

REGISTERED CHARITY NUMBER: 284582

Report of the Trustees and
Financial Statements For The Year Ended 31 March 2009
for
The Skin Cancer Research Fund (SCaRF)

Tony Dicker Ltd
29 Courtenay Road
Keynsham
Bristol
BS31 1JU

The Skin Cancer Research Fund (SCaRF)

Contents of the Financial Statements
for the Year Ended 31 March 2009

	Page
Report of the Trustees	1 to 9
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Financial Statements	13 to 15
Detailed Statement of Financial Activities	16 to 17

The Skin Cancer Research Fund (SCaRF)

Report of the Trustees
for the Year Ended 31 March 2009

The trustees present their report with the financial statements of the charity for the year ended 31 March 2009. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

284582

Principal address

Department of Plastic Surgery
Frenchay Hospital
Bristol
BS16 1LE

Trustees

Patrons: The Lord Mayor of Bristol
Mr B E Hockin MBE

Trustees: Mr P Blackmore FCMI (Honorary Treasurer)

Dr J Briggs MB BS Dpath FRCPATH
Dr J Evans MA FRCSEd(Plast) FRCS
Mr A C Hancock IEng HonFSOE HonFI Plant E
Mr R W Hiles OBE FRCS FRCS(Ed)
Mrs C Hockin
Dr D F Kitching MB ChB
Dr T Mitchell MB ChB DRCOG DPD
Mr N Tonkin MA GGSM JP
Mr P L G Townsend FRCS FRCS(C) Chairman
Mr M Blowers

Medical Advisors: Prof A Burd MB ChB FRCS(Ed) FHKAM

Mr J Kenealy FRACS
Dr C T C Kennedy MA FRCP
Dr H S Rigby DM FRCS MRCPATH
Mr A Orlando MD FRCS
Mr R P Warr MD MB FRCS FRCS(Plast)

Secretary and

Registered Office: Mrs C A Newton
Department of Plastic Surgery
Frenchay Hospital, Bristol, BS16 1LE
E-mail: Caroline.Newton@nbt.nhs.uk
Web site: www.skin-cancer-research-fund.org.uk

Registered Charity No: 284582

Independent Examiners: Tony Dicker Ltd, 29 Courtenay Rd, Keynsham, Bristol BS31 1JU

Bankers: Barclays Bank PLC, 14/16 Queen Square, Bristol BS99 7AJ

The Skin Cancer Research Fund (SCaRF)

Report of the Trustees
for the Year Ended 31 March 2009

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Tony Dicker Ltd
29 Courtenay Road
Keynsham
Bristol
BS31 1JU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance and Management

The Charity is regulated by Trust Deed dated 16 February 1982 as varied by schemes of the Charity Commission of 13 May 1987, 8 January 1991 and 25 May 1995.

The Trustees meet six times a year to make strategic decisions, which are implemented by the SCaRF Secretary. The day-to-day business of the charity is carried out by the SCaRF Secretary in accordance with Guidelines agreed by the Trustees (currently under review).

The Chairman and Vice Chairman are elected for three years in accordance with the procedure laid down in the Guidelines agreed by trustees. The Hon Treasurer is appointed by the Trustees for a period of three years. Elections were held in March 2007.

Recruitment, appointment and induction of new trustees

Selection and appointment of Trustees is by invitation by the existing Trustees to individuals known to have an interest in and or technical knowledge appropriate to satisfying the aims and objectives of the Charity. If the invited candidate is willing to become a Trustee their appointment is then ratified at the next regular Trustees' meeting. On appointment new Trustees are given background information and a history of the charity, Charity Commission publications about the responsibilities of Trustees and background to topics currently under consideration. Whilst no formal training exists, "on the job" involvement in the day-to-day affairs of SCaRF ensure that new Trustees are quickly assimilated into the work of the charity. The appointment and induction of new Trustees has occurred infrequently because we have been lucky enough to retain our Trustees for long periods and in the past has been a rather informal process.

