



# South Staffordshire Water Charitable Trust

2024/25 Annual Report



# Reference and Administration Details

## The South Staffordshire Water Charitable Trust

### Trustees

John Thompson (Chairman)

Bernard Cysewski (Vice Chairman)

Richard Curtis

Adrian Eggington

Gary Hyde

Ian Jones

Cllr Tom Marshall

Simon Brown

Citizens Advice South East Staffordshire and  
formerly Lichfield District Council

Formerly Housing and Welfare, Walsall Council

Cambridge and District Citizens Advice

Black Country Housing Group

Lichfield District Council

Met Office

### Charitable Trust Secretary

Gary Kinsella (Appointed 1<sup>st</sup> July 2024 – resigned 28<sup>th</sup> February 2025) South Staffordshire Water PLC

### Registered Address

South Staffordshire Water PLC

Green Lane

Walsall

West Midlands

WS2 7PD

Tel: 01922 638282

### Independent Examiner

Dains Audit Limited

2 Chamberlain Square

Birmingham

B3 3AX

### Bankers

HSBC UK Bank plc

130 New Street

PO Box 68

Birmingham

B2 4JU

### Registered Charity Number

1043177

### Website

[www.sswct.org](http://www.sswct.org)

# Trustees' Report

## Structure, Governance and Management

### Trustees

The Trustees have entered into a Charitable Trust Deed to enable them to operate independently from South Staffordshire Water PLC. It has been entered in the Central Register of Charities by the Charity Commissioners. The Registered Charity Number is 1043177. Established in 1993 under a Trust Deed dated 15th October 1993 and amended on 17th January 2000, the Trust was the first to be created for the purpose of financially helping customers experiencing difficulty in paying their water bills due to poverty, hardship or other problems.

The Trustees who held office during the year and since the year end are listed on page 1.

The support to the Trust from South Staffordshire Water PLC ("South Staffs" or "the Company"), and the personal involvement of the Trust's Secretary, is much appreciated. Coverage during the vacancy of the Trust Secretary by Amy Anderson and Lorna Campbell has been very helpful. Similarly, the input of Lorraine Griffin and Nina Mason of Echo Managed Services Limited ("Echo") greatly assists our business.

The Chairman is appointed by the Trustees and holds office for such period as they shall decide. The power of appointing Trustees is vested in the Trustees. A new Trustee may be appointed by a resolution of a meeting of the Trustees provided that a memorandum of such an appointment is signed as a deed by the person presiding at the meeting and attended by two other people at the meeting. New trustees receive any necessary training and support.

The Trust Secretary may be contacted at:

South Staffordshire Water Charitable Trust  
Green Lane  
Walsall  
West Midlands  
WS2 7PD  
Telephone: 01922 638282

The Trustees meet formally four times a year or when considered appropriate to review Trust policies, their implementation and examine genuine requests for financial help. The venue for the face to face and video conference meetings is normally at the Company's offices in Green Lane, Walsall and Cambridge Water offices in Fulbourn Road, Cambridge.

## Statement of Trustees' responsibilities

The Trustees 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).

The law applicable to charities in England & Wales 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 charity and of the incoming resources and application of resources of the charity 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 accounting standards have been followed; and

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

## Objectives and Activities

The objective of the Trust is to apply its income towards relieving those customers who are in conditions of need, poverty, hardship or other distress and are having difficulty making payment for the supply of water to their home. Preference is given to those customers who make regular payment of an amount they can afford.

# Achievements and Performance

## The Trust

The South Staffordshire Water Charitable Trust provides financial help to those customers who are unable to pay for the supply of water to their home, such as the elderly, sick or some families claiming State Benefits or on very low incomes or experiencing transitional difficulties for household customers supplied by South Staffordshire Water PLC in both the South Staffordshire and Cambridge regions.

Nominations for potential beneficiaries are received from a broad range of sources. This includes direct applications from customers, but also from representatives of the Company's billing and collection team, local councils (social services, housing benefit etc.), the Citizen's Advice ("CA") and other registered help agencies. The Trust Secretary acts as the channel for receiving requests for potential beneficiaries. Nominations are dealt with in complete confidence.

