Charity registration number: 1207463

Company number: CE035574

G-WHIZZ INCLUSIVE TANDEM BIKE RIDES

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

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G-WHIZZ INCLUSIVE TANDEM BIKE RIDES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	**Mr G N Davies** **Miss E R Davies** **Mrs M Sismey** **Mr R King**
Secretary	**Miss E R Davies**
Charity Number	**1207463**
Registered Office	**152 Green End Road** **Sawtry** **Huntingdon** **Cambridgeshire** **PE28 5XA**

Objectives & Activities

G-Whizz Inclusive Tandem Bike Rides (The Charity) objective is the promotion of community participation in healthy recreation for the benefit of those primarily living or working in Cambridgeshire. It caters for people of all ages with disabilities or other infirmity, and who would otherwise be excluded, by enabling them to enjoy the pleasures and health benefits of cycling by the provision of special facilities and advice. The charity offers assisted cycling experiences to a range of disabled cyclists with a primary focus on those with partially or fully impaired vision, limited mobility and impaired balance.

The Trustees believe they have had due regard to the guidance published by the Charity Commission on public benefit.

Activities undertaken to achieve of objectives

The principal day to day activities of the charity includes arranging and enjoying tandem bike rides. The current operation does not restrict rides to particular days of the week but communication is sent to all pilots and stokers providing all possible ride dates for the coming month. Cyclists indicate all dates they could possibly ride and small groups are then assembled with relative pilot sizes (to fit bikes) and fitness levels taken into account.

This practice has proved successful and subject to weather we have been able to provide at least one ride a month for all cyclists wishing to ride. Rides have been typically fifty miles in length with a cafe stop, longer rides have typically two cafe stops. G-Whizz was established to meet local need, as there are no other similar organisations in the area but due to the quality of bikes and pilots, the charity has attracted visually impaired stokers from Sheffield and Manchester.

Cycle maintenance is another significant activity but due to the quality of the bikes and having two qualified bike mechanics in the team and others prepared to lend their expertise, costs are kept considerably under control.

Achievements and performance

During the year the charity saw a continued financial support both from donations and other fundraising activities totalling £8,325.77. This has been primarily through the continued support and generosity of local businesses and individuals, alongside local authority funding which has been achieved. Furthermore two trustees completed Lands End to John O'Groats which raised over 30% of the income for the year.

Achievements and performance (Continued)

Once again this year, the charity organised a week's cycling away. With the closure of Pontins in Lowestoft, an alternative venue was required and fortunately, we were invited to join a large group of visually impaired adults for a "Tinsel and Turkey" summer break in Blackpool. Three fifty mile rides explored the coastline to the north and south, with the third ride venturing into the beautiful and more challenging terrain of the Forest of Bowland. The evening entertainment included karaoke, a disco, a trip to the theatre and a Christmas meal of course!

The charity was nominated for The Kings Award for Voluntary Services and the assessment included a visit by two deputy lord lieutenants. Although G-Whizz was not selected to receive the award this year, it was recognised and admired by the National Assessment Committee for its substantial achievements in supporting our local community. This adds to the "Highly Commended" at BBC Radio Cambridgeshire "Make A Difference Awards", and the Pride of Peterborough and Volunteer Champion awards won in previous years.

Financial Review

The trustees have reviewed the charity's reserve requirements and alongside considering the main risks, have set appropriate reserves to ensure the continued financial security and prosperity of the organisation. The total funds of the charity increased during the year to £14,948.43 (2024: £11,085.83).

Going Concern

The Trustees have a reasonable expectation that the charity has adequate resources to continue in operation existence for the foreseeable future, at minimum 12 months from the date of this report. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Reserves policy

The trustees have decided that it is in the best interest of the charity to maintain unrestricted funds equal to that of three to six months expenditure. The trustees consider that this level will ensure that in the event of a significant drop in funding, the charity could continue to fulfil its objectives which ways to increase income are explored.

Reserves policy (continued)

The charity maintains reserves to provide it with funds from which it may fulfil its charitable objectives.

Other financial details

The charity's principal source of funds is through donations from private individuals and local businesses. During the year, the expenditure of the charity has focused on maintaining the existing assets available to its trustees and wider beneficiaries, alongside the purchase of further assets to help to continue to deliver the key objectives of the charity.

Future Plans

Currently, the trustees have no plans to increase the number of bikes in the fleet. There are sufficient bikes of various sizes to meet the needs of the existing demand. There is sufficient bike capacity and sufficient volunteer pilots to offer rides to more disabled riders. We are therefore considering shorter rides and "have a go" days to encourage more riders.

The lack of sufficient storage and workshop space continues to be an issue and without significant funds, an alternative cost sharing approach is being considered.

Major Risks

The trustees have assessed the significant risks to which the charity is exposed and are satisfied that there are appropriate systems and safeguards in place to mitigate any exposure.

Structure, Governance and Management

Governing Document

The charity is controlled by its constitution, which were comprehensively formed and reviewed on 15th March 2024. G-Whizz Inclusive Tandem Bike Rides constitutes a charitable incorporated organisation (CIO) and is registered with the charities commission (Reg. No. 1207463)

Recruitment and appointment of trustees

The Charity is managed by a team of four Charity Trustees whom were all appointment on formation of the constitution and is chaired by Graham Davies, who has a maximum of three further years to serve.

