

WATERBEACH UNITED CHARITIES

England & Wales · Charity number 201528

Details

Status Registered

Legal form Other

Registered 1962-04-25

Register [View on the Charity Commission register](#)

Contact

Address 36 Way Lane
Waterbeach
Cambridge
CB25 9NQ

Phone 01223861003

Email waterbeachunitedcharities@gmail.com

Activities

Objects: SEE INDIVIDUAL CONSTITUENTS

Activities: The object of the Charities are: The relief of persons resident in the area of benefit who are in need, hardship or distress, by making grants of money or providing or paying for goods, services or facilities or making grants to other persons or bodies who provide goods, services or facilities to those in need.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** PARISH OF WATERBEACH
- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£30,292	£25,358	-	-
2024-12-31	£27,719	£21,615	-	-
2023-12-31	£27,151	£20,899	-	-
2022-12-31	£33,488	£25,081	-	-
2021-12-31	£25,732	£27,166	-	-
2020-12-31	£22,964	£19,827	-	-

Trustees

Name	Role	Appointed
Naomi Wright	Chair	2026-01-27
Catherine Grant		2022-12-06
Emma Cotton		2024-06-24
JANE WILLIAMSON		
JULIA ANN ADAMS		2018-12-06
PAMELA WINIFRED GOODING		
Rev PAUL BUTLER		2013-06-04

Linked charities

- HENRY SMITH (201528-1)
- WATERBEACH UNITED CHARITIES (201528-2)

WATERBEACH UNITED CHARITIES

England & Wales - Charity number 201528

Accounts

WATERBEACH UNITED CHARITIES

(REGISTERED CHARITY NO. 201528)

**STATEMENT OF ACCOUNTS
AND
ANNUAL REPORT**

YEAR ENDED 31 DECEMBER 2025

CHARITY PARTICULARS

The name of the Charity is the Waterbeach United Charities

Registered Address: 36 Way Lane, Waterbeach, CB25 9NQ

Nature of Governing Document

Income to be used for the general benefit of the poor. A new scheme called the Waterbeach United Charities was approved by the Charity Commissioners on 4 March 1998.

Current Trustees

Pamela Gooding (Chairman), Julia Adams, Rev Paul Butler, Andrew Brown, Emma Cotton, Kate Grant, Jane Williamson*, Naomi Wright*

Trustees appointed by the Parish Council are indicated by an (*) against their name for a period of 4 years. Four Trustees are co-opted by the Trustees of the Waterbeach United Charities for a period of 4 years. The incumbent of St Johns Church, Waterbeach is ex-officio Trustee.

Secretary: Ms Shelley Mason, 7 Cambridge Road, Waterbeach, CB25 9NJ

Bankers: Lloyds TSB, Gonville Place, 95 Regent Street, Cambridge CB2 1BQ
CCLA Investment Management Ltd, COIF Charity Funds, 80
Cheapside, London, EC2V 6DZ

OBJECTS OF THE WATERBEACH UNITED CHARITIES

The objects of the Charities are:

The relief of persons resident in the area of benefit who are in need, hardship or distress, by making grants of money or providing or paying for goods, services or facilities; or making grants to other persons or bodies who provide goods, services or facilities to those in need.

Any residue of income may be applied to the general benefit of the inhabitants of the area of benefit. The Trustees may apply income in promoting the education and training of persons under the age of 25 years, resident in the area of benefit and in need of financial assistance.

RESERVES POLICY

The Trustees aim to keep a year's income in reserve in case of any unforeseen circumstances.

STATEMENT OF ASSETS

The Charity owns nine mobility scooters and one powered wheelchair. These are loaned, insured and maintained by the Charity giving independence and freedom to the users in the village. Depreciation is not charged and when they are no longer needed they are returned to the Charity and available for reallocation.

REPORT BY THE CHAIRMAN – PAM GOODING

As always, my thanks and appreciation go to the Trustees for giving their time and providing invaluable local knowledge.

It remains the intention to pursue the merger between the Waterbeach Turbary and the Waterbeach United Charities. We had a positive response to a consultation with stakeholders and residents, and now await feedback from the Charity Commission to our proposal.

Henry Smith Charity

We were grateful to receive grant funding of £1,850 from the Henry Smith Charity which was used to support two residents suffering hardship.

Distress grants

The charity has supported 4 households this year. These included carpeting for residents moving into unfurnished properties, providing white goods for people moving into social housing and general support for a vulnerable resident signposted to the charity by Cambridge Womens' Aid.

Mobility scooters

The Charity buys, loans, maintains and insures scooters to residents in need. When they are no longer required they are returned to the Charity to loan out again. This year the Charity loaned out 8 and has 1 in stock.

Student grants

This year we awarded 13 grants to students studying subjects including Medicine and Surgery, Mathematics, Law, Physiotherapy, International Disaster (Management & Humanitarian response). Once again it was clear how anxious many of the student applicants are about the impact that the cost of living increases are having on them. We wish them well in their chosen studies.

Grants to local organisations

Due to a residue of income over expenditure in 2024 the Charity made two awards to local organisations in 2025. A grant of £2,500 was given to the Trussell Trust Ely branch specifically for their running of the Waterbeach Food Bank. Open to village residents each Thursday, the cost of the Food Bank sessions in 2025 was over £7,000. A grant of £300 was made to the Besom in Histon. They are a local voluntary body who in 2025 gave time, materials and labour to redecorate the house of a Waterbeach family in need.