Each application is examined by a senior manager of the Company's customer contact, billing and collection contractor, Echo, against the Trustees' predetermined set of criteria. Applications falling into these criteria are approved by Echo without further delay. A summary report is made available at each meeting of the Trustees on the action taken by Echo allowing the Trustees the opportunity to review any case at random to ensure the agreed criteria are being followed. Cases that are outside the guidelines are reviewed by the Trustees. The Trustees also review appeals from customers.

When an application is received from a potential beneficiary, further enforcement action by the company in respect of the unpaid charges is suspended for the time being.

Facts and individual financial circumstances of each applicant are reviewed in an impartial and confidential manner. An assessment is made without bias as to whether the case is one of true hardship or simply default before a decision is taken whether to make a part or full payment of the customer's unpaid water bill.

The payment given is in the form of a credit on the customer's water bill for both the South Staffordshire Water and Severn Trent Water charges. A cheque is not sent to the customer, but it is sent to the Company on the customer's behalf. All payments made in the year have been in respect of individual household customers.

The Trust is funded by South Staffordshire Water PLC through cash donations to match charitable expenditure and gifts in kind to meet costs of grant making and governance. South Staffordshire Water PLC approve the cash is available to make the payments.



The key risk to the Trust is the withdrawal of this support; the Trust does not commit any expenditure until the support is assured.

The Trustees have had regard to the Charity Commission guidance on public benefit.

## Targeting Assistance

The Trust operates in a manner that avoids simple hand out-outs to those who request assistance. Instead, the focus is on issuing grants to those that need temporary help. Grants are only paid out to customers that demonstrate a commitment to pay at least some of their charges, where the customer is clearly experiencing financial hardship. If a customer is in transitional hardship, perhaps through personal circumstances or a recent redundancy, then the grants are a means of helping them overcome this period of difficulty.

Grant support works were updated following the cost-of-living situation that many households find themselves in. In collaboration with some of the advice agencies we work with, the policy was changed to reflect the current financial climate. From September 2022, a 100% grant will be paid if the grant applicant has made at least £10 towards their payments in the 3 months prior to their application to the Trust. Those that have not been making regular payments will be required to pay £1 per week for a period of 10 weeks, upon successful completion of this plan, a 100% grant will be made.

Prior to this date, the grant payment was made in the following way: 50% of the grant paid after 26 weeks of regular payments and the remaining 50% of the grant paid after 52 weeks of regular payments. Prior to 2021, the eligibility criteria was that 100% of the grant would be paid upon 52 weeks of regular payments. Revisions to eligibility criteria will be reviewed regularly to ensure the potential for the Trust to assist as many customers as possible.

With this approach we target assistance to encourage customers to pay their charges, by supporting them for a period when they most need help to get back on track. This way the assistance goes to those who want to return to paying their charges, rather than those wishing to use the Trust as a permanent substitute to paying. Customers who receive a Trust grant that are not already receiving Assure (social tariff) support are given that assistance thereby reducing their current bill.

The Trust does, in cases of exceptional need, hardship or financial problems make grants without the normal requirements of establishing a regular payment.

## Vulnerable Customer Supply Assistance Scheme

In 2024, the Trust implemented a trial scheme of assistance for customers who are medically dependent and have a shared supply line with low water pressure. Those customers can be given a Trust grant towards a dedicated supply line to eliminate problems with low water pressure. Similarly, support can also be given to customers who have been identified as having affordability blockers for paying for a dedicated supply line to their property. This issue was identified by SSW staff who proposed the trial scheme. The anticipated numbers are small, but those who are eligible benefit from having a dedicated supply assisted by a substantial grant.

## Achievements

The Trust has been able to assist a significant number of customers of South Staffs Water who had difficulty in paying their water bills because of financial hardship or distress. The Trustees have met on three occasions during the year, including an April 2025 meeting. The Trust has made grants totaling £202,539 in respect of 506 customers.