A policy relating to the Recruitment, Appointment and Induction of new Trustees was reviewed and confirmed in January 2009.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Trustees adopted a Policy of Risk Management in January 2007 which was reviewed and confirmed in January 2009.

Responsibility for the management of risk falls to the Trustees collectively. Historically the Trustees, understanding that risks cannot be eliminated altogether have operated in such a way as to expose the charity to the absolute minimum financial risk while at the same time securing a reasonable return on investment and retaining financial flexibility to enable funding for projects to be available. The policy adopted by the Trustees continues with this philosophy.

Risk assessment of the SCaRF Office working environment has been undertaken by North Bristol NHS Trust and is reviewed periodically and any remedial actions required are undertaken. The SCaRF Secretary attends an Administration and Clerical Health and Safety Study Day run by North Bristol NHS Trust as required.

Organisers of events are responsible for conducting a risk assessment for individual events in accordance of the requirements of the charity's insurance company.

The Skin Cancer Research Fund (SCaRF)

Report of the Trustees
for the Year Ended 31 March 2009

OBJECTIVES AND ACTIVITIES

Objectives and aims of The Skin Cancer Research Fund

To assist research into the cause, prevention and treatment of skin cancer generally and melanoma in particular, and to publish the results of such research.

To assist in developing a nationwide educational programme to raise the awareness of the problem of skin cancer.

To help cut significantly the number of new cases of skin cancer arising each year in the United Kingdom.

To help reduce significantly the number of deaths in the United Kingdom caused by skin cancer.

PUBLIC BENEFIT AT THE HEART OF OUR CHARITY

It is a statutory requirement that charities should have a clear benefit to the public and report on this to their supporters.

Most of us would expect that it would go without saying that a charity would be of benefit to the public but sometimes it is a good idea to "go back to basics" to ensure that you remain on track to achieve what you set out to do.

Each year in the region of 10,000 people in the UK will be diagnosed with Malignant Melanoma, many thousands more will be diagnosed with a less life threatening form of skin cancer.

Each year in the region of 2,600 people in the UK will die from all forms of skin cancer - the vast majority will die from Malignant Melanoma.

The objectives of SCaRF are clearly stated and have not changed in nearly 30 years. The Trustees of the charity do not want people to suffer from skin cancer and do not want people to die from skin cancer. To prevent death and increasing incidence must be an objective that has public benefit - all members of the public to a greater or lesser extent are at risk of getting skin cancer.

In the time since SCaRF was started we have failed to reduce the number of incidences of skin cancer or the number of deaths from skin cancer BUT our aims and objectives will not be achieved over a short time-scale. In order to reduce the incidence of skin cancer we must build up our knowledge of the condition to know what we are up against, how it occurs, grows and travels around the body, why it responds to some treatments and not others, why it can suddenly be so aggressive. It may seem at times that decisions taken by the Trustees are a long way from providing a benefit to the public but all research funded by SCaRF, whether or not the result of that research is positive or negative, adds to the overall sum of knowledge about the condition so that forthcoming researchers have an increased foundation of information on which to base continuing progress.

All decisions made by the Trustees are and always have been taken in order to progress the aims and objectives of the charity which will, potentially one day, provide the public great benefit when skin cancer is no longer the problem it is today. In the meantime we will continue in small incremental steps

The Skin Cancer Research Fund (SCaRF)

Report of the Trustees for the Year Ended 31 March 2009

OBJECTIVES AND ACTIVITIES

Significant activities

Structure, Governance and Management. This has been a stable year for SCaRF personnel with no changes of Trustee. The Trustees completed their review of the management of the charity and approved the new document "Skin Cancer Research Fund - Governance and Organisation of the Charity" in September 2008.