Recruitment and appointment of trustees (Continued)

Eva is the secretary with a maximum of two years to serve; Miriam is treasurer with a maximum of one year to serve and Richard who is the spokesmen with the responsibility of all formal communications with pilots and stokers and is the voice of the visually impaired stokers on the committee. Richard has a maximum of two further years to serve.

The trustees are cognisant of their responsibilities for overseeing the overall operations and governance of the charity, ensuring the charity is run effectively and in line with its stated charitable purposes, making key decisions, managing finances responsibly, and acting in the best interests of the beneficiaries.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Mr G N Davies

Chairman

Date:

	Note	Unrestricted Funds 2025	Unrestricted Funds 2024
		£	£
Income from:			
Donations	*3*	**8,325.77**	**12,866.33**
Total Income		**8,325.77**	**12,866.33**
Expenditure on:			
Other	*4*	**(4,463.17)**	**(1,780.50)**
Total Expenditure		**(4,463.17)**	**(1,780.50)**
Net Movement in funds		**3,862.60**	**11,085.83**
Reconciliation of funds:			
Total funds brought forward		**11,085.83**	**-**
Net movement in funds		**3,862.60**	**11,085.83**
Total funds carried forward		**14,948.43**	**11,085.83**

The statement of financial activities includes all gains and losses recognised in the year

The notes on pages 9 to 13 form part of these financial statements.

G-WHIZZ INCLUSIVE TANDEM BIKE RIDES

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	**2025** **£**	**2024** **£**
Fixed Assets			
Tangible Assets	*6*	**12,496.03**	**12,032.18**
Total Fixed Assets		**12,496.03**	**12,032.18**
Current Assets			
Cash at bank and in hand		**3,452.40**	**2,053.65**
Total Assets		**15,948.43**	**14,085.83**
Liabilities			
Creditors: Amounts falling due after one year	*7*	**(1,000.00)**	**(3,000.00)**
Net Assets/(liabilities)		**14,948.43**	**11,085.83**
Total Assets		**14,948.43**	**11,085.83**
Charity Funds			
Unrestricted funds		**14,948.43**	**11,085.83**
Total Funds		**14,948.43**	**11,085.83**

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Mr G N Davies

Chairman

Date:

The notes on pages 9 to 13 form part of these financial statements.

G-WHIZZ INCLUSIVE TANDEM BIKE RIDES

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

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1. General Information

The charity is a public benefit entity which is incorporated in England and Wales, with charity number 1207463. The address of its registered and principal office is 152 Green End Road, Sawtry, Cambridgeshire, PE28 5XA.

2. Accounting Policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in British Sterling and are rounded to the nearest penny.

2.2 Going Concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

2.4 Expenditure

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.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources

2.5 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2.6 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.7 Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

2.8 Tangible Fixed Assets

Tangible fixed assets are initially measured at cost, or a reliable proxy for cost where applicable. Subsequently measured at the lower of cost or book value, net of any depreciation and impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets, less their residual values over their useful lives on the following bases:

Bicycles and other vehicles	Between 5 – 10 years

3. Analysis of income during the year

	Unrestricted Funds 2025	Unrestricted Funds 2024
	£	£
Donations and Gifts	8,325.77	12,866.33
	8,325.77	12,866.33

4. Analysis of expenditure by activities

	Charitable Activities 2025	Charitable Activities 2024
	£	£
Bike parts and other maintenance	2,792.02	1,073.99
Membership fees	25.00	25.00
Depreciation charge for tangible assets	1,646.15	681.51
	4,463.17	1,780.50

5. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits.

During the year ended 31 December 2025, no Trustee expenses have been incurred.

6. Tangible Fixed Assets

	Property, plant and equipment	Total
	£	£
Cost		
At 31 December 2024	12,713.69	12,713.69
Additions	2,110.00	2,110.00
At 31 December 2025	14,823.69	14,823.69
Depreciation		
At 31 December 2024	(681.51)	(681.51)
Charge for the year	(1,646.15)	(1,646.15)
At 31 December 2025	(2,327.66)	(2,327.66)
Carrying Amount		
At 31 December 2025	12,496.03	12,496.03
At 31 December 2024	12,032.18	12,032.18

7. Creditors: amounts falling due after one year

	Unrestricted Funds 2025	Unrestricted Funds 2024
	£	£
Related party loans	1,000	3,000
	1,000	3,000

8. Related Party Transactions

Graham Davies (Mr. Davies) is a Trustee and Chairman of the charity – they are therefore related parties. During previous financial year, there were related party

transactions totalling £4,250 arising through the transfer of funds from Mr Davies to the charity to allow the purchase of specialised fixed assets, see note 6.

The amounts transferred are considered akin to an unsecured, interest free bank loan with no right by Mr. Davies to be paid on demand and are presented such in the accounts, see note 7.

Transactions between the charity and Mr. Davies summarised below:

	2025	2024
	£	£
Balance b/f	3,000	-
Loan to support asset purchase	-	4,250
Repayment	(2,000)	(1,250)
Balance c/f	1,000	3,000