

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..... Dated: 23/04/26
Pamela Gooding, Chairman

Signed: Q. aut..... 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

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 31/12/2025.

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.