

Company number: 3596996  
Charity Number: 1072216  
OSCR Number: SC040577

# The Back-Up Trust

Report and financial statements  
For the year ended 30 April 2019

# The Back-Up Trust

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### For the year ended 30 April 2019

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## The Back-Up Trust

### Reference and administrative information

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<b>Company number</b>	3596996
<b>Country of incorporation</b>	United Kingdom
<b>Charity number</b>	1072216
<b>Country of registration</b>	(England & Wales, Scotland or Northern Ireland)
<b>Registered office and operational address</b>	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\*  
David Fraser\*  
Rebecca Hill\* (Chair)  
Crispin Longden [May 18 - July 18] (Vice Chair)  
Anne Luttmann-Johnson\*  
Martine Petetin  
Claire Pimm  
Richard Smith (Hon Treasurer)  
Ben Sneesby\*  
Rebecca Stevenson  
Dr Clair Turnbull\*  
Joanna Wright\* [July 18 - April 19] (Vice Chair)  
\*spinal cord injured

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.

<b>President</b>	Konrad Bartelski
<b>Chief Executive Officer</b>	Sarah Bryan
<b>Senior Management Team</b>	Salvatore La Monica Sean McCallion Andy Masters Polly Nabarro
<b>Company Secretary</b>	Salvatore La Monica

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**Bankers** NatWest, 153 Putney High St, Putney, London SW15 1RX  
BlackRock, 12 Throgmorton Avenue, London EC2N 2DL

**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 year ended 30 April 2019

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The trustees present their report and the audited financial statements for the year ended 30 April 2019. Reference and administrative information set out on page 1 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 each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure 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 a spinal cord injury can realise their full potential

##### Our mission:

To inspire people affected by spinal cord injury to transform their lives

To challenge perceptions of disability

To deliver services that build confidence and independence and offer a supportive network.

##### Our values:

Driven by the needs of people with a spinal cord injury, we are passionate about transforming lives

Through challenge and fun we open up possibilities to develop, achieve and get the most out of life

We respect individuality and embrace diversity

We strive for quality and excellence in all we do

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### Trustees' annual report

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#### Welcome from the Chair of Trustees

Since Mike Nemesvary founded Back Up in 1986, people have been at the heart of the charity's mission. Back then, it was Mike's friends who rallied around to help run our first ski course. Today, it's our wonderful volunteers, fundraisers and supporters who've made it possible for us to support over 1,500 people affected by spinal cord injury in 2018/19 – the highest number of people in our history.

Across the board, our award-winning services continued to deliver strong outcomes. We supported a record number of people by telephone with 82% of people surveyed feeling more positive about the future because of the calls. Every family member who attended one of our 15 relatives' days felt less isolated and depressed as a result. We intensively supported 45 children and young people with a spinal cord injury in education – all of whom felt happier after receiving our support – and we re-introduced our Colorado sit ski course, which made every participant surveyed feel more positive about the future.

These successes are made possible by our passionate team of over 400 volunteers who design and deliver the frontline services which have transformed so many people's lives. As Back Up receives no government funding, we also rely on the generous support of our wonderful fundraisers, supporters, corporate sponsors, trusts and foundations. I must make mention of the 'Ride for Danny' event in memory of Danny Turnbull, a much loved and missed former trustee and friend of Back Up. Six hand cyclists took part with 40 others, cycling from London to Paris, in 39 degrees heat, to raise over £100,000 for Back Up.

At the very end of the year we were delighted to secure vital funding from Stewart Investors to pilot and develop a pathway to guide the specialist care that newly injured children and young people receive. In total we have raised more funds in 2018/19 than ever before.

At our upcoming trustee away day, we will set the groundwork for our next five-year strategy. New data from the NHS estimates that approximately 2,500 people sustain a spinal cord injury each year – as opposed to 1,000 people as previously thought. These figures have encouraged us to re-evaluate how, with limited resources, our future strategy can support a much larger spinal cord injured population and focus on those in greatest need.

Over the years that I have served as a trustee, and in my six years as the chair, I am incredibly moved by the people in Back Up's community who go above and beyond to help the people we support. I will be stepping down as Back Up's chair at the end of July, and – as I reflect on this year – I couldn't be prouder of everything we've achieved together. I am delighted to let you know that Jo Wright, our current Vice Chair, will take over as Chair of Trustees from 1 August. Jo has been a hugely dedicated member of our board since 2016, and I hope you will join me in wishing her the best of success in her new role.

Becky Hill  
Back Up Chair

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#### 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 their relative

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

#### Review of services

##### Key performance indicators

Continuous and annual evaluation is essential to the delivery and improvement of all our services, and it ultimately 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 all our services:

- The number of people we reach – Each year, approximately 2,500 people sustain a spinal cord injury in the UK. We want to reach as many of them and their family members as possible. All our services set relevant targets of the number of people they aim to support.
- High-quality outcomes – We've identified a range of key coping strategies that are necessary to positively adjust to spinal cord injury and have a happy and fulfilled life. Attaining a number of these strategies is a key indicator of the performance of many of our services.
- Life skills and education – Spinal cord injury can initially feel overwhelming for the person with the injury and their loved ones. That's why learning new life skills and acquiring knowledge is a key component of many of our services – whether that be learning how to transfer, asking for advice on catheters, or learning new ways of managing pain. We measure this by evaluating people's confidence in new skills they've learned through Back Up's services.
- Service-specific goals – As we have a wide range of services, many of them have unique goals and aims that relate to their specific area of work. For example, our education inclusion service measures the percentage of education providers who improve their understanding of inclusion needs after receiving our support, while our vocation service monitors the degree to which people with a spinal cord injury feel that work is manageable.

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#### Outreach and Support

Getting out and meeting newly injured people and their families is where our work begins. Our team of outreach staff and volunteers – all of whom have a spinal cord injury – visit NHS spinal centres and hospitals across the UK, delivering vital wheelchair skills training sessions, patient education talks, and contacting patients, staff and families.

Last year, we were delighted to be able to expand our wheelchair skills extra sessions to more centres – allowing us to teach 96 people how to put the skills learned on the ward into practice in real-life settings. 98% of people who attended felt more able to use their wheelchair out and about and more comfortable getting back to daily activities – helping them to lead a more independent life once they return home from hospital.