Risk Management.

The Charity manages risk in relation to the mobility scooters it owns. It will also review risk before making any final commitment to the merger with the Turbary charity referred to above.

Thanks also goes to Mr Gerald Allen for auditing our accounts once again.

Pam Gooding (Chair in 2025)

P.W. Gooding

(date)

7/5/26

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

INCOME	£	EXPENDITURE	£
Waterbeach Charity	25,872.00	Distress grants	3,370.00
		Student grants	14,300.00
Henry Smith Charity	1,850.00	Scooter maintenance/ repairs/ services	873.60
		powerchair purchase	1,950.00
Interest from COIF	269.75	Insurance	206.00
Charities Aid Foundation	2,000.00	Expenses – Stamps, Paper, Toner	141.30
Returned duplicate overpayment	300.00	Honoraria	875.00
		Scooter garage	386.00
		Laptop	456.00
		Para 4(2) grants	2,800.00
TOTAL	30,291.75	TOTAL	25,357.90
		Excess of Income over Expenditure	4,933.85

Balances as at 1 January 2025 (Adjusted for unrepresented cheques at year end.)			
Lloyds	24,371.64		
COIF Deposit Fund	6,311.73		
	30,683.37		
			4,933.85
Balances as at 31 December 2025 (Adjusted for unrepresented cheques at years end)			
Lloyds	29,035.74		
COIF Deposit Fund	6,581.48		
	35,617.22		

RWG

NOTES TO THE ACCOUNTS

NOTES TO WUC 2025 ACCOUNTS

INCOME	2021	2022	2023	2024	2025
Waterbeach Charity	23731.47	31379.99	24699.62	24,821.31	25,872.00
H Smith Charity	2000.00	2000.00	2200.00	1,850.00	1,850.00
Charities Aid Foundation	0.00	0.00	0.00	0.00	2,000.00
Interest	0.70	55.55	252.08	307.62	269.75
Insurance reimbursement	0.00	53.20	0.00	0.00	0.00
Bank ex gratia payment	0.00	0.00	0.00	40.00	0.00
Returned cheque	0.00	0.00	0.00	500.00	0.00
Turbary	0.00	0.00	0.00	200.00	0.00
Returned duplicate payment	0.00	0.00	0.00	0.00	300.00
TOTAL	25,732.17	33,488.74	27,151.70	27,718.93	30,291.75

EXPENDITURE	2021	2022	2023	2024	2025
Distress grants	6933.82	2000.00	1389.80	6,580.00	3,370.00
Overpaid grant/ returned cheque	0.00	0.00	0.00	1,000	0.00
Student grants	15560.00	16800.00	17500.00	11800.00	14,300.00
Electric scooters/ chairs	2662.60	0	350.00	460.00	1,950.00
Scooter garage	0.00	0.00	0.00	0.00	386.00
Repairs/maintenance/ servicing	513.55	1005.50	382.60	730.60	873.60
Insurance	456.50	387.00	258.00	0.00	206.00
Expenses	39.82	549.31	268.35	233.97	141.30
Laptop	0.00	0.00	0.00	0.00	456.00
Honoraria	1000.00	1100.00	750.00	810.00	875.00
Para 4 (2) Grants	0.00	363.00	0.00	0.00	2,800.00
Legal advice	0.00	2876.40	0.00	0.00	0.00
TOTAL	27,166.29	25,081.21	20,898.75	21,614.57	25,357.90

Report and accounts approved by the Trustees on 23/4/2026

Signed: PWG Gooding Dated: 23/04/26
 Pamela Gooding, Chairman

Signed: Q. Awt Dated: 23/04/26

Trustee



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
WATERBEACH UNITED CHARITIES

**On accounts for the year
ended**

31/12/2025	Charity no (if any)	201528
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Set out on pages

1 - 5	<small>(remember to include the page numbers of additional sheets)</small>
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I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD/MM/YYYY.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

G. B. Allen

Date:

29/05/2026

Name:

G. B. ALLEN

**Relevant professional
qualification(s) or body
(if any):**

AUBREY HUGHES • ALLEN
ACCOUNTANTS

Address:

17 Payton Way, Waterbeach Cambridge CB25 9NS
Telephone: Cambridge (01223) 860302
Facsimile: 01954 800 828
E-mail: gebeallen@aol.com

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

[Empty disclosure box]

WATERBEACH UNITED CHARITIES

England & Wales - Charity number 201528

Accounts

WATERBEACH UNITED CHARITIES

(REGISTERED CHARITY NO. 201528)

STATEMENT OF ACCOUNTS AND ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2024

CHARITY PARTICULARS

The name of the Charity is the Waterbeach United Charities

Registered Address:

36 Way Lane, Waterbeach, CB25 9NQ

Nature of Governing Document

Income to be used for the general benefit of the poor. A new scheme called the Waterbeach United Charities was approved by the Charity Commissioners on 4 March 1998.

Current Trustees

Pamela Gooding (Chairman), Julia Adams, Rev Paul Butler, Andrew Brown, Emma Cotton, Kate Grant*, Jane Williamson, Naomi Wright*

Trustees appointed by the Parish Council are indicated by an (*) against their name for a period of 4 years. Four Trustees are co-opted by the Trustees of the Waterbeach United Charities for a period of 4 years. The incumbent of St Johns Church, Waterbeach is ex-officio Trustee.