Fund-raising We have been very fortunate in seeing income from most of our fund-raising streams increase over the year. The number of events featured on the justgiving internet fund-raising site continues to build and this is proving to be a good source of income for SCaRF and a tax efficient way of giving to donors new to SCaRF. It is a sad reflection that the amount received from gifts "in memorium" has increased reminding us that people continue to die from skin cancer and reinforcing the message that the work of SCaRF is as essential now as it was 30 years ago when the charity started.

The year saw several SCaRF supporters with significant dates to celebrate and we received donations to mark silver, ruby and golden wedding anniversaries. One brave person in Northern Ireland did a sponsored parachute jump raising £1,000 for SCaRF. We have received regular donations from Thompson Airways at Bristol International Airport as a result of coin collections on returning holiday flights, passengers are asked to donate loose change foreign currency to be donated to charities nominated by Thompson's staff. In September, due to the awful weather the annual fancy dress horse ride in Porlock Somerset held in memory a young lady who died from melanoma, was cancelled but a fancy dress run took place instead giving the horses the chance to watch the human antics.

We received donations from many sources as a result of many original fund-raising initiatives and we are grateful to each and every one, too many to mention individually. This is the life blood of the charity and in these difficult economic times the Trustees very much appreciate the support of all our donors and fund-raisers.

In the present economic climate it is inevitable that our income from investment should be reduced. The Trustees continue to monitor the situation and are grateful for information received from Mogers Solicitors and Monahans Accountants at a recent seminar.

Research

During this financial year SCaRF has financially supported the following projects:-

SCaRF Fellow

Funding 2008/2009 - £20,000

This was the fourth year of a five year commitment for funding research carried out at the Microvascular Research Laboratories University of Bristol. Here the researchers are looking at VEGF and its effect on malignant melanoma. VEGF is a naturally occurring growth factor which in various forms can either encourage or prevent the spread of malignant cells. This would indicate a possible treatment for melanoma that would be considerably less toxic than conventional chemotherapy.

Culture of Human Melanoma Cell Lines

Funding 2008/2009 - £5,000

This is the final year of this funding which has been secured from a charitable grant giving Trust to cover the cost of consumable items used in the culture of human melanoma cell lines in the Skin Cancer Research Fund laboratory. These cultured cells form the basic working material of many areas of research within this laboratory.

"The molecular basis of chemosensitivity of malignant melanoma to tricyclic antidepressants"

Funding 2008/2009 - £18,112 (further £36,225 committed)

This young researcher has now started her project and the Trustees have received a satisfactory interim report. The project is looking at the possibility that some anti depressant drugs presently widely used may increase the efficiency of chemotherapy treatment for metastatic melanoma

"Impact of small molecular inhibitors in metastatic melanoma"

Funding agreed £43,081 March 2009 (to be paid in May and November 2009)

Funding for this project was agreed in March 2008 but payments will be made in the subsequent accounting year. This is an initial one year project to establish the extent to which a particular molecular inhibitor can prevent the spread of malignant melanoma cells.

The Skin Cancer Research Fund (SCaRF)

Report of the Trustees for the Year Ended 31 March 2009

OBJECTIVES AND ACTIVITIES

Significant activities

Towards the end of 2008 and beginning of 2009 we were hit by an unprecedented number of research grant applications, possibly indicating the reduced availability of funding for medical research generally due to prevailing economic conditions. All research grant applications are initially considered individually on their own merits and our medical advisors are consulted before the Trustees consider whether or not to award funding (either in full or in partnership with another funding body).

Unfortunately some of these projects failed to meet the high standards set by the Trustees and funding was not awarded. Decisions on a number of other applications were deferred in to the year 2009/2010 due to the time needed to get medical opinion. The Trustees are mindful of the need to maintain sufficient reserves to cover forward commitments.

Education and Awareness

Once again, for the tenth successive year SCaRF ran its Play and Shade competition for primary schools in the former County of Avon area. The response this year was poor and the standard of one or two of the entries was also poor therefore the judges of the competition decided not to award the full amount of prize money set aside. It is still felt that this is an important and effective way of getting the sun safety message directly to young children and the people responsible for their care and the Trustees will review the competition with a view to possibly changing the format and prize structure from 2010.

