year the charity charged expenses of £27,561 (2020: £31,348) to Back-Up Promotions Limited, a wholly owned subsidiary of the Company. The Company also received income of £62,967 (2020: £232,892) on behalf of Back-Up Promotions Limited. The amount due from them at the year end was £90,478 (2020: £31,348).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

10 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary Back-Up Trust Promotions Limited distributes under Gift Aid available profits to the parent charity.

11 Tangible fixed assets

The group and charity

	Office equipment £	Total £
Cost		
At the start of the year	50,794	50,794
Additions in year	4,110	4,110
At the end of the year	<u>54,904</u>	<u>54,904</u>
Depreciation		
At the start of the year	32,562	32,562
Charge for the year	8,585	8,585
At the end of the year	<u>41,147</u>	<u>41,147</u>
Net book value		
At the end of the year	<u>13,757</u>	<u>13,757</u>
At the start of the year	<u>18,232</u>	<u>18,232</u>

All of the above assets are used for charitable purposes.

12 Listed investments

	The group		The charity	
	2021	2020	2021	2020
	£	£	£	£
Fair value at the start of the year	113,122	121,963	113,122	121,963
Additions	2,072	-	2,072	-
Net gain /(loss) on change in fair value	22,206	(8,841)	22,206	(8,841)
Fair value at the end of the year	<u>137,400</u>	<u>113,122</u>	<u>137,400</u>	<u>113,122</u>
Shares in Trading subsidiary (Note 13)	-	-	100	100
Total value of investments	<u>137,400</u>	<u>113,122</u>	<u>137,500</u>	<u>113,222</u>
Historical Cost	<u>124,577</u>	<u>124,577</u>	<u>124,577</u>	<u>124,577</u>

Investments comprise only of UK common investment funds, there have been no transactions within the year.

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

13 Subsidiary undertaking

The charity owns the whole of the issued ordinary share capital of Back-Up Trust Promotions Limited, a company registered in England. The company number is 02719893. The registered office address is 4 Knightley Walk, London, England, SW18 1GZ .

The subsidiary is used for non-primary purpose trading activities. All activities have been consolidated on a line by line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

The Subsidiary is exempt from the requirements of the Companies Act 2006 relating to the audit of individual accounts by virtue of Section 479a.

Richard Smith, Joanna Wright, Richard Rawstron (All trustees) and Abigail Lock (Joanna Wright, Richard Rawstron and Abigail Lock were appointed on 29 April 2021) are also directors of the subsidiary.

A summary of the results of the subsidiary is shown below:

	12 months to 31 March 2021 £	11 months to 31 March 2020 £
Turnover	101,153	124,393
Cost of sales	(8,535)	(2,236)
Gross profit	92,618	122,157
Management Recharge	(27,561)	(31,348)
Administrative expenses	(2,141)	(2,547)
Profit on ordinary activities before taxation	62,916	88,262
Taxation on profit on ordinary activities	-	-
Profit for the financial year	62,916	88,262
Retained earnings		
Total retained earnings brought forward	-	-
Profit for the financial year	62,916	88,262
Distribution under Gift Aid to parent charity	(62,916)	(88,262)
Total retained earnings carried forward	-	-
The aggregate of the assets, liabilities and reserves was:		
Assets	131,236	153,525
Liabilities	(131,136)	(153,425)
Reserves	100	100

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

14 Parent charity

The parent charity's gross income and the results for the year are disclosed as follows:

	2021 £	2020 £
Gross income	1,869,788	1,599,343
Result for the year	<u>563,771</u>	<u>(38,865)</u>

15 Debtors

	The group		The charity	
	31 March 2021 £	30 April 2020 £	31 March 2021 £	30 April 2020 £
Trade debtors	123,831	158,074	106,496	104,191
Amounts due from group undertakings	–	–	90,478	119,610
Prepayments and accrued income	104,971	88,872	104,971	88,872
	<u>228,802</u>	<u>246,946</u>	<u>301,945</u>	<u>312,673</u>

16 Creditors: amounts falling due within one year

	The group		The charity	
	31 March 2021 £	30 April 2020 £	31 March 2021 £	30 April 2020 £
Trade creditors	66,889	15,147	66,889	15,147
Taxation and social security	25,341	23,344	21,623	20,987
Other creditors	18,035	20,982	18,135	20,982
Accruals	13,230	12,400	12,230	11,600
Deferred income (note 17)	89,068	127,236	53,126	96,577
	<u>212,563</u>	<u>199,109</u>	<u>172,003</u>	<u>165,293</u>

17 Deferred income

Deferred income comprises of income received in advance for events taking place within 2020/21.

	The group		The charity	
	31 March 2021 £	30 April 2020 £	31 March 2021 £	30 April 2020 £
Balance at the beginning of the year	127,236	94,170	96,577	66,712
Amount released to income in the year	(127,236)	(94,170)	(96,577)	(66,712)
Amount deferred in the year	89,068	127,236	53,126	96,577
Balance at the end of the year	<u>89,068</u>	<u>127,236</u>	<u>53,126</u>	<u>96,577</u>

18 Pension scheme

The company operates a stakeholder pension scheme. Employees can make contributions to the scheme and the company contributes between 2–3% plus an additional matching amount up to a maximum of 5%. The pension cost charge for the year is £53,390 (2020: £48,934). £nil (2020: £nil) was owing to the pension scheme at the year end.

