

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>£</u>	<u>EXPENDITURE</u>	<u>£</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, Charman

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	<div>Charity name WATERBEACH UNITED CHARITIES</div>		
On accounts for the year ended	<div>31/12/24</div>	Charity no (if any)	<div>201528</div>
Set out on pages	<div>1 - 5 <small>(remember to indicate the page numbers of additional sheets)</small></div>		
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	<div>G. B. Allen</div>	Date	<div>12/09/2025</div>
Name	<div>G. B. ALLEN</div>		
Relevant professional qualification(s) or body (if any)	<div>AUBREY HUGHES • ALLEN ACCOUNTANTS</div>		
Address	<div>17 Payton Way, Waterbeach Cambridge CB25 9NS Telephone: Cambridge (01223) 860302 Facsimile: 01954 800 828 E-mail: gebeallen@aol.com</div>		