SCaRF provided resources to libraries in South Gloucestershire for children to use during the Summer Holidays that incorporated the message of sun safety. In the region of 4,500 children took part in the Libraries summer reading challenge and along with their reading challenge information pack they received an interactive "snapper" with questions and answers relating to protecting the skin from sun damage. Other activity sheets were provided for each library for children to use during informal activity "drop-in" sessions.

During the year NICE (National Institute for Health and Clinical Excellence) started a consultation on information to be given to the public with regard to the prevention of skin cancer. SCaRF has fully participated in this consultation process.

Towards the end of 2008 one of the founding Trustees of SCaRF, Tony Hancock and the SCaRF Secretary Caroline Newton met Richard Clifford, founder of a new skin cancer charity Skcin (The Karen Clifford Skin Cancer Charity) based in Nottingham. Richard had founded his charity with the primary aim of increasing awareness of the problem of skin cancer, especially in younger age groups and targeting specific groups eg sportsmen. With his background in PR and many contacts in professional sports he has had some success in the Nottingham area. Richard had requested a meeting with SCaRF because he was concerned at the fragmentation of effort he perceived in the field of skin cancer prevention and he wanted to "sound us out" on the prospect of a conference of all parties involved with skin cancer, including commercial companies with a view to try and get a more homogenous effort into combating the problem of increasing incidence of skin cancer. Richard secured sponsorship to fund a conference and Tony Hancock and Caroline Newton attended the conference in March. Unfortunately the conference did not go as far as Mr Clifford would have liked in presenting a united front on skin cancer but he intends to carry on with the process. Tony and Caroline reported back to the Trustees on the discussions and presentations at the conference but the Trustees felt at the present time and due to the political nature of some of the campaigning to be encouraged by Skcin, SCaRF could not participate further in this forum but would maintain lines of communication and keep the situation under review.

Use of Volunteers

SCaRF relies solely on its volunteers for its fund-raising activities, they are our greatest asset and we are deeply indebted to them. Increasingly we do not know what our volunteers look like! During the year 2008/2009 SCaRF has received donations from places as far afield as Cornwall, Shropshire, Newport, Aberdeen, Nottingham and Ipswich and many places in between. Some of our volunteers have raised money through sponsored events making use of the internet to allow sponsors to make their donations, there have also been coffee mornings and golf days. Sales of Christmas cards, furry mole mascots and pin badges continue to provide a small income and raise awareness of the charity. The Trustees expect to continue to provide support and encouragement to all our volunteer fund-raisers in all their further activities.

The Skin Cancer Research Fund (SCaRF)

Report of the Trustees for the Year Ended 31 March 2009

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In last years Annual Report the Trustees set out objectives they wished to achieve in the year ahead, in this section we look at those objectives and how far we have achieved the desired outcome on consideration of the activities undertaken in the year.

Structure - Governance and Management

Stated Objective

To complete the review and up-date the SCaRF Guidelines for the day to day operation of the charity so that they form the Governing Document of the charity in conjunction with the original Trust Deed so that the Governance and Management of the charity is brought completely up to date with modern practice as required by the 2006 Charities Act and recommended by the Charity Commission.

Achievement

A review of the previous SCaRF Guidelines was completed and the document was brought up to date to reflect the modern office practices now adopted by the charity. The procedure for electing SCaRF officers and filling Trustees vacancies was confirmed. In March SCaRF took advantage of a free seminar offered by solicitors Mogers and accountants Monahans about managing a charity in difficult financial times. Although SCaRF is in a reasonably good financial position at the present time it will not be immune from the effects of the present economic climate and it will be necessary for Trustees to maintain a watching brief to ensure that the charity is able to respond to a changing financial and legislative landscape.

Fund-raising

Stated Objective

To continue to build on internet fundraising and increase the on-line profile of the charity through the existing web based schemes to maximise the potential of this source of fund-raising.