We supported a record high number of 727 people by telephone on a range of issues like bladder and bowel care, relationships and travel – with 82% of people surveyed feeling more positive about the future as a result of the calls. Our telephone support and tracking calls are a first port of call for many people with a spinal cord injury, ensuring they get information, advice and are referred on to our other services and partner organisations who can support them. 95% of people surveyed felt the calls made them more aware of the opportunities and support available.

With a permanent presence in Scotland for over a year now, we've been able to contribute peer support at every patient education session at The Queen Elizabeth National Spinal Injuries Unit. Our Scottish coordinator has strengthened relationships at the unit and been able to proactively support and track more people who come through the unit.

With the new NHS figures highlighting a much larger spinal cord injured population than previously envisioned, we will explore how we can build on our outreach work to general hospitals and reach the people who miss out on specialist care at spinal centres.

#### Family Support

Our family service includes our mentoring, outreach and telephone support for family members. We started last year with ambitions to provide more proactive support early on to family members by coordinating more relatives' days and introducing them at spinal centres who previously had not run these sessions before. We successfully ran 15 relatives' days over the course of the year including two extra spinal centres.

These sessions have been a vital lifeline for family members, showing them that support is available for everyone affected by spinal cord injury. 100% of family members who attended and were surveyed felt less isolated and distressed after attending a session.

While staff changes affected our ability to meet our family mentoring target totals, impacts remained high. During the year we trained volunteer mentors who are parents, partners, siblings and children of people with a spinal injury so that we can match the mentee with someone who has had a similar experience. 95% of



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family mentees surveyed stated that they achieved their personal goals for their mentoring relationship. We plan to run two mentor training weekends next year, so we can grow our pool of volunteer family mentors and increase the number of high-quality matches we can make – allowing family members to speak to volunteer mentors who match their own experiences closely.

#### Mentoring for people with a spinal cord injury

Our accredited mentoring service for people with a spinal cord injury matches people with trained mentors who have been through similar experiences and can understand the challenges faced. These Back Up mentors have a spinal cord injury and use active listening and problem-solving skills to help people develop positive ways of coping.

We started the year with a gap in the team, but the introduction of a new coordinator allowed us to make 100 high-quality matches – with 97% of mentees surveyed increasing in at least three of the five positive coping strategies, and 95% achieving their personal aims.

In October 2018, we successfully recruited 13 new mentors. We have ensured that our recruitment process is led by the needs of the people we support, so we looked to recruit mentors who fulfilled the demographic criteria that was coming through in the referrals e.g. people who were parents before their spinal cord injury. This allows us to make bespoke matches and ensure that people can get support from a mentor who has a detailed understanding of their specific situation. Next year, we will continue to focus on developing the diversity of our pool of mentors so that even more new referrals can receive mentoring from a volunteer who strongly matches their experience.

#### Courses

Our wide-ranging life skills and activity courses challenge people's perception of what is possible after a spinal cord injury. Learning how to carry a cup of tea, access public transport, through to abseiling and canoeing, all contribute to a sense of achievement, a zest for life and a future full of independence and opportunities.

In 2018/19, 67 people attended our programme of 12 residential life skills and activity courses. We successfully re-introduced our Colorado sit ski course, which will now run biannually and alternate with our Sweden ski karting course. We ran one of our Next Steps courses, specifically for people with a spinal cord injury who are able to walk, in Manchester, in order to cater for a wider geographical range of participants. The course, which also incorporated feedback from previous participants and volunteers to add more activity-based days, received positive feedback from participants and volunteers alike.

100% of adult course participants surveyed achieved their personal aims and 95% of participants would recommend our courses to a friend. Family members benefitted too, with all relatives who attended a young person's course improving in two or more measures related to positively adjusting to spinal cord injury.

The team faced challenges recruiting a diverse pool of volunteers to support across our varied course programme, particularly on our Next Steps course where we faced difficulties recruiting group leaders. Next

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year, we plan to focus on broadening our volunteer base, keeping courses relevant by consulting volunteers and the people we support, and adding an extra u13s multi-activity course to meet the demand.

#### Back Up to Work and Vocation Service

Work is an important part of most people's lives. Both paid and voluntary roles bring a sense of purpose, a social network, stimulation and are proven to bring enormous health benefits, both physical and psychological.

Our Back Up to Work service offers courses that give participants vital skills for securing work and the opportunity to discuss any concerns surrounding disability in the workplace. Our service is also expanding to offer more support at the early stages of injury.

Returning to work after spinal cord injury can be particularly daunting, with many people lacking the confidence and information to confidently apply for jobs and request necessary adjustments and adaptations. In 2018/19, we delivered three Back Up to Work courses across the UK. 100% of attendees surveyed felt more confident about returning to employment and applying for jobs following the course. These outcomes demonstrate the important role our courses play in people's journey into work and volunteering post injury.

With our new vocation coordinator in post, we plan to develop the Early Intervention Vocational Rehabilitation (EIVR) model to foster positive early discussions in spinal centres and general hospitals around returning to work. Working alongside healthcare professionals, we want to create an environment in which all newly injured people feel that work and volunteering is achievable.

#### Education Inclusion Service for Children and Young People

Back Up believes that all children and young people with a spinal cord injury should be able to fully participate in nursery, school, college and university life. We work on their behalf to ensure that the right support is in place so that they can thrive during their education, gain independence and fulfil their true potential.

In 2018/19, there was huge demand for Back Up's education inclusion service and we supported 45 children and young people with a spinal cord injury. The nature of the support is varied – ranging from running assemblies and making recommendations on wheelchair access, to supporting with education, health and care plan (EHCP) applications and inclusive lesson plans.

The impact of the service has been outstanding, with every child and young person surveyed feeling happier after receiving our support. Every parent surveyed also felt that their child was more included.

This coming year, we plan to update our online toolkit, so all educators and families have access to the most up-to-date information and resources to create a fully inclusive learning environment. As the demand of the caseload can present challenges, we also want to look at streamlining the pathway through the education service to use our resources more efficiently and with greater impact.

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##### U18s participation

We believe that often the best people to support children and young people with a spinal cord injury are young people themselves. We have a dedicated group of fantastic youth advisors who play a vital role in designing and delivering Back Up's activities for under 18s. They participate in a variety of other ways too including undertaking work experience at the office, delivering presentations for grant applications and organising their own fundraising events.

Last year, several of our youth advisors returned for their fifth volunteering weekend – showing their commitment to helping shape and influence the services Back Up provide for children and young people. We continued to increase the size of our pool of youth volunteers and recruited seven new young people to help deliver our u18s services. Two of our fantastic young volunteers also received Diana Awards for their outstanding commitment to volunteering.