Secretary: Ms Shelley Mason, 7 Cambridge Road, Waterbeach, CB25 9NJ

Bankers: Lloyds TSB, Gonville Place, 95 Regent Street, Cambridge CB2 1BQ
CCLA Investment Management Ltd, COIF Charity Funds, 80
Cheapside, London, EC2V 6DZ

OBJECTS OF THE WATERBEACH UNITED CHARITIES

The objects of the Charities are:

The relief of persons resident in the area of benefit who are in need, hardship or distress, by making grants of money or providing or paying for goods, services or facilities; or making grants to other persons or bodies who provide goods, services or facilities to those in need.

Any residue of income may be applied to the general benefit of the inhabitants of the area of benefit. The Trustees may apply income in promoting the education and training of persons under the age of 25 years, resident in the area of benefit and in need of financial assistance.

RESERVES POLICY

The Trustees aim to keep a year's income in reserve in case of any unforeseen circumstances.

STATEMENT OF ASSETS

The Charity owns nine mobility scooters. These are loaned, insured and maintained by the Charity giving independence and freedom to the users in the village. Depreciation is not charged and when they are no longer needed they are returned to the Charity and available for reallocation.

REPORT BY THE CHAIRMAN - PAM GOODING

As always, my thanks and appreciation go to the Trustees for giving their time and providing invaluable local knowledge.

It remains the intention to pursue the merger between the Waterbeach Turbary and the Waterbeach United Charities. We had a positive response to a consultation with stakeholders and residents, and now await feedback from the Charity Commission to our proposal.

Henry Smith Charity

We were grateful to receive grant funding of £1,850 from the Henry Smith Charity which was used to support a resident suffering hardship.

Distress grants

The charity has supported 9 residents this year. These included carpeting for residents moving into unfurnished properties, covering transport expenses for residents in low income to enable them to attend their place of work/hospital appointments, furniture and winter clothing.

Mobility scooters

The Charity buys, loans, maintains and insures scooters to residents in need. When they are no longer required they are returned to the Charity to loan out again. This year the Charity loaned out 8 and has 1 in stock. One scooter was withdrawn as beyond economic repair, and a replacement purchased. Following the withdrawal of our previous insurers from this sector of work we had a hiatus in coverage in 2024 which we are able to resolve in 2025.

Student grants

This year we awarded 14 grants to students studying subjects including English, Mathematics, Medicine, Geography, Physiotherapy and sports rehabilitation and Graphic design. Once again it was clear how anxious many of the student applicants are about the impact that the cost of living increases are having on them. We wish them well in their chosen studies.

Risk Management.

The Charity manages risk in relation to the mobility scooters it owns. It will also review risk before making any final commitment to the merger with the Turbary charity referred to above.

Thanks also goes to Mr Gerald Allen for auditing our accounts once again.

Pam Gooding (Chair in 2024)

16/08/25 (date)

P.W. Gooding

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

<u>INCOME</u>	£	<u>EXPENDITURE</u>	£
Waterbeach Charity	24,821.31	Distress grants	6,580.00
		Overpayment and returned cheque	1,000.00
		Student grants	11,800.00
Henry Smith Charity	1,850.00	Scooter maintenance/repairs/services	730.60
		Scooter purchase	460.00
Interest from COIF	307.62	Insurance	0.00
Lloyds bank	40.00	Expenses – Stamps, Paper, Toner	233.97
<u>Returned cheque</u>	500.00	Honoraria	810.00
Turbary	200.00		
TOTAL	27,718.93	TOTAL	21,614.57
		Excess of Income over Expenditure	6,104.36

Balances as at 1 January 2024 (Adjusted for unrepresented cheques at year end.)			
Lloyds	18,574.30		
COIF Deposit Fund	6,004.11		
	24,578.41		
Excess of Income over Exp	6,104.36		
Total	30,682.77		
Balances as at 31 December 2024 (Adjusted for unrepresented cheques at years end)			
Lloyds	24,371.04		
COIF Deposit Fund	6,311.73		
	30,682.77		

NOTES TO THE ACCOUNTS

NOTES TO WUC 2024 ACCOUNTS

INCOME	2020	2021	2022	2023	2024
Waterbeach Charity	22948.80	23731.47	31379.99	24699.62	24,821.31
H Smith Charity	0.00	2000.00	2000.00	2200.00	1,850.00
Interest	14.94	0.70	55.55	252.08	307.62
Insurance reimbursement	0.00	0.00	53.20	0.00	0.00
Bank ex gratia payment	0.00	0.00	0.00	0.00	40.00
Returned cheque	0.00	0.00	0.00	0.00	500.00
Turbary	0.00	0.00	0.00	0.00	200.00
TOTAL	22,963.74	25,732.17	33,488.74	27,151.70	27,718.93

EXPENDITURE	2020	2021	2022	2023	2024
Distress grants	5175.38	6933.82	2000.00	1389.80	6,580.00
Overpaid grant/ returned cheque	0.00	0.00	0.00	0.00	1,000
Student grants	13050.00	15560.00	16800.00	17500.00	11800.00
Electric scooters	0.00	2662.60	0	350.00	460.00
Repairs/maintenance/ servicing	138.00	513.55	1005.50	382.60	730.60
Insurance	590.50	456.50	387.00	258.00	0.00
Expenses	97.90	39.82	549.31	268.35	233.97
Honorarium	975.00	1000.00	1100.00	750.00	810.00
Para 4 (2) Grants	0.00	0.00	363.00	0.00	0.00
Legal advice	0.00	0.00	2876.40	0.00	0.00
TOTAL	20,026.78	27,166.29	25,081.21	20,898.75	21,614.57

Report and accounts approved by the Trustees on ...5 August 2025

Signed: P. W. Gooding..... Dated: 16/08/25....
Pamela Gooding, Chairman

Signed: Julia A. Adams..... Dated: 16/08/25.....