Achievement

Despite the drop in investment income, especially in the later part of the financial year most of the other types of income have shown an increase. The number of events listed for internet donations on www.justgiving.com has steadily increased and we have followed up all these contacts with personal offers of support and any resources the individual needs to help their fund-raising. The Trustees feel that the charity fits a niche of being small enough to give a truly personal response to donors and large enough to have a significant voice and influence nationally.

Research

Stated Objective

As the end of the five year term of support for a SCaRF Fellow at the University of Bristol come to an end the Trustees will evaluate the achievements and success of this project and consider whether future support will continue on similar lines.

Achievement

The Trustees are pleased with the progress of the research carried out under the funding of a SCaRF Fellow at the Microvascular Research Laboratories at the University of Bristol and of the recognition that this research has achieved on a national and international stage. The Trustees are aware that this SCaRF funded research has been used to draw in funding to this laboratory from the much larger grant giving organisations giving great "value added" to SCaRF's contribution. The end of SCaRF's five year commitment comes at the end of 2009 and a decision will then be taken as to what form SCaRF's continued support will take.

The increase in the number of funding applications received towards the end of this reporting period was unforeseen but the Trustees and Medical Advisors have been able to assess each application on its merits to reach a decision about whether or not to fund the project. If this level of the number of applications should be maintained the Trustees may have to consider whether they can afford to fund future projects bearing in mind forward commitments and the level of reserve held by SCaRF.

Education and Awareness

Stated Objective

To continue to hold events to spread the Sun Safety message but to look at ways of doing so that are less labour intensive as in previous years.

To make use of the display materials purchased.

The Skin Cancer Research Fund (SCaRF)

Report of the Trustees
for the Year Ended 31 March 2009

ACHIEVEMENT AND PERFORMANCE

Charitable activities

To make a contribution to national consultations on Sun Safety /Skin Cancer Awareness as offered by the National Institute for Health and Clinical Excellence.

Achievement

Due to the very labour intensive nature of face to face awareness campaigns and the vagaries of the British weather we held no Sun Safety / Awareness events in this year. Several SCaRF supporters, however held their own awareness event at their place of employment using information and materials supplied by SCaRF and we have been able to supply resources to some workplace occupational health departments. The Trustees felt that the collaboration with South Gloucestershire Libraries was successful and will look to repeat this exercise in other local authority areas.

SCaRF has been a full participant in the NICE process to establish information to be given to the public to prevent skin cancer, this process is on-going.

The Trustees wish to continue to be open minded and flexible to all ideas of fund-raising and research opportunities where nothing is ruled in and nothing is ruled out and to be able to grasp every opportunity that presents itself.

Fundraising activities

Our fund-raising efforts this year took an unexpected, unpredicted but perhaps inevitable path. One of the commendable features of the SCaRF Trustees is that they are open to all suggestions and warmly embraced the ideas put forward by the Sailing Surgeons one of which was internet based fund-raising which has proved to be very worthwhile. Since SCaRF registered with the justgiving.com web-site we have been supported by several fund-raisers previously unknown to us but who have had either personal or family experience of a skin cancer tragedy and have decided to raise funds for research and found our details on the justgiving.com site. SCaRF is also now registered with another web based fund-raising site mycharitypage.com.

It is possible that the Trustees should have planned and foreseen the need to venture into internet fund-raising but up until this year we have had no evidence that this would be justified or that it would have been appropriate at an earlier stage.

The 9 months of registration with justgiving.com have been very fruitful and more than justifies the monthly fee of £17.62 and the small transaction fees taken from the Gift Aid tax refund element of the donations.

Previous contact made with Bristol Breakfast Rotary Club has been useful even though we failed to secure a place in the Dragon Boat Race. SCaRF Chairman was invited to talk at one of their meetings which was useful in bringing to the notice of some of Bristol's business leaders the existence of this charity also resulted in a donation to SCaRF as well as a speakers fee.