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

19a Analysis of group net assets between funds (current year)

	General unrestricted £	Endowment funds £	Restricted funds £	Total funds £
Tangible fixed assets	13,757	-	-	13,757
Investments	137,400	-	-	137,400
Net current assets	770,561	100,913	161,073	1,032,547
Net assets at 31 March 2021	921,718	100,913	161,073	1,183,704

19b Analysis of group net assets between funds (prior year)

	General unrestricted £	Endowment funds £	Restricted funds £	Total funds £
Tangible fixed assets	18,232	-	-	18,232
Investments	113,122	-	-	113,122
Net current assets	378,911	100,913	8,830	488,654
Net assets at 30 April 2020	510,265	100,913	8,830	620,008

20a Movements in funds (current year)

	At 1 April 2021	Income & gains £	Expenditure & losses £	Gain on revaluation £	Transfers £	At 31 March 2021 £
Restricted funds:						
Outreach & Support						
Outreach (General) Fund	-	213,724	(208,642)	-	68,566	73,648
Mentoring Services						
Mentoring Services (General) Fund	-	134,494	(194,803)	-	78,549	18,240
Courses						
Courses (General) Fund	-	60,821	(111,669)	-	75,428	24,580
Children & Young People						
Under 18's and Schools	8,830	93,337	(89,517)	-	31,955	44,605
Core & Support Funding						
	-	131,194	(131,194)	-	-	-
Total restricted funds	8,830	633,570	(735,825)	-	254,498	161,073
Endowment funds:						
Alasdair Ross Memorial Fund	50,000	1,036	(1,036)	-	-	50,000
William Gardner Victoria Cross Fund	50,913	1,036	(1,036)	-	-	50,913
Total designated funds	100,913	2,072	(2,072)	-	-	100,913
Unrestricted funds:						
General Fund	510,265	1,244,821	(601,076)	22,206	(254,498)	921,718
Total unrestricted funds	510,265	1,244,821	(601,076)	22,206	(254,498)	921,718
Total funds	620,008	1,880,463	(1,338,973)	22,206	-	1,183,704

The narrative to explain the purpose of each fund is given at the foot of the note below.

20b Movements in funds (prior year)

	At 1 May 2019 £	Income & gains £	Expenditure & losses £	Gain on revaluation £	Transfers £	At 31 March 2020 £
Restricted funds:						
Outreach & Support						
Outreach (General) Fund	-	191,222	(254,987)	-	63,765	-
Mentoring Services						
Mentoring Services (General) Fund	-	56,904	(247,047)	-	190,143	-
Courses						
Courses (General) Fund	-	157,304	(245,932)	-	88,628	-
Children & Young People						
Under 18's and Schools	4,980	134,336	(130,486)	-	-	8,830
Total restricted funds	4,980	539,766	(878,452)	-	342,536	8,830
Endowment funds:						
Alasdair Ross Memorial Fund	50,000	432	(432)	-	-	50,000
William Gardner Victoria Cross Fund	50,913	432	(432)	-	-	50,913
Total designated funds	100,913	863	(863)	-	-	100,913
Unrestricted funds:						
General Fund	552,558	1,063,497	(754,413)	(8,841)	(342,536)	510,265
Total designated funds	552,558	1,063,497	(754,413)	(8,841)	(342,536)	510,265
Total unrestricted funds	552,558	1,063,497	(754,413)	(8,841)	(342,536)	510,265
Total funds	658,451	1,604,126	(1,633,728)	(8,841)	-	620,008

Purposes of restricted funds

The Outreach Fund provides individual support for spinally injured individuals during their rehabilitation.

The Mentoring Services Fund provides a matched mentoring service for those affected by spinal cord injury.

The Courses Fund provides a variety of courses for people with a spinal cord injury and able bodied volunteer helpers.

The Children and Young people's funds provide services for participants under eighteen years of age.

The Core and Support fund provides support towards the core costs and overheads to ensure sustainability of the charity.

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2021

Purposes of endowment funds

With The Alasdair Ross Memorial Fund, Alasdair's family and Back Up trustees intend to create a lasting memory (for at least 10 years) of Alasdair Ross, who was Back-Up's treasurer. An expendable endowment fund of £50,000 has been established. The income generated from cash deposits or investments of the fund's assets is to be applied to support an annual winter course in memory of Alasdair Ross. The capital in the expendable endowment may be spent to support general expenditure at Trustees discretion, but only in exceptional circumstances, in consultation with the Ross Family.

The William Gardner Victoria Cross Fund is being funded from the sale of a Victoria Cross awarded to William Gardner in 1958. His family wish to create a bursary to support a tetraplegic participant and their carer on a summer course each year. This participant would be selected by the Services Team and would be the person most in need of support. The capital in the expendable endowment may be spent to support general expenditure at Trustees discretion, but only in exceptional circumstances, in consultation with the Gardner family.

The transfer between unrestricted and restricted income, is to cover the costs of the key projects, that were not fully covered by restricted funding.

21 Operating lease commitments payable as a lessee

The group's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property 2021 £	2020 £
Less than one year	85,428	85,428
One to five years	28,476	113,904
	<u>113,904</u>	<u>199,332</u>

22 Indemnity Insurance

Funds belonging to The Back-Up Trust have been used in the purchase of professional indemnity insurance, to protect the charity from loss arising from the neglect or defaults of its Trustees and employees. The amount paid this year is £12,935 (2020: £11,540).

23 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.