Trustee



Independent Examiner's Report on the Accounts

Section A		Independent Examiner's Report	
Report to the trustees/members of	Charity name	WATERBEACH UNITED CHARITIES	
On accounts for the year ended	31/12/24	Charity no (if any)	201528
Set out on pages	1-5 (remember to indicate the page numbers of additional sheets)		
Respective responsibilities of trustees and examiner	<p>The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act), as amended by s.28 of the Charities Act 2006) and that an independent examination is needed.</p> <p>It is my responsibility to:</p> <ul style="list-style-type: none"> examine the accounts (under section 43 of the Act, as amended); to follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the Act, as amended); and to state whether particular matters have come to my attention. 		
Basis of independent examiner's statement	<p>My examination was carried out in accordance with 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.</p>		
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention (other than that disclosed below):</p> <p>(1) which gives me reasonable cause to believe that in, my material respect, the trustees have not met the requirements to ensure that:</p> <ul style="list-style-type: none"> proper accounting records are kept (in accordance with section 41 of the Act); and accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or <p>(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p> <p>* Please delete the words in the brackets if they do not apply.</p>		
Signed	G. B. Allen	Date	12/09/2025
Name	G. B. ALLEN		
Relevant professional qualification(s) or body (if any)	AUBREY HUGHES • ALLEN ACCOUNTANTS		
Address	17 Payton Way, Waterbeach Cambridge CB25 9NS Telephone: Cambridge (01223) 860302 Facsimile: 01954 800 828 E-mail: gbeallen@aol.com		

WATERBEACH UNITED CHARITIES

England & Wales - Charity number 201528

Accounts

WATERBEACH UNITED CHARITIES
(REGISTERED CHARITY NO. 201528)

**STATEMENT OF ACCOUNTS
AND
ANNUAL REPORT**

YEAR ENDED 31 DECEMBER 2023

CHARITY PARTICULARS

The name of the Charity is the Waterbeach United Charities

Registered Address:

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Nature of Governing Document

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The relief of persons resident in the area of benefit who are in need, hardship or distress, by making grants of money or providing or paying for goods, services or facilities or making grants to other persons or bodies who provide goods, services or facilities to those in need.

Any residue of income may be applied to the general benefit of the inhabitants of the area of benefit. The Trustees may apply income in promoting the education and training of persons under the age of 25 years, resident in the area of benefit and in need of financial assistance.

RESERVES POLICY

The Trustees aim to keep a year's income in reserve in case of any unforeseen circumstances.

PWA
12/8/24²

STATEMENT OF ASSETS

The Charity owns nine mobility scooters. These are loaned, insured and maintained by the Charity giving independence and freedom to the users in the village. Depreciation is not charged and when they are no longer needed they are returned to the Charity and available for reallocation.

REPORT BY THE CHAIRMAN – PAM GOODING

In the early part of 2023 Diana Morgan resigned as a Trustee. We thank her for her contributions and welcome Kate Grant in her place. In the Autumn we sadly lost Norma Kaye who had continued to support the Charity's work even as she was fighting illness. She is much missed.

As always, my thanks and appreciation go to the Trustees for giving their time and providing invaluable local knowledge.

It remains the intention to pursue the merger between the Waterbeach Turbary and the Waterbeach United Charities. During 2023 we consulted residents and stakeholders and I am pleased to report the responses we received were all in favour. We will look to progress this further in 2024.

Henry Smith Charity

We were grateful to receive grant funding of £2,200 from the Henry Smith Charity which was used to support a resident in need.

Distress grants

We awarded 4 distress grants this year. This included arranging for carpeting in an unfurnished property occupied by a family with sick children, and a laptop to enable a student to pursue their studies at the local sixth form college.

Mobility scooters

The Charity has loaned out 8 this year and has 1 left in stock. The Charity buys, loans, maintains and insures the scooters and when no longer required are returned to the Charity to loan out.

Student grants

This year we awarded 24 grants to students studying subjects including graphic design, bio-medical science, nursing, teaching, legal executive, marketing and engineering. It was striking how many of the student applicants raised the impact that the cost of living increases are having on them. We wish them well in their chosen studies.

Risk Management.

The Charity manages risk in relation to the mobility scooters it owns. It will also review risk before making any final commitment to the merger with the Turbary charity referred to above.

Thanks also goes to Mr Gerald Allen for auditing our accounts once again.