The Trust had a total of £208,675 available funds to be utilised towards grants payments within the year, consisting of £30,309 available funds from previous financial years being carried forward, and £178,366 being made available within the financial year. The available funds are made by South Staffordshire Water PLC to the charity which is held in South

Staffordshire Water PLC accounts as a ringfenced fund until required. The closing balance as of 31st March 2025 for the available funds accessible to the charity is £6,136.

The Trustees have seen no appeals referred to the Trust in the year 2024/2025.

The Trust has received 75% of applications from customers directly, 0% of applications via the Assure tariff, 10% of applications from CA, 0% of applications from Watersure and 15% of all other applications from elsewhere including the two vulnerable customers schemes.

The Company also has a social tariff Assure, which can help customers on a low income or who are struggling to pay their water charges; it aims to reduce water poverty and make bills more affordable. Customers with a household income of less than £20,050 (excluding income from Disability Living Allowance, Personal Independence Payment and Attendance Allowance), may qualify for a discount of up to 60% for one year and in the second year by 40% on their water charge. In addition, the Company has focused on providing an inclusive service which involves direct referrals to the Charitable Trust following the completion of an Assure application.

Since the creation of the Trust, over 15,215 grants have been made. Whilst the Company's water charges remain amongst the lowest in the industry, we believe that there are a significant number of customers who still face genuine difficulty paying their water bills. In January 2017 the Company began building a Community Engagement Team which focuses on developing relationships with 3rd party organisations such as Local Authorities and Charities, the key focus being on those customers who are considered 'hard to reach', work has continued to increase the awareness of the Trust, and this will continue into 2024/2025. Since the introduction of the company's Social Tariff known as Assure customers who meet the eligibility criteria, receive a reduction on their bill which assists those on low incomes. This will potentially result in a reduction in a reduced level of customer debt. If it appears from an Assure application that a customer may be eligible for assistance with their water debt, they are advised to consider making an application to the Trust.