##### Volunteering

Back Up was founded by volunteers and volunteering remains at the heart of everything we do. The age range of our passionate volunteer team is varied, with the youngest being 12 and the oldest 76. They all come from a diverse range of backgrounds and possess unique and varied skills.

We have a small, dedicated team of office volunteers who give their time to support us with administration. Last year, our office volunteers dedicated 1,440 hours of their time to support our work. Volunteers also make a huge contribution to our fundraising events and challenges. In total they gave 1,266 hours of their time helping on bucket collections, manning our cheer points, and participating in our event committees – utilising their time and expertise to sell tables and bring in auction prizes. We've also set up an advisory group, comprised of a cross section of volunteers, to give us feedback on our communications and fundraising materials.

All our frontline services are delivered by volunteers. Many of them are directly affected by spinal cord injury and use their own experiences to support others. This is a founding principle of all Back Up's services, ensuring our services are offered by people who can truly understand life with a spinal cord injury. Volunteers also play a vital role in designing our services. We have begun to develop informal volunteer focus groups to help provide feedback and recommendations on our courses. Our Next Steps course, for example, was adapted to include more activities and less discussion-based days. The course went on to receive excellent feedback from participants and volunteers alike, demonstrating once again the vital contribution of our volunteers at all levels of the organisation. We hugely value the input of our volunteers in the design and delivery of everything we do.

In total, we estimate that our volunteers contributed 17,300 hours to our work last year. This works out at almost 721 days, or almost two years' worth of time. We're overwhelmed by the amazing contribution our passionate team of over 400 volunteers make.

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##### 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.

Last year, our Interim Head of Services, Andy Masters, went to Australia to attend the International Spinal Cord Society (ISCoS) conference in Sydney. Working with Australian healthcare professionals and Back Up volunteers based there, we piloted a peer-led life skills course, which was modelled on our Skills for Independence course. The feedback was very positive, and we presented the findings to Australian healthcare professionals and organisations to demonstrate the importance of services being designed and delivered by people affected by spinal cord injury.

We also collaborated with fellow peer-support organisations in Canada and New Zealand to produce an exhibit on our family support services, highlighting the crucial importance of family members receiving support from peers who can understand their situation and the challenges they face.

At home in the UK, we continued to contribute the patient voice to the NHS clinical reference group for spinal services and support the patient forum meeting at the National Spinal Injuries Centre, Stoke Mandeville. 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.

Next year, we want to expand our vocation services beyond our course programme to focus on early intervention work. With a new part-time vocation coordinator, we plan to create an environment in spinal centres and hospitals in which positive discussions around work and volunteering with newly injured people are happening at the early stages of injury – ultimately leading to an increase in the numbers of people with a spinal cord injury in work and volunteering roles.

##### Plans for the future

On World Spinal Cord Injury Day 5 September 2019, we will set the groundwork for our new five-year strategy at our annual trustee away day. These preliminary ideas will be refined by research, consultation and focus groups throughout the year – all to inform our new strategic plan, which will take us through to 2025.

Throughout 2019/20 we will be working to develop the young person's NHS care pathway – a specialist plan to ensure all newly injured children and young people receive the specialist care they deserve. The draft pathway will be piloted by spinal cord injury centres and children's hospitals. We will then present it to healthcare professionals to demonstrate the benefits of specialist care plans for all newly injured children and young people.

With our new vocation coordinator in post, we have exciting plans to expand our Back Up to Work service. Our new coordinator will develop an Early Intervention Vocational Rehabilitation (EiVR) model, which will

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#### For the year ended 30 April 2019

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encourage proactive discussions around employment in spinal centres and general hospitals – helping newly injured people to see that returning to work and volunteering is achievable.

The latest data from the NHS estimates that around 2,500 people are injured each year – as opposed to 1,000 as previously thought – and less than half of these people can receive specialist care at a spinal cord injury centre. We want to continue to build on our outreach work in general hospitals and collaborate with partner organisations to ensure that we can reach more of these people with our services.

Last year, we introduced a section on our website with information on pain management, and we plan to add more resources on a range of issues next year – ensuring that vital information is accessible to all.

All our services are delivered by trained volunteers, and we believe that it's essential to develop and increase the size of our volunteer pool to future-proof our services. For that reason, we will be focusing on providing more training opportunities for current volunteers and increasing the number of volunteer training sessions we run in 2019/20.

#### Financial review

Back Up is in the final year of the five-year strategy from 2015 to 2020. Even though the £2.5 million financial target has not been achieved, the charity has been able to meet all its charitable objectives.

This year we have raised £1,793,709 – the highest amount ever raised by Back Up.

It has increased by £111,542 (6.6%) compared to the last financial year, and this has helped the charity to achieve a net profit of £107,721. We are planning to use part of this surplus to further expand our range of charitable activities next year.

Back Up does not receive government funding and relies entirely on the effort and 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 income to ensure the smooth running of the charity. In 2018/2019, restricted income accounted for 29% of the total.

#### Reserves policy and going concern

##### Reserves (2019)

The Trustees have agreed a level of reserves of £346,000 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. They also aim to maintain a three months expenditures ratio.

At the end of the financial year, total funds were £658,451 (2018: £550,970). This was made up of £537,505 (2018: £434,391) of unrestricted funds, £100,913 (2018: £100,913) of endowments, £15,053 of tangible assets (2018: £15,666) and 4,980 restricted funds (2018: none)

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##### Investments (2019)

Some funds, which are above the minimum reserves limit and are not needed in the short term, are invested in the stock and share 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 £121,963 (2018: £122,203). The board of trustees review the investment performance quarterly and review the policy at least every three years.

##### Principal risks and uncertainties

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

- A long-term strategic plan and a two-year business plan and budget approved by trustees.
- Quarterly review of financial targets and results, variance from budgets and non-financial performance indicators by 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, 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.

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.

The biggest risks we face for the year ahead 2019/20 are:

- Not being able to recruit, retain and develop sufficient staff and volunteers to support our work. This risk was mitigated by designing new recruitment materials, improving the induction process and introducing a wellbeing policy and working group.
- Not having the resources in place to meet the needs of people affected by spinal cord injury, and their families. We have mitigated against this risk by testing new fundraising streams and introducing new activity that spreads the risk.
- Injury to participants on courses, or events. With our wealth of experience, and together with trusted, qualified partners, we manage and minimise potential risks to participants, staff and volunteers involved in our courses and events, and keep people safe.