Pam Gooding (Chair in 2023)

(date)
PWC
12/08/24³

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

<u>INCOME</u>	<u>£</u>	<u>EXPENDITURE</u>	<u>£</u>
Waterbeach Charity	24,699.62	Distress grants	1389.80
		Student grants	17,500.00
Henry Smith Charity	2,200.00	Scooter maintenance/repairs	634.80
		<u>Scooter purchase</u>	350.00
Interest from COIF	252.08	Insurance	258.00
		Expenses – Stamps, Paper, Tel	16.35
		Honorarium	750.00
TOTAL	27,151.70	TOTAL	20,898.75
		Excess of Income over Expenditure	6,252.95

Balances as at 1 January 2022 (Adjusted for unrepresented cheques at year end.)			
Lloyds	12,573.43		
COIF Deposit Fund	5,752.03		18,325.46
		Excess of Income over Expenditure	6,252.95
		Total	24,578.41
Balances as at 31 December 2022			
Lloyds	19,074.30		
COIF Deposit Fund	6,004.11		
Less unrepresented cheque at year end	(500)	Total	24,578.41

P.W. Gooding
12/08/24⁴

NOTES TO THE ACCOUNTS

NOTES TO WUC 2023 ACCOUNTS

INCOME	2019	2020	2021	2022	2023
Waterbeach Charity	23552.62	22948.80	23731.47	31379.99	24699.62
H Smith Charity	2000.00	0.00	2000.00	2000.00	2200.00
Interest	32.14	14.94	0.70	55.55	252.08
Insurance reimbursement	0.00	0.00	0.00	53.20	0.00
TOTAL	25,584.76	22,963.74	25,732.17	33,488.74	27,151.70

EXPENDITURE	2019	2020	2021	2022	2023
Distress grants	3290.00	5175.38	6933.82	2000.00	1389.80
Student grants	16900.00	13050.00	15560.00	16800.00	17500.00
Electric scooters	2000.00	0.00	2662.60	0	350.00
Repairs/maintenance	1080.60	138.00	513.55	1005.50	634.80
Insurance	466.50	590.50	456.50	387.00	258.00
Expenses	204.17	97.90	39.82	549.31	16.35
Honorarium	950.00	975.00	1000.00	1100.00	750.00
Para 4 (2) Grants	11000.00	0.00	0.00	363.00	0.00
Legal advice	0.00	0.00	0.00	2876.40	0.00
TOTAL	35,891.27	20,026.78	27,166.29	25,081.21	20,898.75

Report and accounts approved by the Trustees on

Signed: Pamela Gooding..... Dated: 12 August 2024
Pamela Gooding, Chairman

Signed: Jane Williamson..... Dated: 12th August 2024

Trustee



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

WATERBEACH UNITED CHARITIES

**On accounts for the year
ended**

31 DECEMBER 2023

**Charity no
(if any)**

201528

Set out on pages

1-5

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

G. B. Allen

Date:

(6/08)2024

Name:

G. B. ALLEN

**Relevant professional
qualification(s) or body
(if any):**

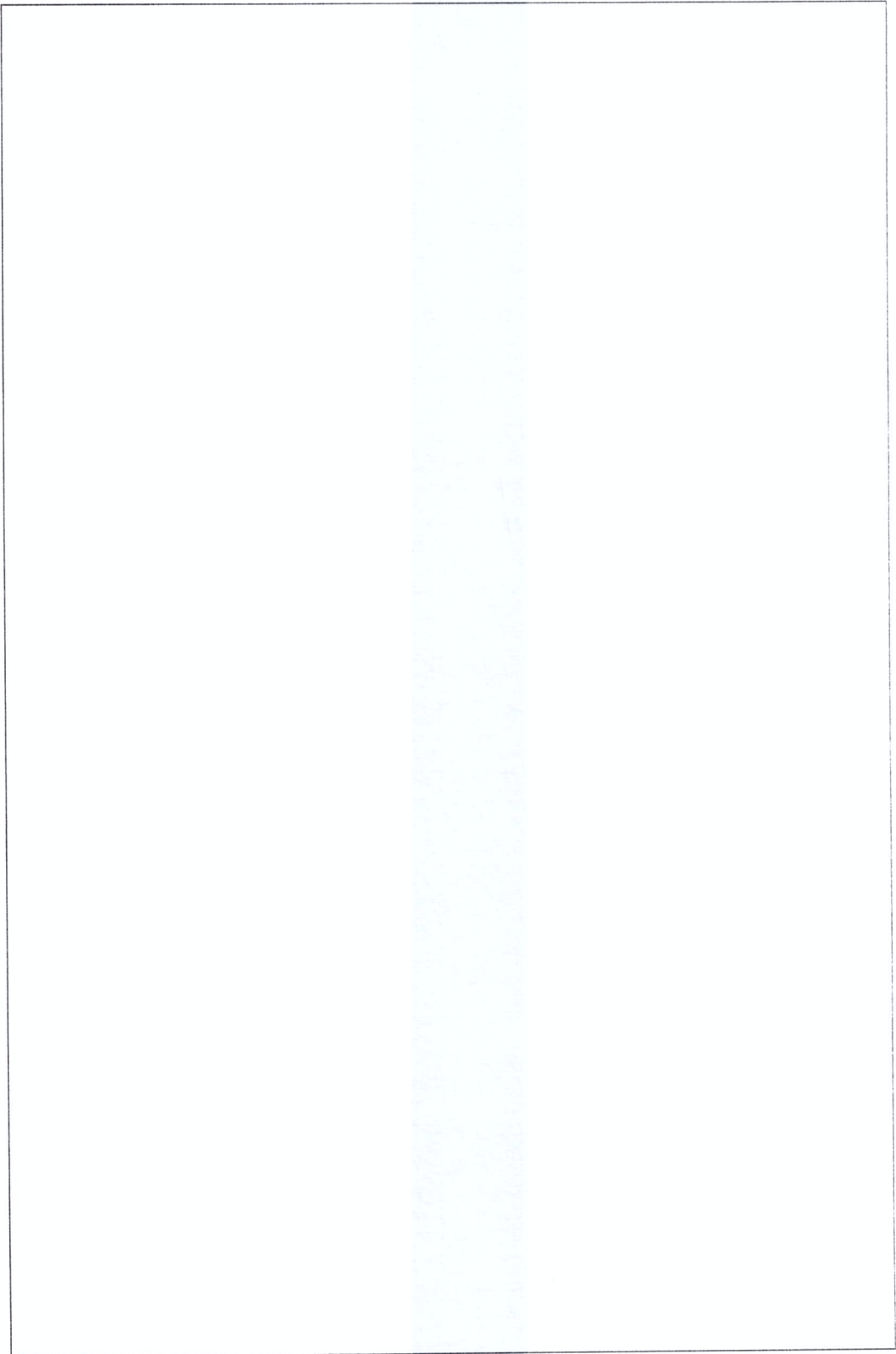
AUBREY HUGHES • ALLEN
ACCOUNTANTS

Address:

17 Payton Way, Waterbeach
Cambridge CB25 9NS
Telephone: Cambridge (01223) 860302
Facsimile: 01954 800 828
E-mail: gebeallen@aol.com

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



WATERBEACH UNITED CHARITIES

England & Wales - Charity number 201528

Accounts

WATERBEACH UNITED CHARITIES

(REGISTERED CHARITY NO. 201528)

STATEMENT OF ACCOUNTS AND ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2022



CHARITY PARTICULARS

The name of the Charity is the Waterbeach United Charities

Registered Address:

36 Way Lane, Waterbeach, CB25 9NQ

Nature of Governing Document

Income to be used for the general benefit of the poor. A new scheme called the Waterbeach United Charities was approved by the Charity Commissioners on 4 March 1998.

Trustees

Pamela Gooding (Chairman), Julia Adams, Rev Paul Butler, Andrew Brown, Norma Kay, Diana Morgan, Jane Williamson*, Naomi Wright*

Trustees appointed by the Parish Council are indicated by an (*) against their name for a period of 4 years. Four Trustees are co-opted by the Trustees of the Waterbeach United Charities for a period of 4 years. The incumbent of St Johns Church, Waterbeach is ex-officio Trustee.

Secretary: Ms Shelley Mason, 7 Cambridge Road, Waterbeach, CB25 9NJ

Bankers: Lloyds TSB, Gonville Place, 95 Regent Street, Cambridge CB2 1BQ
CCLA Investment Management Ltd, COIF Charity Funds, 80
Cheapside, London, EC2V 6DZ

OBJECTS OF THE WATERBEACH UNITED CHARITIES

The objects of the Charities are:

The relief of persons resident in the area of benefit who are in need, hardship or distress, by making grants of money or providing or paying for goods, services or facilities or making grants to other persons or bodies who provide goods, services or facilities to those in need.

Any residue of income may be applied to the general benefit of the inhabitants of the area of benefit. The Trustees may apply income in promoting the education and training of persons under the age of 25 years, resident in the area of benefit and in need of financial assistance.

RESERVES POLICY

The Trustees aim to keep a year's income in reserve in case of any unforeseen circumstances.

STATEMENT OF ASSETS

The Charity owns nine mobility scooters. These are loaned, insured and maintained by the Charity giving independence and freedom to the users in the village. Depreciation is not charged and when they are no longer needed they are returned to the Charity and available for reallocation.

REPORT BY THE CHAIRMAN - PAM GOODING

During 2022 we were able to resume regular meetings in person – thank you to Andrew Brown for hosting these. And as always, my thanks and appreciation go to the Trustees for giving their time and providing invaluable local knowledge.

It remains the intention to pursue the merger between the Waterbeach Turbary and the Waterbeach United Charities. With the historical documents to hand, we consulted solicitors with experience in this field for advice on the process to follow and early identification of any potential issues which may arise. During 2023 we intend to consult our stakeholders which is a key step before a formal request can be presented to the Charity Commission.

Henry Smith Charity

We were grateful to receive grant funding of £2,000 from the Henry Smith Charity which was used to support a resident in need.

Distress grants

We awarded 1 distress grant of £2,000.

Mobility scooters

The Charity has loaned out 8 this year and has 1 left in stock. The Charity buys, loans, maintains and insures the scooters and when no longer required are returned to the Charity to loan out.

Student grants

This year we awarded 24 grants to students studying subjects including graphic design, bio-medical science, nursing, linguistics, marketing and engineering. This represents a 50% increase in applications from 2021 and many of the young student applicants expressed deep concern about the impact of the energy increases which have already increased significantly and will do so again during the current study year. We wish them well in their chosen studies.

Grant to the Brownies

Due to a residue of income over expenditure in 2021, the Trustees awarded a grant to the Waterbeach Brownies towards an activity weekend to build emotional and physical resilience and boost self-reliance and interpersonal skills among the participants.