The Skin Cancer Research Fund (SCaRF)

Report of the Trustees for the Year Ended 31 March 2009

FINANCIAL REVIEW

Reserves policy

The nature of Skin Cancer research is long-term and highly complex, and requires financial support which is sometimes difficult to accurately assess at the outset. Flexibility is required on the part of the grant-giving body to ensure full support is given to the researcher to enable him or her to reach satisfactory conclusions. In view of this it is very difficult to prejudge financial reserves to any degree of fine detail. It will be our intention to re-assess the reserve policy annually, to ensure that we reflect the most recent experience both of levels of income and demand for investment in research. For the purposes of this policy the definition of "reserves" shall be "all funds not held in current account or business reserve account".

Minimum Reserve

The minimum reserve will be the sum of all grants already promised and committed plus the sum of two years administration costs. At the present time, this amounts to £95,000. This figure is reviewed by the Board of Trustees at the January meeting each year.

Maximum Reserve

The core funding for SCaRF comes from local groups of supporters who contributed £30,000 during the year ended 31st March 2006. Other major sources of funds are Legacies, which although very valuable, are by their very nature infrequent and unreliable. The Trustees believe that it is prudent to set our maximum reserve at a high level to ensure that we are not forced to lower the quality threshold for supported projects, should we benefit from a substantial legacy at any time during the financial year. The level of reserve should also allow time for reorganisation of the charity should there be a downturn in income and to enable the continuation of on-going research programmes to enable it to meet its objectives. We are, therefore, setting our maximum reserve level at £500,000. This figure is to be reviewed by the Board of Trustees at the January meeting each year or earlier if the maximum reserve level is reached during the year.

Policy Reviewed January 2009

Grant making Policies

The Trustees seek applications from appropriately qualified researchers involved in skin cancer research. Every application is reviewed by Trustees and submitted to our Medical Advisors for comment and endorsement. The nature of Cancer research is essentially long-term and SCaRF is prepared to guarantee funding over more than the current year as the need arises. The Trustees receive regular up-dates for the researchers, both by written report and in person. SCaRF advertises the availability of grants through the main Skin Cancer organisation for professionals (Melanoma Study Group) and specialist press.

Principal funding sources

Core funding is provided by voluntary supporters who make regular gifts or are involved in fund-raising. In addition, SCaRF benefits from supporters undertaking sponsored events such as marathons and charity walks. We have support groups in a number of areas and also receive legacies and "gifts in memorium" from supporters and others - normally from families who have experienced the loss of a loved one from malignant melanoma or other skin cancers.

Investment policy and objectives

All monies held up to the end of this financial year were deposited in Barclays Bank on an "open access" basis. From the beginning of 2009/2010 the Trustees have decided to invest a portion of its reserves in short term bonds which pay a slightly higher rate of interest than is generally available elsewhere. We maintain the absolute conditions that any investment is short term (ie six months maximum) and with no risk to the capital sum.

The Skin Cancer Research Fund (SCaRF)

Report of the Trustees
for the Year Ended 31 March 2009

FINANCIAL REVIEW

There was a surplus on the year's activities of £9,042, which increased the accumulated fund to £273,532. This result compared with a deficit of £36,863 in the previous year. Total income for the year was £67,288, an increase of nearly 20% on 2007/2008. Donations and Fund-Raising increased again, being 46% up on the previous year. The only heading showing a negative movement is interest on Bank Accounts, reflecting the difficult conditions existing in the financial markets during the second half of the year. Total expenditure for the year was £58,246, a decrease of £34,895 on the previous year, entirely due to lower investment in research.

Administration expense of £8,648 were 13% of total income. The annual average for administration costs since SCaRF was established is now 9% of total income.