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#### Fundraising

In 2018/19, we achieved our fundraising target and raised more than ever before in our history.

We had considerable success with two large fundraising challenge events in partnership with two different corporate partners. Our trusts team performed very well, exceeding their target despite time spent on establishing new systems and inducting new staff.

Our major events have continued to do well, with both our City Dinner and Front Row Fashion Show significantly exceeding target thanks to our wonderful volunteer committees and the generosity of our guests.

Our Individual Giving income was bolstered by a BBC Radio 4 Appeal and through successful recruitment of new regular givers at our events. We suffered a few setbacks in community fundraising early in the year, but the team rallied and – with some fantastic DIY fundraising at the end of the year – we finished in a good position.

Although our Fundraising Development Board did not bring in any direct income this year, the board is now well established and has introduced us to new supporters through our special events as well as new corporate partnerships. We also anticipate that the Board will start generating income in 19/20, into the following year and beyond.

#### Voluntary income (£1,612K)

Our voluntary fundraising areas are:

- Donations (£798K) – Donations include regular and one-off gifts including in memory, grants from trusts and the Big Lottery Fund, money raised by fundraisers and corporate partnerships, from over 500 individuals and groups.
- Events (£814K) – Over 1000 people took part in our challenges and major events, including the City Dinner, Front Row Fashion Show, Back Up Ball, Snowdon Push, London to Paris Cycle, Virgin London Marathon, Parallel London and Ride 100.

#### Trading income (£177K)

This includes income from the sale of our Christmas cards and corporate sponsorship of our services.

#### Other income (£5K)

This includes income from our investments

#### Fundraising approach, regulation and complaints

Here we outline our approach to fundraising, the regulations we follow to remain compliant, and our procedures and processes for dealing with complaints.

Back Up raises funds through corporate partnerships, trusts and foundations, organised events, community and challenge events and individual donations from supporters on our database. We have never 'cold mailed' or 'cold called' the public to raise funds, and we never buy or sell people's personal information. Back Up

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does not pay professional fundraisers to fundraise on behalf of the charity, and we do not have any commercial participator agreements.

We adhere to the Code of Fundraising Practice for the UK as set by The Fundraising Regulator including being registered with the Fundraising Preference Service (FPS). We have not had any complaints registered with the Fundraising Regulator or any breaches we are aware of with the Code of Fundraising Practice. We have not had any suppression requests from the FPS.

We have a detailed fundraising pack and maintain regular contact with volunteer fundraisers raising money on our behalf. As mentioned above, we do not pay professional fundraisers. We received four complaints relating to fundraising mailings or email during the year 2018/19 which have all been handled in line with our complaints procedures and fed into our ongoing evaluation and development.

We detail below what we have done to protect vulnerable people and other members of the public from behaviour which:

- Is an unreasonable intrusion on a person's privacy:
  - Our Confidentiality and Data Protection Policy and guidelines are in line with the General Data Protection Regulations (GDPR). Our full privacy policy is available on our website and is linked from email signatures and any online forms where we collect personal details. New staff are taken through this as part of induction.
- Is unreasonably persistent:
  - Back Up has signed up to receive details of suppressions from the FPS. We also have a clear complaints process and procedure and ensure all emails have an option to unsubscribe.
- Places undue pressure on a person to give money or other property:
  - We don't undertake any fundraising activity which could put undue pressure on a person to donate.
  - We refrain from contacting new service users about fundraising in the first year

### Structure, governance and management

Back Up is a charitable company limited by guarantee of its members. Members agree to contribute £1 to the company in case the company is wound up and has liabilities in excess of its assets. Back Up also owns a trading subsidiary called Back Up Promotions Ltd. which was active throughout this period.

The trustees are legally responsible for the running of Back Up. The board is made up of 12 trustees who meet four times a year. We had seven trustees with a spinal cord injury on our board last year, ensuring we meet our aim of having at least 50% representation from people with a spinal cord injury. The trustees delegate the day-to-day running of the charity to the Chief Executive.

### Trustee Committees

The board 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 Finance, Audit and Risk Committee** 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



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according to our objects as a charity and our business plan. This committee scrutinises the budgeting process and financial performance of the charity throughout the year.

**The Governance Committee** reviews the skills and performance of board members, and policies and practices relating to the charitable codes of conduct.

**The Disclosure and Barring Committee** includes a minimum of two trustees and two co-opted members, one of whom has a specialist background. The board has delegated responsibility to this committee for assessing the risks associated with recruiting staff/ volunteers with a criminal conviction or other disclosure when a criminal record check has been carried out.

**The Remuneration and Nominations Committee** has three trustees with delegated authority for:

- Setting the pay of the Chief Executive.
- Authorising the remuneration budget.
- Scrutinising and authorising changes to the organisation's remuneration policy and structure.
- The recruitment and induction process for new trustees.

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 remuneration 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.

The Committee carries out 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.

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

- The causes, nature and impact of SCI.
- 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 and 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 5-year strategy and business plan.
- How they will be supported and developed in their role, and mutual expectations.

## The Back-Up Trust

### Trustees' annual report

#### For the year ended 30 April 2019

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- 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.

**The Fundraising Committee** has four trustees 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, business cases.
- Budget setting, management accounts and reforecasts.

The organisation is a charitable company limited by guarantee, incorporated on the 13<sup>th</sup> July 1998 and registered as a charity on the 30<sup>th</sup> October 1998.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 7 to the accounts.

#### **Related parties and relationships with other organisations**

Back Up works closely with Aspire and the Spinal Injuries Association to provide better support for people affected by spinal cord injury.

We do this by sharing ideas and information with a view to developing complementary services. Our staff share their expertise and training opportunities. We are actively looking for new projects to collaborate on to better respond to people's needs.

Our partnership with Aspire means that anyone who accesses one of our organisations' services automatically gains access to the services of the other.

## The Back-Up Trust

### Trustees' annual report

For the year ended 30 April 2019

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#### 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 30 April 2019 was 12 (2018: 12). 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 year ended 30 April 2019**

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### **Auditor**

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

The trustees' annual report been approved by the trustees on 24 July 2019 and signed on their behalf by

Richard Smith  
Treasurer

Rebecca Hill  
Chair

## Opinion

We have audited the financial statements of Back-Up Trust (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 30 April 2019 which comprise the consolidated statement of financial activities, the group and parent charitable company balance sheets, the consolidated statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 group's and of the parent charitable company's affairs as at 30 April 2019 and of the group's 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 regulations 6 and 8 of the Charities Accounts (Scotland) Regulation 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 group 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- The trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- The trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the group's or the parent charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

## **Other information**

The trustees are responsible for the 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. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.
- 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 group and the parent 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 Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- The parent charitable company 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 Back-Up Trust

### Independent auditor's report

For the year ended 30 April 2019

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- The trustees 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.