Risk Management.

The Charity already manages risk in relation to the mobility scooters it owns. During 2023 it is our intention to explore if it needs to implement risk management arrangements on other matters.

Thanks also goes to Mr Gerald Allen for auditing our accounts once again.

Pam Gooding (Chair in 2022)

P. W. Gooding

(date)

3/10/2023 3

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

<u>INCOME</u>	£	<u>EXPENDITURE</u>	£
Waterbeach Charity	31,379.99	Distress grants	2,000.00
		Student grants	16,800.00
Henry Smith Charity	2,000.00	Scooter maintenance/repairs	1,005.50
		<u>Para (4) (2) Grants</u>	363.00
Interest from COIF	55.55	Insurance	387.00
Reimbursement from overpaid insurance premiums	53.20	Expenses – Stamps, Paper, Tel	549.31
		Honorarium	1,100.00
		Legal advice	2,876.40
TOTAL	33,488.74	TOTAL	25,081.21
		Excess of Income over Expenditure	8,407.53

Balances as at 1 January 2022			
(Adjusted for unrepresented cheques at year end.)			
Lloyds	4,221.45		
COIF Deposit Fund	5,696.48		9,917.93
		Excess of Income over Expenditure	8,407.53
		Total	18,325.46
Balances as at 31 December 2022			
Lloyds	12,573.43		
COIF Deposit Fund	5,752.03	Total	18,325.46

NOTES TO THE ACCOUNTS

NOTES TO WUC 2022 ACCOUNTS

INCOME	2018	2019	2020	2021	2022
Waterbeach Charity	22533.53	23552.62	22948.80	23731.47	31379.99
H Smith Charity	0.00	2000.00	0.00	2000.00	2000.00
Interest	25.54	32.14	14.94	0.70	55.55
Insurance reimbursement	0.00	0.00	0.00	0.00	53.20
Donations	0.00	0.00	0.00	0.00	0.00
TOTAL	22,559.07	25,584.76	22,963.74	25,732.17	33,488.74

EXPENDITURE	2018	2019	2020	2021	2022
Distress grants	3218.37	3290.00	5175.38	6933.82	2000.00
Student grants	8200.00	16900.00	13050.00	15560.00	16800.00
Electric scooters	0.00	2000.00	0.00	2662.60	0
Repairs/maintenance	746.10	1080.60	138.00	513.55	1005.50
Insurance	397.00	466.50	590.50	456.50	387.00
Expenses	209.85	204.17	97.90	39.82	549.31
Honorarium	650.00	950.00	975.00	1000.00	1100.00
Para 4 (2) Grants	0.00	11000.00	0.00	0.00	363.00
Legal advice	0.00	0.00	0.00	0.00	2876.40
TOTAL	13,421.32	35,891.27	20,026.78	27,166.29	25,081.21

Report and accounts approved by the Trustees on 3 October 2023

Signed: P.W. Gooding..... Dated: 6/10/2023
 Pamela Gooding, Chairman

Signed: Jane Williams..... Dated: 8/10/23

Trustee



Section A

Independent Examiner's Report

Report to the trustees/
members of

WATERBEACH UNITED CHARITIES

On accounts for the year
ended

31 DECEMBER 2022

Charity no
(if any)

201528

Set out on pages

1 - 5

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

G. B. Allen

Date:

18/10/2023

Name:

G. B. ALLEN

**Relevant professional
qualification(s) or body
(if any):**

AUBREY HUGHES • ALLEN
ACCOUNTANTS

Address:

17 Payton Way, Waterbeach
Cambridge CB25 9NS

Telephone: Cambridge (01223) 860302

Facsimile: 01954 800 828

E-mail: gebeallen@aol.com

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

WATERBEACH UNITED CHARITIES

England & Wales - Charity number 201528

Accounts

WATERBEACH UNITED CHARITIES
(REGISTERED CHARITY NO. 201528)

**STATEMENT OF ACCOUNTS
AND
ANNUAL REPORT**

YEAR ENDED 31 DECEMBER 2021



Waterbeach Train Station 2021

CHARITY PARTICULARS

The name of the Charity is the Waterbeach United Charities

Registered Address:

36 Way Lane, Waterbeach, CB25 9NQ

Nature of Governing Document

Income to be used for the general benefit of the poor. A new scheme called the Waterbeach United Charities approved by the Charity Commissioners on 4 March 1998.

Trustees

Pamela Gooding (Chairman), Julia Adams, Rev Paul Butler, Andrew Brown, Norma Kay, Diana Morgan, Jane Williamson*, Naomi Wright*

Trustees appointed by the Parish Council are indicated by an (*) against their name for a period of 4 years. Four Trustees are co-opted by the Trustees of the Waterbeach United Charities for a period of 4 years. The incumbent of St Johns Church, Waterbeach is ex-officio Trustee.

Secretary: Ms Shelley Mason, 7 Cambridge Road, Waterbeach, CB25 9NJ

Bankers: Lloyds TSB, Gonville Place, 95 Regent Street, Cambridge CB2 1BQ
CCLA Investment Management Ltd, COIF Charity Funds, 80
Cheapside, London, EC2V 6DZ

OBJECTS OF THE WATERBEACH UNITED CHARITIES

The objects of the Charities are:

The relief of persons resident in the area of benefit who are in need, hardship or distress, by making grants of money or providing or paying for goods, services or facilities or making grants to other persons or bodies who provide goods, services or facilities to those in need.