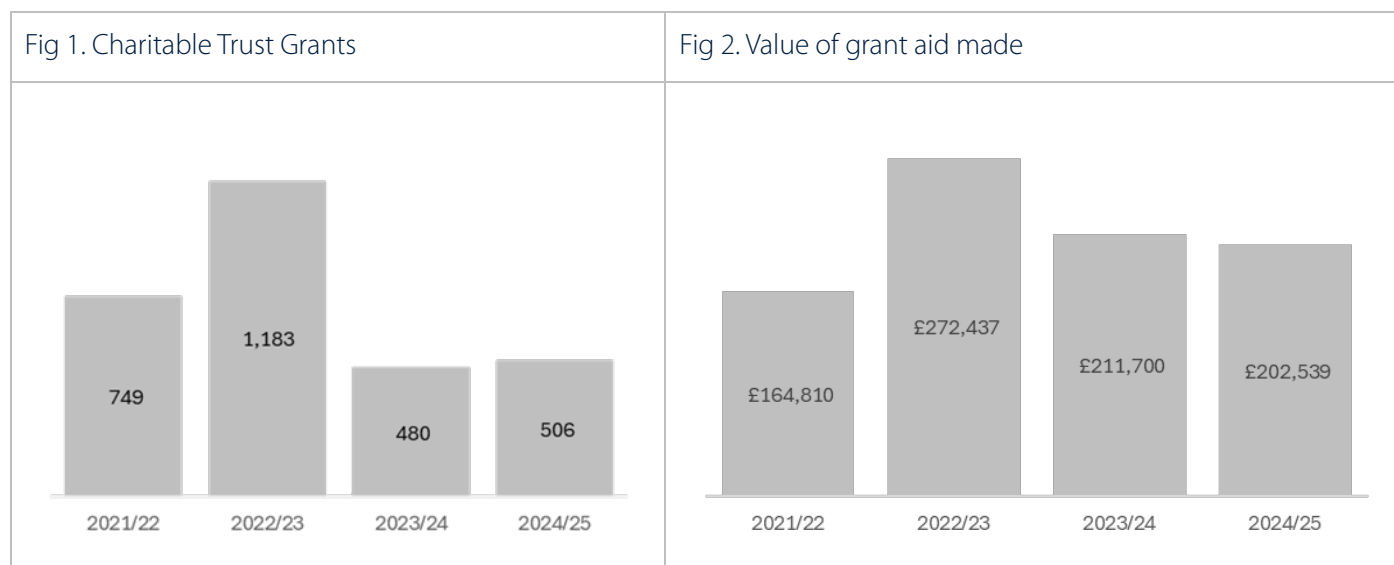
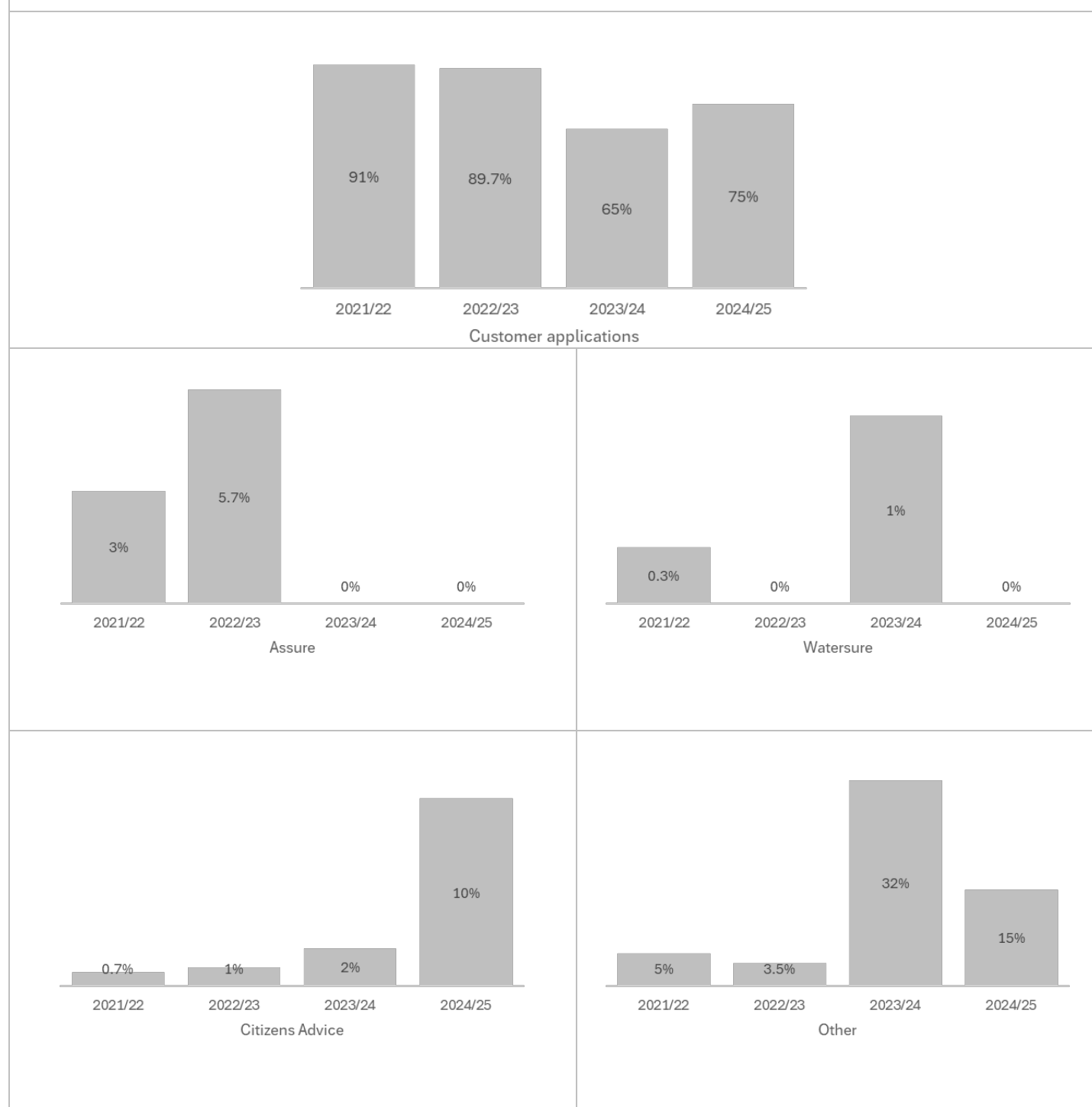