Total income and expenditure of SCaRF since it was established has been as follows:

Income £1,202,695
Expenditure £929,163
Accumulated Fund £273,532

Expenditure Analysis
Administration £108,000
Fund-raising £78,229
Research £690,783
Health Education £52,051
Total £929,163

FUTURE DEVELOPMENTS

In the following year the Trustees aim to build and consolidate the progress made in 2008/2009 in the following areas:-

Structure Governance and Management

The Trustees will review the original Trust Deed document that was used to register the charity with the Charity Commission to ensure that it continues to reflect the aims and objectives of the founding Trustees and to ensure that the work of the charity is within the remit of the Governing Document.

Finance

The Trustees will monitor closely the economic climate and take any necessary action to protect the charity's assets. SCaRF will continue to do all it can to support its valued individual fund-raisers and donors.

Research

Despite the economic climate the Trustees hope to be able to continue to fund innovative and And ground breaking research projects. They will look strategically at the way that future SCaRF funded research should go and take action accordingly. The Trustees will review the commitment to funding at Bristol University.

ON BEHALF OF THE BOARD :

.....
Trustee

Date:

Independent Examiner's Report to the Trustees of
The Skin Cancer Research Fund (SCaRF)

I report on the accounts for the year ended 31 March 2009 set out on pages eleven to fifteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 43 of the 1993 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 43(7)(b) of the 1993 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

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

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 1993 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Tony Dicker Ltd
29 Courtenay Road
Keynsham
Bristol
BS31 1JU

Date:

The Skin Cancer Research Fund (SCaRF)

Statement of Financial Activities
for the Year Ended 31 March 2009

		31.3.09 Unrestricted funds £	31.3.08 Total funds £
INCOMING RESOURCES	Notes		
Incoming resources from generated funds			
Voluntary income		37,157	27,010
Activities for generating funds	2	22,243	16,548
Investment income	3	7,888	12,720
		<hr/>	<hr/>
Total incoming resources		67,288	56,278
RESOURCES EXPENDED			
Costs of generating funds			
Fundraising trading: cost of goods sold and other costs	4	2,999	4,295
		<hr/>	<hr/>
		2,999	4,295
Net incoming/(outgoing) resources available for charitable application		64,289	51,983
Charitable activities	5		
Research expenditure		43,112	75,000
Health education		3,487	6,292
Governance costs		8,648	7,554
		<hr/>	<hr/>
Total resources expended		58,246	93,141
NET INCOME/(EXPENDITURE) FOR THE YEAR		9,042	(36,863)
RECONCILIATION OF FUNDS			
Total funds brought forward		264,490	301,353
		<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD		273,532	264,490
		<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements

The Skin Cancer Research Fund (SCaRF)

Balance Sheet
At 31 March 2009

	Notes	31.3.09 Unrestricted funds £	31.3.08 Total funds £
CURRENT ASSETS			
Debtors	8	275	535
Cash at bank		275,707	268,835
		<u>275,982</u>	<u>269,370</u>
CREDITORS			
Amounts falling due within one year	9	(2,450)	(4,880)
		<u>273,532</u>	<u>264,490</u>
NET CURRENT ASSETS			
		<u>273,532</u>	<u>264,490</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>273,532</u>	<u>264,490</u>
NET ASSETS		<u>273,532</u>	<u>264,490</u>
FUNDS	10		
Unrestricted funds		<u>273,532</u>	<u>264,490</u>
TOTAL FUNDS		<u>273,532</u>	<u>264,490</u>

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

.....
Trustee

The notes form part of these financial statements

The Skin Cancer Research Fund (SCaRF)

Notes to the Financial Statements
for the Year Ended 31 March 2009

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standards for Smaller Entities (effective January 2007), the Charities Act 1993 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. ACTIVITIES FOR GENERATING FUNDS

	31.3.09	31.3.08
	£	£
Fundraising events	19,504	13,305
Sales of advertising & promotional materials	2,739	3,243
	<u>22,243</u>	<u>16,548</u>