Any residue of income may be applied to the general benefit of the inhabitants of the area of benefit. The Trustees may apply income in promoting the education and training of persons under the age of 25 years, resident in the area of benefit and in need of financial assistance.

RESERVES POLICY

The Trustees aim to keep a year's income in reserve in case of any unforeseen circumstances.

STATEMENT OF ASSETS

The Charity owns ten mobility scooters. These are loaned, insured and maintained by the Charity giving independence and freedom to the users in the village. Depreciation is not charged and when they are no longer needed they are returned to the Charity and available for reallocation.

REPORT BY THE CHAIRMAN – PAM GOODING

Covid restrictions and risks during 2021 meant that Trustees did not meet in person as frequently as usual although urgent business was able to be conducted via email and Zoom. Happily, as the situation eased, we were finally able to revert to a more regular pattern of meetings.

It remains the intention to pursue the merger between the Waterbeach Turbary and the Waterbeach United Charities. Visits to the Cambridgeshire Archives which opened its doors to the public in 2021 has provided access to a number of historical documents which are needed to start this process.

During 2021 Trustees welcomed Naomi Wright, who has replaced Myra Gaunt following her relocation out of the area. As always, my grateful thanks go to all the Trustees for giving their time and local knowledge, and to Norma Kay and Andrew Brown for hosting our meetings.

Susan Wilkin continued to act as Secretary for the greater part of the year until Shelley Mason took over in November. Welcome Shelley, and many thanks to Susan for her many years of support.

Henry Smith Charity

We were grateful to receive grant funding of £2,000 from the Henry Smith Charity. This was put towards the purchase of a folding scooter which was immediately allocated to a resident in need.

Distress grants

We awarded 8 distress grants totalling £5,933.

Mobility scooters

The Charity has loaned out 7 this year and we have 3 in stock. The Charity buys, loans, maintains and insures the scooters and when no longer required are returned to the Charity to loan out. During the year we purchased a new scooter and had to dispose of one that was beyond economical repair.

Student grants

This year we awarded 16 grants to students studying subjects including graphic design, financial mathematics, journalism, medicine and nursing. We wish them well in their chosen studies especially in these difficult times.

Thanks also goes to Mr Gerald Allen for auditing our accounts once again.

Pam Gooding
July 2022

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

<u>INCOME</u>	<u>£</u>	<u>EXPENDITURE</u>	<u>£</u>
Waterbeach Charity	23,731.47	Distress grants	6,933.82
		Student grants	15,560.00
Henry Smith Charity	2,000.00	New Scooters	2,662.60
		Scooter Maintenance/ Servicing	513.55
Interest from COIF	0.70	Insurance	456.50
		Expenses – Stamps, Paper, Tel	39.82
		Honorarium	1,000.00
		Para (4) (2) Grants	0.00
TOTAL	25,732.17	TOTAL	27,166.29
		Deficit of Income over Expenditure	1,434.12

Balances as at 1 January 2021			
(Adjusted for unrepresented cheques at year end.)			
Lloyds	9,256.27		
COIF Deposit Fund	5,695.78		14,952.05
		Deficit of Income over Expenditure	1,434.12
Repayment of 2019 loan from Waterbeach Turbary Charity			3,600.00
		Total	9,917.93
Balances as at 31 December 2021			
(Adjusted for unrepresented cheques at year end)			
Lloyds	4,221.45		
COIF Deposit Fund	5,696.48	Total	9,917.93

NOTES TO THE ACCOUNTS

<u>INCOME</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Waterbeach Charity	22,552.62	22,948.80	23,731.47
Henry Smith Charity	2,000.00	0.00	2,000.00
Interest	32.14	14.94	0.70
Donations	0.00	0.00	0.00
TOTAL	25,584.76	22,963.74	25,732.17

<u>EXPENDITURE</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Distress grants	3,290.00	5,175.38	6,933.82
Student grants	16,900.00	13,050.00	15,560.00
Electric scooters	2,000.00	0.00	2,662.60
Repairs/maintenance	1,080.60	138.00	513.55
Insurance	466.50	590.50	456.50
Expenses	204.17	97.90	39.82
Honorarium	950.00	975.00	1,000.00
Para 4 (2) Grants	11,000.00	0.00	0.00
TOTAL	35,891.27	20,026.78	27,166.29

Report and accounts approved by the Trustees on ...12th September 2022

Signed: P. W. Gooding Dated: 12/09/22
Pamela Gooding, Chairman

Signed: Julia A Adams Dated: 12/09/22

Trustee



Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name WATERBEACH UNITED CHARITIES

On accounts for the year ended

31 DECEMBER 2021 Charity no (if any) 201528

Set out on pages

1 - 5 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 DECEMBER 2021.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
the accounts did not accord with the accounting records; or
the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

* Please delete the words in the brackets if they do not apply.

Signed: G. B. Allen

Date: 19/10/2022

Name: AUBREY HUGHES • ALLEN

Relevant professional qualification(s) or body

ACCOUNTANTS
17 Payton Way, Waterbeach
Cambridge CB25 9NS
Telephone: Cambridge (01223) 860302
Facsimile: 01954 800 828
E-mail: aeballen@aol.com

(if any):

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.