Fig 3. Comparison of application sources



The total number of application forms issued during 2024/25 was 2,051, with 659 replies received from customers directly.

## Plans for Future Periods

The Trustees are pleased that South Staffordshire Water PLC acknowledges the ongoing problems associated with unpaid water bills and that it sees it as a continuing concern and acknowledges the Company will extend the help it provides during 2025/26 through their continued use of the Social Tariff and implementation of its affordability and vulnerability strategies.

The Trust needs to ensure South Staffordshire Water PLC customers are aware of the help the Company can directly provide and the assistance the Trust can provide. This continues to be an important factor for 2025/26.

In reviewing its strategy on debt recovery, the Company continues to promote a socially responsible approach to those customers who have a real problem in paying due to hardship. The Charitable Trust will continue to be supported.

The Trustees continue to believe that the Trust provides real assistance and reassurance to customers in genuine need where applicable, for those who are prepared to try to maintain payments. Where possible, at an affordable amount, the Trust will consider assisting in respect of part water debt.

It is noted that as a result of the enduring cost of living crisis and increases in water charges between 2024/25 and 2025/26 (as agreed in the new price control period), demand for Charitable Trust support is increasing significantly. In the current year, the total funding has been made sufficient by revising the timing of grant payments. The budget has been helped by carryover of surplus funding from previous years, but this has now been eroded and the margins are the tightest they have been. This means that without careful review of eligibility criteria and wider support to applicants, there is a high risk that demand may outstrip the total available funding in future years. The Trustees and company have therefore agreed to work closely to devise initiatives to address this. As part of this we will be considering a wider affordability advice support programme that seeks to facilitate customer access to wider support (including energy efficiency, fuel vouchers, income maximisation and benefit entitlement advice), in parallel to the charitable trust applications. Aligning our service with support that seeks to boost wider household income, may reduce the average financial demand per customer from the Charitable Trust fund alone, thereby allowing existing funding to support more customers, while achieving stronger financial outcomes for the recipients overall. This will then inform more accurate forecasts of funding requirements for future years, including a review with company on the appropriate level of budget required going forward.


## Financial Review

While aiming to use its available resources to apply its income towards relieving those customers who are in conditions of need, poverty, hardship or other distress, the charity ensures that positive net assets and cash balances are maintained at any point in time.

The Trustees do not consider it necessary to retain reserves as all grants are funded before being committed to. After making enquiries, the Trustees have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

## Trustee Certificate

Approved by the Trustees on 29 January 2026 and signed on their behalf by:



John Thompson

Chairman



# Independent Examiner's Report

## To the Trustees of South Staffordshire Water Charitable Trust (the 'Charity')

I report to the Trustees of the Charity on my examination of the accounts of the Charity for the year ended 31 March 2025, as set out on pages 9 to 12.

### Responsibilities and Basis of Report

As Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011. The Trustees consider that the Charity is eligible for exemption from audit per the criteria set out in section 144(1) of the Charities Act 2011 ('the 2011 Act') and is subject to an independent examination per the criteria set out in section 145(1) of the 2011 Act.

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

### Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention which gives me reasonable cause to believe, in any material respect, that:

- accounting records were not kept in accordance with section 130 of the 2011 Act;
- the accounts do not accord with the accounting records; and
- the accounts do not comply with the accounting requirements of section 133 of the 2011 Act.

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

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 (Regulation 31) of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.