### 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 parent 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 group's and the parent 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 group or the parent 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Independent auditor's report**

**For the year ended 30 April 2019**

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**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. 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)

26 July 2019

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 30 April 2019

	Note	Unrestricted £	Restricted £	Endowment £	2019 Total £	Unrestricted £	Restricted £	Endowment £	2018 Total £
<b>Income from:</b>									
Donations and legacies	2	272,510	–	–	272,510	341,578	–	–	341,578
Charitable activities	4	–	525,831	–	525,831	–	585,145	–	585,145
Other trading activities									
Activities for raising funds	3	990,623	–	–	990,623	752,545	–	–	752,545
Investments		405	–	4,340	4,745	94	–	2,805	2,899
<b>Total income</b>		<b>1,263,538</b>	<b>525,831</b>	<b>4,340</b>	<b>1,793,709</b>	<b>1,094,217</b>	<b>585,145</b>	<b>2,805</b>	<b>1,682,167</b>
<b>Expenditure on:</b>									
Raising funds		612,132	–	–	612,132	620,926	–	–	620,926
Charitable activities		161,017	908,499	4,340	1,073,856	–	1,102,391	2,805	1,105,196
<b>Total expenditure</b>	5	<b>773,149</b>	<b>908,499</b>	<b>4,340</b>	<b>1,685,988</b>	<b>620,926</b>	<b>1,102,391</b>	<b>2,805</b>	<b>1,726,122</b>
<b>Net income / (expenditure) before net (losses) / gains on investments</b>		<b>490,389</b>	<b>(382,668)</b>	<b>–</b>	<b>107,721</b>	<b>473,291</b>	<b>(517,246)</b>	<b>–</b>	<b>(43,955)</b>
Net (losses)/ gains on investments		<b>(240)</b>	<b>–</b>	<b>–</b>	<b>(240)</b>	<b>5,141</b>	<b>–</b>	<b>–</b>	<b>5,141</b>
<b>Net income / (expenditure) for the year</b>		<b>490,149</b>	<b>(382,668)</b>	<b>–</b>	<b>107,481</b>	<b>478,432</b>	<b>(517,246)</b>	<b>–</b>	<b>(38,814)</b>
Transfers between funds		<b>(387,648)</b>	<b>387,648</b>	<b>–</b>	<b>–</b>	<b>(503,079)</b>	<b>503,079</b>	<b>–</b>	<b>–</b>
<b>Net movement in funds</b>		<b>102,501</b>	<b>4,980</b>	<b>–</b>	<b>107,481</b>	<b>(24,647)</b>	<b>(14,167)</b>	<b>–</b>	<b>(38,814)</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		450,057	–	100,913	550,970	474,704	14,167	100,913	589,784
<b>Total funds carried forward</b>		<b>552,558</b>	<b>4,980</b>	<b>100,913</b>	<b>658,451</b>	<b>450,057</b>	<b>–</b>	<b>100,913</b>	<b>550,970</b>

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 21 to the financial statements.

The Back-Up Trust

Consolidated balance sheet

Company no. 3596996

As at 30 April 2019

	Note	Group 2019 £	2018 £	2019 £	2018 £
<b>Fixed assets:</b>					
Tangible assets	11	15,053	15,666	15,053	15,666
Investments	12	121,963	122,203	122,063	122,303
		<u>137,016</u>	<u>137,869</u>	<u>137,116</u>	<u>137,969</u>
<b>Current assets:</b>					
Debtors	15	262,252	324,954	181,584	238,294
Cash at bank and in hand		456,670	383,651	355,093	267,096
		<u>718,922</u>	<u>708,605</u>	<u>536,677</u>	<u>505,390</u>
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	16	(197,487)	(295,504)	(159,970)	(196,209)
		<u>521,435</u>	<u>413,101</u>	<u>376,707</u>	<u>309,181</u>
<b>Net current assets</b>		<u>521,435</u>	<u>413,101</u>	<u>376,707</u>	<u>309,181</u>
<b>Total net assets</b>		<u>658,451</u>	<u>550,970</u>	<u>513,823</u>	<u>447,150</u>
<b>Funds:</b>	21a				
Restricted income funds		4,980	–	4,980	–
Endowment funds		100,913	100,913	100,913	100,913
Unrestricted income funds:					
General funds		552,558	450,057	407,930	346,237
		<u>552,558</u>	<u>450,057</u>	<u>407,930</u>	<u>346,237</u>
<b>Total unrestricted funds</b>		<u>552,558</u>	<u>450,057</u>	<u>407,930</u>	<u>346,237</u>
<b>Total funds</b>		<u>658,451</u>	<u>550,970</u>	<u>513,823</u>	<u>447,150</u>

Approved by the trustees on 24 July 2019 and signed on their behalf by

Richard Smith  
Treasurer

Rebecca Hill  
Chair

**The Back-Up Trust**

**Consolidated statement of cash flows**

**For the year ended 30 April 2019**

	Note	2019 £	£	2018 £	£
<b>Cash flows from operating activities</b>					
Net income / (expenditure) for the reporting period (as per the statement of financial activities)		107,481		(38,814)	
Depreciation charges		7,510		11,838	
Losses /(Gains)on investments		240		(5,141)	
Dividends, interest and rent from investments		(405)		(2,899)	
Decrease/(increase) in debtors		62,702		(61,089)	
(Decrease)/ Increase in creditors		(98,017)		26,499	
<b>Net cash provided by / (used in) operating activities</b>			<b>79,511</b>		<b>(69,606)</b>
<b>Cash flows from investing activities:</b>					
Dividends, interest and rents from investments		405		2,899	
Purchase of fixed assets		(6,897)		(23,355)	
<b>Net cash (used in) investing activities</b>			<b>(6,492)</b>		<b>(20,456)</b>
<b>Change in cash and cash equivalents in the year</b>			<b>73,019</b>		<b>(90,062)</b>
Cash and cash equivalents at the beginning of the year			383,651		473,713
<b>Cash and cash equivalents at the end of the year</b>			<b>456,670</b>		<b>383,651</b>

**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) (effective 1 January 2015) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (September 2015) 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, 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.

