



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

**From 1<sup>st</sup> January 2025 to 31<sup>st</sup> December 2025**

**Charity name:** Ambleside Action for a Future (AAFAF)

**Charity registration number:** 1188921

## **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote for the benefit of the public the conservation, protection and improvement of the physical and natural environment by taking action to mitigate climate change and its effects and by promoting biological diversity. To advance the education of the public in the subject of climate change and its mitigation and to promote research for the public benefit in all aspects of that subject and to publish the useful results.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	AAFAF's subgroups have continued to work on tree planting and maintenance; energy; transport; water quality testing and liaison with stakeholders. We continue to have monthly public meetings open to all and have produced two newsletters with a wide distribution. Our "WET Project" tested lake water for pathogens at a popular location over the summer, producing information on water quality and an end-of project report. Our volunteers have begun a community garden on the site of an old kitchen garden. We have worked with a wide variety of groups, organisations and authorities, and run our annual plant giveaway. We have completed the "Net Zero with Trees and Bees" project (funded by the National Lottery) and come up with suggestions for future work: the first of these appears likely to be a community orchard.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have followed the guidance on public benefit provided by the Charity Commission in its document CC3 - "The Essential Trustee"

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	The entire work of AAFAP is carried out by volunteers.
Other		-

**Achievements and Performance**

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>We have continued to raise awareness in the local area of climate and biodiversity issues. We have continued with water testing in local rivers and have worked with Lakes Parish Council, Windermere Town Council, the Environment Agency, United Utilities and local campaigns around issues of water quality. This year, with funding from Lakes Parish Council and the Penny Conservation Charity, we have conducted weekly water quality testing at Waterhead, a popular local site for entry to Windermere. We have published the results of this work weekly, helping the public make informed decisions about whether to go in the water. We have made suggestions regarding the practical experience of providing more up-to-date information on water quality for lake users; highlighted shortcomings in different methodologies and investigated the contributions made by different possible pollution sources. We feel our work has contributed to recent actions taken by United Utilities with regard to improving the state of local rivers and lakes.</p> <p>We have planted trees in a number of sites and worked with a variety of private landowners and stakeholders such as Woodland Trust and National Trust . We continue to work on maintaining tree planting done by ourselves and other landowners in the area. Practical work has continued with maintenance of fruit tree plantings, a wildflower meadow and helping establish garden areas in the churchyard. By bringing together different stakeholders we have enabled projects to develop even if we have not been doing the work ourselves.</p> <p>Our monthly open meetings with speakers have covered subjects such as winter vegetable growing; water quality; red squirrels; proposals for a visitor charge in the Lake District; changes in local agriculture and aquatic meiofauna (the latter in conjunction with an international course</p>

		<p>being run at the University). These meetings regularly attract a wide variety of people (both local and visitors) and can result in lively debates. Our annual Plant Giveaway was attended by around 100 people who took away hundreds of plants for their own gardens.</p> <p>The Community Garden project has so far involved over 20 local people including some “new-to-gardening”. Produce has been shared with the community through food donation projects and community lunches at the Ambleside Parish Centre, together with more direct “giveaways” at meetings etc.</p> <p>We have continued to work with a wide variety of bodies and organisations. Smaller “one-off” events have included an information stall at the local sports, and a “Climate Fresk” education afternoon to spread information about climate change.</p>
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#### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	No specific objectives were set.
Performance of fundraising activities against objectives set	Para 1.41	Unrestricted donations totalling £1,104 were received, against a target of £580. In addition, grants totalling £3,384 were received for specific projects.
Investment performance against objectives	Para 1.41	Not applicable
Other		-

## Financial Review

Review of the charity’s financial position at the end of the period	Para 1.21	The charity remains in a sound financial position. Unrestricted income from donations again exceeded core costs, allowing some of these funds to be allocated to the direct costs of projects.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held for the following reasons: - to meet the costs of essential routine items (e.g. ICT, insurance) in the event of a failure to raise sufficient funds to cover them; - a contingency fund for unexpected essential costs; - a cushion for cash flow, in case of a need to incur planned expenditure before receiving the income to cover it.
Amount of reserves held	Para 1.22	£2300
Reasons for holding zero reserves	Para 1.22	Not applicable

Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

**Additional information (optional)**

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Grants from charitable trusts and donations by individuals.
Investment policy and objectives including any social investment policy adopted	Para 1.46	No such policies have been adopted.
A description of the principal risks facing the charity	Para 1.46	The trustees have adopted a risk management policy which identifies potential financial, reputational, legal, operational and environmental risks. With the controls that have been put in place, none of these risks is currently regarded as significant.
Other		-