3. INVESTMENT INCOME

	31.3.09	31.3.08
	£	£
Deposit account interest	<u>7,888</u>	<u>12,720</u>

4. FUNDRAISING TRADING: COST OF GOODS SOLD AND OTHER COSTS

	31.3.09	31.3.08
	£	£
Support costs	<u>2,999</u>	<u>4,295</u>

The Skin Cancer Research Fund (SCaRF)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2009

5. CHARITABLE ACTIVITIES COSTS

	Direct costs	Grant funding of activities (See note)	Totals
	£	£	£
Health education	3,487	-	3,487
Research expenditure	-	43,112	43,112
	<u>3,487</u>	<u>43,112</u>	<u>46,599</u>

Research expenditure	2009 £	2008 £
Dr K Parker (Portsmouth Hospitals NHS Trust)	18,112	-
Bristol University -Microvascular Research Lab	20,000	20,000
Grace Fry Trust (Bristol University)	5,000	5,000
Dr J Woolard (Bristol University)	-	50,000
	----- 43,112	----- 75,000
	=====	=====

Health Education	2009 £	2008 £
Schools projects	2,500	5,277
Leaflets, banners etc	987	1,015
	----- 3,487	----- 6,292
	=====	=====

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2009 nor for the year ended 31 March 2008.

Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 March 2009 nor for the year ended 31 March 2008.

7. STAFF COSTS

	31.3.09 £	31.3.08 £
Wages and salaries	6,852	6,112
	<u>6,852</u>	<u>6,112</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.09 £	31.3.08 £
Trade debtors	275	535
	<u>275</u>	<u>535</u>

The Skin Cancer Research Fund (SCaRF)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2009

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.09	31.3.08
	£	£
Other creditors	2,450	4,880
	<u> </u>	<u> </u>

10. MOVEMENT IN FUNDS

	At 1.4.08	Net movement	At 31.3.09
	£	in funds	£
		£	
Unrestricted funds			
General fund	264,490	9,042	273,532
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>264,490</u>	<u>9,042</u>	<u>273,532</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement in
	resources	expended	funds
	£	£	£
Unrestricted funds			
General fund	67,288	(58,246)	9,042
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>67,288</u>	<u>(58,246)</u>	<u>9,042</u>

11. PURCHASES FOR RESALE

	2009	2008
	£	£
Christmas cards	513	647
Mole pins and sashes	-	1,421
	<u> </u>	<u> </u>
	513	2,068
	<u> </u>	<u> </u>

The Skin Cancer Research Fund (SCaRF)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2009

	31.3.09 £	31.3.08 £
INCOMING RESOURCES		
Voluntary income		
Gifts	26,954	18,375
Gift aid	1,942	1,969
Legacies	8,261	6,666
	<hr/>	<hr/>
	37,157	27,010
Activities for generating funds		
Fundraising events	19,504	13,305
Sales of advertising & promotional materials	2,739	3,243
	<hr/>	<hr/>
	22,243	16,548
Investment income		
Deposit account interest	7,888	12,720
	<hr/>	<hr/>
Total incoming resources	67,288	56,278
RESOURCES EXPENDED		
Charitable activities		
Schools Shade Project	3,487	6,292
Research Expenditure	43,112	75,000
	<hr/>	<hr/>
	46,599	81,292
Support costs		
Management		
Wages	6,852	6,112
Sundries	845	422
Independent examiners fee	951	1,020
	<hr/>	<hr/>
	8,648	7,554
Other		
Advertising	1,350	1,280
Insurance	811	662
Lottery registration	20	20
Purchase of goods for resale	513	2,068
Miscellaneous	95	107
Justgiving.com	210	158
	<hr/>	<hr/>
	2,999	4,295
Total resources expended	<hr/>	<hr/>
	58,246	93,141

This page does not form part of the statutory financial statements

The Skin Cancer Research Fund (SCaRF)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2009

	31.3.09 £	31.3.08 £
Net income/(expenditure)	<u>9,042</u>	<u>(36,863)</u>

This page does not form part of the statutory financial statements