**c) Public benefit entity**

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

**d) Going concern**

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

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

**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.

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.

**1 Accounting policies (continued)**

**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.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

**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.

**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.

**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	23.0%
● Mentoring	15.0%
● Courses	11.0%
● Schools and Family Inclusion	4.0%
● U18 participation	3.0%
● Cost of Raising funds	34.0%
● 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.

**1 Accounting policies (continued)**

**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.

**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.

## The Back-Up Trust

### Notes to the financial statements

For the year ended 30 April 2019

#### 1 Accounting policies (continued)

#### 2 Voluntary income

	2019 Total £	2018 Total £
Individuals	211,849	173,993
Charitable Trusts	32,006	52,296
Corporate Donations	28,655	115,289
	<u>272,510</u>	<u>341,578</u>

All income from voluntary income are unrestricted for 2019 and 2018.

#### 3 Income from activities for raising funds

	2019 Total £	2018 Total £
General events	467,883	244,908
Major events	345,975	371,178
Other trading activities	176,765	136,459
	<u>990,623</u>	<u>752,545</u>

All income from raising funds are unrestricted for 2019 and 2018.

## The Back-Up Trust

### Notes to the financial statements

For the year ended 30 April 2019

#### 4 Income from charitable activities

	Unrestricted £	Restricted £	2019 Total £	Unrestricted £	Restricted £	2018 Total £
Garfield Weston Foundation	-	30,000	30,000	-	-	-
National Lottery Community Fund – Join the Dots	-	75,668	75,668	-	72,769	72,769
National Lottery Community Fund – Grants for Improving Lives	-	18,070	18,070	-	29,821	29,821
Childwick Trust	-	12,500	12,500	-	-	-
Baxter International Foundation	-	-	-	-	21,000	21,000
C H K Charities Ltd	-	-	-	-	10,000	10,000
Other Charitable Trusts	-	73,863	73,863	-	60,925	60,925
<b>Outreach and Support</b>	-	210,101	210,101	-	194,515	194,515
Persula Foundation	-	10,000	10,000	-	-	-
Garfield Weston Foundation	-	-	-	-	21,000	19,296
Aspire Law	-	-	-	-	17,500	17,500
National Lottery Community Fund – Join the Dots	-	6,507	6,507	-	-	-
Other Charitable Trusts	-	16,517	16,517	-	13,975	13,975
<b>Mentoring</b>	-	33,024	33,024	-	52,475	50,771
Big Lottery Fund	-	68,222	68,222	-	70,989	70,989
National Lottery Community Fund – Grants for Improving Lives	-	12,582	12,582	-	-	-
Bruce Wake Charitable Trust	-	12,000	12,000	-	12,000	12,000
SAGE Foundation	-	25,000	25,000	-	-	-
Alice Ellen Cooper Dean Charitable Foundation	-	-	-	-	10,000	10,000
Artemis Charitable Foundation	-	-	-	-	15,000	15,000
Motability	-	-	-	-	31,662	31,662
Other Charitable Trusts	-	38,177	38,177	-	94,458	94,458
<b>Courses</b>	-	155,981	155,981	-	234,109	234,109
BBC Children In Need	-	31,415	31,415	-	25,946	25,946
Henry Smith Charity	-	25,000	25,000	-	20,000	20,000
St Jame's Place Charitable Foundation	-	20,000	20,000	-	25,000	25,000
Sobell Foundation	-	-	-	-	10,000	10,000
Mrs Smith & Mount Trust	-	-	-	-	10,000	10,000
Other Charitable Trusts	-	50,310	50,310	-	13,100	13,100
<b>U18 Participation</b>	-	126,725	126,725	-	104,046	104,046
<b>Total income from charitable activities</b>	-	525,831	525,831	-	585,145	334,995



The Back-Up Trust

Notes to the financial statements

For the year ended 30 April 2019

5a Analysis of expenditure (current year)

	Charitable activities									2019 Total £	2018 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)	300,075	202,700	134,665	98,500	32,998	25,610	85,836	8,091	116,233	<b>1,004,708</b>	1,005,662
Other direct costs	186,865	46,242	14,689	113,874	–	37,363	38,359	–	–	<b>437,392</b>	419,915
Premises	–	–	–	–	–	–	–	–	88,602	<b>88,602</b>	99,843
Insurance	–	–	–	–	–	–	–	–	12,932	<b>12,932</b>	13,545
Communications	–	–	–	–	–	–	–	–	93,164	<b>93,164</b>	128,446
Office expenses	–	–	–	–	–	–	–	–	18,971	<b>18,971</b>	27,355
Finance costs	–	–	–	–	–	–	–	–	6,920	<b>6,920</b>	6,970
Audit fees	–	–	–	–	–	–	–	10,760	–	<b>10,760</b>	10,968
Professional fees	–	–	–	–	–	–	–	1,926	–	<b>1,926</b>	956
Trustee expenses	–	–	–	–	–	–	–	663	–	<b>663</b>	624
Depreciation	–	–	–	–	–	–	–	–	7,510	<b>7,510</b>	11,838
Other expenses	–	–	–	–	–	–	–	–	2,440	<b>2,440</b>	–
	<b>486,940</b>	<b>248,942</b>	<b>149,354</b>	<b>212,374</b>	<b>32,998</b>	<b>62,973</b>	<b>124,195</b>	<b>21,440</b>	<b>346,772</b>	<b>1,685,988</b>	1,726,122
Support and Governance costs	125,192	84,689	55,232	40,503	14,728	11,046	36,822	(21,440)	(346,772)	–	–
<b>Total expenditure 2019</b>	<b>612,132</b>	<b>333,631</b>	<b>204,586</b>	<b>252,877</b>	<b>47,726</b>	<b>74,019</b>	<b>161,017</b>	<b>–</b>	<b>–</b>	<b>1,685,988</b>	–
Total expenditure 2018	620,926	319,153	184,570	305,186	57,368	53,382	185,537	–	–	–	1,726,122

The Back-Up Trust

Notes to the financial statements

For the year ended 30 April 2019

5b Analysis of expenditure (prior year)