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Foundation model constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>Apart from the initial trustees, every trustee is appointed for a term of three years by a resolution passed at a properly convened meeting of the trustees. However, because over the years some trustees have retired before the end of their term, more than half of the trustees are due to retire in the spring of 2026. To reduce this risk in the future, the trustees have resolved to make suitable changes to the constitution regarding trustee retirement.</p> <p>In selecting individuals for appointment as trustees, the trustees have regard to the skills, knowledge and experience needed for the effective administration of the CIO and who has an interest in the charitable objectives.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees are provided with the Charity Commission trustee welcome pack. A checklist has been developed to ensure Trustees are inducted in all areas of the charity's works and procedures at the point of election.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>AAFAF has seven voting members who are the charity trustees (as at 31/12/25), and a wider membership of 147 (as at 09/11/2025) who form the volunteer groups. These volunteer groups are organised around specific topics or projects, each of which is led by a volunteer coordinator who reports to the trustees.</p> <p>AAFAF is a member of Cumbria Sustainability Network.</p>
Relationship with any related parties	Para 1.51	None
Other		-

### Reference and Administrative details

Charity name	Ambleside Action for a Future
Other name the charity uses	AAFAF
Registered charity number	1188921
Charity's principal address	Dillygarth, Loughrigg, Ambleside, LA22 9HF

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Peter Martin	Chair		
2	Steve Lenartowicz	Treasurer		
3	Caroline Caple	Secretary		
4	Ursula Brendling			
5	Clare Humphry			
6	Jane Beenstock			
7	Susan Mathieson			
8				
9				
10				

### Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

### Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
None		

#### Name of chief executive or names of senior staff members (Optional information)

Not applicable
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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable



## Other optional information

None

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full names(s)	Peter Martin	Caroline Anne Caple
Position (eg Secretary, Chair etc)	Chair	Secretary

Date	26/02/2026
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Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01/01/25		31/12/25

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
<b>A1 Receipts</b>					
Donations	1,105	-	-	1,105	1,160
Gift Aid	141	-	-	141	275
Funds raised at events	229	-	-	229	159
Bank Interest	79	-	-	79	86
Community Garden	-	600	-	600	-
Waterhead E-coli project	-	2,784	-	2,784	-
Tree Planting fund	-	-	-	-	403
Big Green Week fund	-	-	-	-	120
<b>Sub total (Gross income for AR)</b>	<b>1,554</b>	<b>3,384</b>	<b>-</b>	<b>4,938</b>	<b>2,203</b>

<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Total receipts** 1,554 3,384 - 4,938 2,203

<b>A3 Payments</b>					
Subscriptions	251	-	-	251	251
Insurance	182	-	-	182	157
Website	44	-	-	44	44
Room hire for meetings	395	-	-	395	360
Speaker fees & expenses	80	-	-	80	-
Publicity & fundraising	265	-	-	265	79
Plant Giveaway event	88	-	-	88	92
Bees & Trees project	-	800	-	800	-
Tree planting	-	79	-	79	-
Community Garden	402	1,350	-	1,752	-
Other Growing & Biodiversity projects	50	-	-	50	75
Water testing project	243	-	-	243	322
Waterhead E-coli project	204	2,784	-	2,988	-
Big Green Week	-	-	-	-	120
FRESK workshop	40	-	-	40	-
Other project costs	-	-	-	-	-
Miscellaneous	80	-	-	80	12
<b>Sub total</b>	<b>2,324</b>	<b>5,013</b>	<b>-</b>	<b>7,337</b>	<b>1,512</b>

<b>A4 Asset and investment purchases, (see table)</b>					
Water testing equipment	80	-	-	80	81
Miscellaneous	-	-	-	-	72
<b>Sub total</b>	<b>80</b>	<b>-</b>	<b>-</b>	<b>80</b>	<b>153</b>

**Total payments** 2,404 5,013 - 7,417 1,665

**Net of receipts/(payments)** (851) (1,629) - (2,480) 538

<b>A5 Transfers between funds</b>					
	-	-	-	-	-
<b>A6 Cash funds last year end</b>	<b>4,529</b>	<b>3,952</b>	<b>-</b>	<b>8,481</b>	<b>7,943</b>
<b>Cash funds this year end</b>	<b>3,678</b>	<b>2,323</b>	<b>-</b>	<b>6,001</b>	<b>8,481</b>

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted	Restricted funds	Endowment
<b>B1 Cash funds</b>				
	Cash reserve	2,300	-	-
	Other unrestricted funds	1,378	-	-
	Pam Williamson Memorial Fund	-	1,799	-
	Zero Carbon Bees & Trees (Lottery)	-	200	-
	Tree Planting Fund	-	324	-
	<b>Total cash funds</b>	<b>3,678</b>	<b>2,323</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>				
	N/A	-	-	-
<b>B3 Investment assets</b>				
	N/A	N/A	-	-
<b>B4 Assets retained for the charity's own use</b>				
	Warner Homes survey equipment	Unrestricted	2,667	-
	Water testing equipment	Unrestricted	377	-
	Miscellaneous	Unrestricted	472	-
<b>B5 Liabilities</b>				

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Approval date
	STEPHEN LENARTOWICZ	26/2/26
CAPLE	CAROLINE CAPLE	26/02/26