Andy Morris FCA

For and on behalf of Dains Audit Limited

Birmingham

Date: 29 January 2026

# Statement of Financial Activities for the year ended 31<sup>st</sup> March 2025

## Income and Expenditure account for the year ended 31<sup>st</sup> March 2025

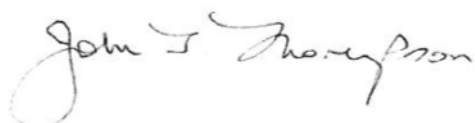
	2025 £	2025 £	2024 £	2024 £
Incoming resources				
Donations	202,539		211,700	
Banking charges	-		-	
Governance	1,930		1,615	
Gift in kind	35,681		26,507	
<b>Total incoming resources</b>		<b>240,150</b>		<b>239,822</b>
Resources expended				
Charitable expenditure	(202,539)		(211,700)	
Banking charges	-		-	
Governance	(1,930)		(1,615)	
Cost of grant making	(35,681)		(26,507)	
<b>Total resources expended</b>		<b>(240,150)</b>		<b>(239,822)</b>
<b>Net resources</b>		<b>-</b>		<b>-</b>

## Balance Sheet as at 31<sup>st</sup> March 2025

	2025 £	2025 £	2024 £	2024 £
Current assets				
Donations debtor	-		-	
Cash at bank	70		70	
Banking charges due from associated company	-		-	
<b>Assets</b>		<b>70</b>		<b>70</b>
<b>Represented by:</b>				
Unrestricted funds as at 1 <sup>st</sup> April 2024	70		70	
Profit for year	-		-	
<b>Unrestricted funds as at 31st March 2025</b>		<b>70</b>		<b>70</b>

## Trustee Certificate

The accounts were approved by the Trustees on 29 January 2026 and signed on their behalf by:



John Thompson  
Chairman

## Notes to the Accounts

### 1. Accounting Policies

The principal accounting policies are summarised below and have been applied consistently throughout the year and the preceding year.

#### Accounting Convention

The financial statements are prepared under the historical cost convention and in accordance with the best practice as laid down in the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP FRS102 effective 1 January 2019) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

South Staffordshire Water Charitable Trust meets the definition of a public benefit entity under FRS102.

As explained on page 7, the financial statements are prepared on a going concern basis.

#### Income and Expenditure

Income is accounted for in the period in which the charity becomes entitled to it, it is probable that the income will be received, and the amount of income receivable can be measured reliably. Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Grants payable are accounted for when the Trust is committed to the expenditure.

#### Donated Services

Where South Staffordshire Water PLC, or one of its subsidiary undertakings, provides the services of employees and other services to the Trust, the cost of providing such services is treated as a donation receivable by the Trust and a cost of grant making or governance of the Trust. This gift is valued based on the payroll costs of individual employees and the amount of time allocated to The Trust's activities.

#### Cash at Bank

Cash at bank represents deposits with financial institutions repayable without penalty on notice of not more than 24 hours.

#### Fund Accounting

Unrestricted funds are accumulated funds available for use at the discretion of the Trustees in furtherance of the general objectives of the Trust.

## 2. Trustees' Remuneration

No Trustees are paid a fee for providing their services and no expenses have been reimbursed.

## 3. Examiners' Remuneration

The remuneration of the examiners is £1,890 (2024: £1,575) which has been borne by South Staffordshire Water PLC.

## 4. Resources Expended

	2025	2024
	£	£
Funds received		
Donations	202,539	211,700
Claims administration	32,599	23,718
Secretary expense	230	222
Treasury services	-	-
Administration services	460	443
Financial reporting services	511	243
Insurance	1,881	1,881
Governance	1,930	1,615
Banking charges	-	-
Total funds received as at 31 <sup>st</sup> March 2025	240,150	239,822

## 5. Statement of Funds

	Brought forward	Incoming resources	Resources expended	Transfers in / (out)	Carried forward
	£	£	£	£	£
Unrestricted funds	70	240,150	(240,150)	-	70

## 6. Related Party Transactions

There are no related party transactions during the year (2024 - £nil).