	Charitable activities									
	Raising funds £	Outreach and Support £	Mentoring £	Courses £	Schools and Family Inclusion £	U 18 Participation £	Raising awareness £	Governance costs £	Support costs £	2018 Total £
Staff costs (Note 7)	312,293	180,468	108,281	105,142	29,816	21,970	97,296	16,310	134,086	1,005,662
Other direct costs	168,261	45,558	16,351	141,550	3,687	11,156	33,352	–	–	419,915
Premises	–	–	–	–	–	–	–	–	99,843	99,843
Insurance	–	–	–	–	–	–	–	–	13,545	13,545
Communications	–	–	–	–	–	–	–	–	128,446	128,446
Office expenses	–	–	–	–	–	–	–	–	27,355	27,355
Finance costs	–	–	–	–	–	–	–	–	6,970	6,970
Audit fees	–	–	–	–	–	–	–	10,968	–	10,968
Professional fees	–	–	–	–	–	–	–	956	–	956
Trustee expenses	–	–	–	–	–	–	–	624	–	624
Depreciation	–	–	–	–	–	–	–	–	11,838	11,838
Other expenses	–	–	–	–	–	–	–	–	–	–
	480,554	226,026	124,632	246,692	33,503	33,126	130,648	28,858	422,083	1,726,122
Support and Governance costs	140,372	93,127	59,938	58,494	23,865	20,256	54,889	(28,858)	(422,083)	–
<b>Total expenditure 2018</b>	<b>620,926</b>	<b>319,153</b>	<b>184,570</b>	<b>305,186</b>	<b>57,368</b>	<b>53,382</b>	<b>185,537</b>	<b>–</b>	<b>–</b>	<b>1,726,122</b>

**6 Net income / (expenditure) for the year**

This is stated after charging / (crediting):

	2019 £	2018 £
Depreciation	7,510	11,838
Operating lease rentals:		
Property	85,428	82,580
Auditor's remuneration (excluding VAT):		
Audit	7,000	6,700
Other services	3,760	1,500

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

Staff costs were as follows:

	2019 £	2018 £
Salaries and wages	851,416	850,205
Redundancy and termination costs	5,334	–
Social security costs	74,127	71,324
Operating costs of defined benefit pension schemes	53,042	32,761
Training	14,511	20,287
Recruitment	3,586	22,840
Other forms of employee benefits	2,692	8,245
	<b>1,004,708</b>	<b>1,005,662</b>

One employee earned more than £60,000 and less than £70,000 during the year (2018: nil).

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £271,777 (2018: £212,532).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2018: £nil). No charity trustee received payment for professional or other services supplied to the charity (2018: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £72 (2018: £74) incurred by 1 (2018: 4) members relating to attendance at meetings of the trustees.

**8 Staff numbers**

The average number of employees (head count based on number of staff employed) during the year was 35 (2018: 36).

Staff are split across the activities of the charity as follows (full time equivalent basis):

	2019 No.	2018 No.
Fundraising	11.0	12.0
Services	19.0	19.0
Support	4.0	4.0
Governance	1.0	1.0
	<b>35.0</b>	<b>36.0</b>

## 9 Related party transactions

During the year the charity charged expenses of £30,342 (2018: £31,812) to Back-Up Promotions Limited, a wholly owned subsidiary of the Company. The Company also received income of £70,746 (2018: nil) on behalf of Back-Up Trust Promotions Limited. The amount due from them at the year end was £30,342 (2018: £33,342).

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

### Cost

At the start of the year  
Additions in year

At the end of the year

### Depreciation

At the start of the year  
Charge for the year

At the end of the year

### Net book value

At the end of the year

At the start of the year

All of the above assets are used for charitable purposes.

Office equipment £	Total £
145,257	145,257
6,897	6,897
152,154	152,154
129,591	129,591
7,510	7,510
137,101	137,101
15,053	15,053
15,666	15,666

## 12 Listed investments

	The group		The charity	
	2019 £	2018 £	2019 £	2018 £
Fair value at the start of the year	122,203	117,062	122,203	117,062
Net (loss) / gain on change in fair value	(240)	5,141	(240)	5,141
Fair value at the end of the year	121,963	122,203	121,963	122,203
Historical Cost	63,000	63,000	63,000	63,000

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

### 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.

The Trustees Rebecca Hill and Richard Smith are also directors of the subsidiary.

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

	2019 £	2018 £
Turnover	176,765	138,484
Cost of sales	(1,704)	(1,325)
<b>Gross profit/(loss)</b>	<b>175,061</b>	<b>137,159</b>
Management Recharge	(30,432)	(33,342)
<b>Profit on ordinary activities before taxation</b>	<b>144,629</b>	<b>103,817</b>
Taxation on profit on ordinary activities	–	–
<b>Profit for the financial year</b>	<b>144,629</b>	<b>103,817</b>
<b>Retained earnings</b>		
Total retained earnings brought forward	103,817	51,905
Profit for the financial year	144,629	103,817
Distribution under Gift Aid to parent charity	(248,446)	(51,905)
<b>Total retained earnings carried forward</b>	<b>–</b>	<b>103,817</b>
The aggregate of the assets, liabilities and reserves was:		
Assets	212,677	236,655
Liabilities	(212,577)	(132,737)
<b>Reserves</b>	<b>100</b>	<b>103,918</b>

#### 14 Parent charity

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

	2019 £	2018 £
Gross income	1,688,187	1,647,500
Result for the year	3,664	(73,380)

#### 15 Debtors

	The group		The charity	
	2019 £	2018 £	2019 £	2018 £
Trade debtors	148,339	191,953	37,239	71,951
Amounts due from group undertakings	–	–	30,432	33,342
Prepayments and accrued income	113,913	133,001	113,913	133,001
	<b>262,252</b>	<b>324,954</b>	<b>181,584</b>	<b>238,294</b>

#### 16 Creditors: amounts falling due within one year

	The group		The charity	
	2019 £	2018 £	2019 £	2018 £
Trade creditors	41,881	56,556	57,673	56,656
Taxation and social security	25,851	45,141	–	17,954
Other creditors	23,593	26,340	23,593	26,340
Accruals	11,992	15,372	11,992	13,872
Deferred income (note 18)	94,170	152,095	66,712	81,387
	<b>197,487</b>	<b>295,504</b>	<b>159,970</b>	<b>196,209</b>

#### 18 Deferred income

Deferred income comprises of income received in advance for events Taking place within 2019/20.

	The group		The charity	
	2019 £	2018 £	2019 £	2018 £
Balance at the beginning of the year	152,095	151,929	152,095	151,929
Amount released to income in the year	(152,095)	(245,709)	(152,095)	(245,709)
Amount deferred in the year	90,076	245,875	62,618	245,875
Balance at the end of the year	<b>90,076</b>	<b>152,095</b>	<b>62,618</b>	<b>152,095</b>

#### 19 Pension scheme

The company operates a stakeholder pension scheme. Employees can make contributions to the scheme and the company contributes 2% plus an additional matching amount up to a maximum of 5%. The pension cost charge for the period is £53042 (2018: £32,761). £136.62 (2018: £297) was owing to the pension scheme at the year end.

**The Back-Up Trust**

**Notes to the financial statements**

**For the year ended 30 April 2019**

**20a Analysis of group net assets between funds (current year)**

	General unrestricted £	Endowment funds £	Restricted funds £	Total funds £
Tangible fixed assets	15,053	–	–	15,053
Investments	121,963	–	–	121,963
Net current assets	415,542	100,913	4,980	521,435
<b>Net assets at 31 March 2019</b>	<b>552,558</b>	<b>100,913</b>	<b>4,980</b>	<b>658,451</b>

**20b Analysis of group net assets between funds (prior year)**

	General unrestricted £	Endowment funds £	Restricted funds £	Total funds £
Tangible fixed assets	15,666	–	–	15,666
Investments	122,203	–	–	122,203
Net current assets	312,188	100,913	–	413,101
<b>Net assets at 31 March 2018</b>	<b>450,057</b>	<b>100,913</b>	<b>–</b>	<b>550,970</b>

The Back-Up Trust

Notes to the financial statements

For the year ended 30 April 2019

21a Movements in funds (current year)

	At 1 May 2018	Income & gains £	Expenditure & losses £	Gain on revaluation £	Transfers £	At 30 April 2019 £
<b>Restricted funds:</b>						
<b>Outreach &amp; Support</b>						
Outreach (General) Fund	–	210,101	(333,631)	–	123,530	–
<b>Mentoring Services</b>						
Mentoring Services (General) Fund	–	33,024	(204,586)	–	171,562	–
<b>Courses</b>						
Courses (General) Fund	–	155,981	(248,537)	–	92,556	–
<b>Children &amp; Young People</b>						
Under 18's and Schools	–	126,725	(121,745)	–	–	<b>4,980</b>
<b>Total restricted funds</b>	<b>–</b>	<b>525,831</b>	<b>(908,499)</b>	<b>–</b>	<b>387,648</b>	<b>4,980</b>
<b>Endowment funds:</b>						
Alasdair Ross Memorial Fund	50,000	2,170	(2,170)	–	–	<b>50,000</b>
William Gardner Victoria Cross Fund	50,913	2,170	(2,170)	–	–	<b>50,913</b>
<b>Total designated funds</b>	<b>100,913</b>	<b>4,340</b>	<b>(4,340)</b>	<b>–</b>	<b>–</b>	<b>100,913</b>
<b>Unrestricted funds:</b>						
General Fund	450,057	1,263,538	(773,149)	(240)	(387,648)	<b>552,558</b>
<b>Total designated funds</b>	<b>450,057</b>	<b>1,263,538</b>	<b>(773,149)</b>	<b>(240)</b>	<b>(387,648)</b>	<b>552,558</b>
<b>Total unrestricted funds</b>	<b>450,057</b>	<b>1,263,538</b>	<b>(773,149)</b>	<b>(240)</b>	<b>(387,648)</b>	<b>552,558</b>
<b>Total funds</b>	<b>550,970</b>	<b>1,793,709</b>	<b>(1,685,988)</b>	<b>(240)</b>	<b>–</b>	<b>658,451</b>

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



21b Movements in funds (prior year)

	At 1 May 2017 £	Income & gains £	Expenditure & losses £	Gain on revaluation £	Transfers £	At 30 April 2018 £
<b>Restricted funds:</b>						
<b>Outreach &amp; Support</b>						
Outreach (General) Fund	–	194,515	(319,153)	–	124,638	–
<b>Mentoring Services</b>						
Mentoring Services (General) Fund	14,167	52,475	(184,570)	–	117,928	–
<b>Courses</b>						
Courses (General) Fund	–	234,109	(302,381)	–	68,272	–
<b>Children &amp; Young People</b>						
Under 18's and Schools	–	104,046	(110,750)	–	6,704	–
<b>Awareness</b>						
Raising Awareness Fund	–	–	(185,537)	–	185,537	–
<b>Total restricted funds</b>	<u>14,167</u>	<u>585,145</u>	<u>(1,102,391)</u>	<u>–</u>	<u>503,079</u>	<u>–</u>
<b>Endowment funds:</b>						
Alasdair Ross Memorial Fund	50,000	1,402	(1,402)	–	–	<b>50,000</b>
William Gardner Victoria Cross Fund	50,913	1,403	(1,403)	–	–	<b>50,913</b>
Total designated funds	<u>100,913</u>	<u>2,805</u>	<u>(2,805)</u>	<u>–</u>	<u>–</u>	<u>100,913</u>
<b>Unrestricted funds:</b>						
General Fund	434,704	1,094,217	(620,926)	5,141	(463,079)	<b>450,057</b>
Designated relocation Fund	<u>40,000</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>(40,000)</u>	<u>–</u>
<b>Total unrestricted funds</b>	<u>474,704</u>	<u>1,094,217</u>	<u>(620,926)</u>	<u>5,141</u>	<u>(503,079)</u>	<u><b>450,057</b></u>
<b>Total funds</b>	<u>589,784</u>	<u>1,682,167</u>	<u>(1,726,122)</u>	<u>5,141</u>	<u>–</u>	<u>550,970</u>

## The Back-Up Trust

### Notes to the financial statements

#### For the year ended 30 April 2019

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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 Raising Awareness Fund enables the charity to raise the profile of our services and awareness of relevant issues in the wider public.

#### Purposes of restricted funds

A restricted fund is a reserve of money that can only be used for specific purposes. The following supporters wish for their grant and its usage to be publicised in this report.

Project	Amount (£)
Reaching Communities: Join the Dots	83,914
Reaching Communities: Spring and Summer Personal Transformation Courses	60,099
Grants for Improving Lives: Spinal Cord Injury: a fair deal for Scotland	37,159
Awards for All: Next Steps	8,123

#### 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 cover the costs of the key projects, that were not fully covered by restricted funding.

**22 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 2019 £	2018 £
Less than one year	85,428	82,580
One to five years	199,047	284,475
	<u>284,475</u>	<u>367,055</u>

**23 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 £12,932 (2018: £13,544).

**24 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.