EMBERTON UNITED CHARITY

(Incorporated 1999) Reg. Charity No. 204221

ANNUAL REPORT For the year ended 31 December 2025

Organisational structure

The Trustees met on seven occasions during the year to consider the management and maintenance of the Charity's property, monitor the financial position and consider any other matters concerning the Charity.

All financial transactions require the signature of two Trustees or officers or on line authorisation.

Activities

1. Property: three cottages and the Institute care taker's cottage were let during the year. Minor and major repairs and improvements have been carried out as necessary. Our fourth cottage required major repairs and was unlet for 6 months up to Dec 2025.
2. Land: The tenancy of the fields at Petsoe remained unchanged.
3. Required inspections, servicing and system checks were made.
4. There were no changes to rents during the year.

Grants and gifts

The value of grants and gifts made during the year were:-

£500 Senior citizens Christmas lunch.

There were two grants of £450 each to young people for vocational training/education.

A grant of £350 was made to Emberton Park.

Accounts

1. Income from hall lettings remained consistent.
1. The value of the Charity's investments and income received remained satisfactory during the year. Cash investments are in recognised charitable funds – COIF and M&G.
2. The Charity received by right seven tenths of the income from the K A H Sams Charitable Fund quarterly. Three tenths was paid to All Saints' parish church.

3. The investment income remained satisfactory during the year. The value of the Charity's investments is shown on the balance sheet.
4. The value of the Charity's buildings and land is shown on the balance sheet.

Future developments

Plans were further developed, quotations sought and debate continued for refurbishing the interior of the Institute.

Trustees and officers

Trustees:

Warwick Clarke	Parish Council nomination (declared intention to step down in 2026)
Judith Taylor	All Saints' Church, Emberton nomination.
Susan Soul	Parish Council nomination (4 year term expiring March 2026). Declared intention to step down, to be replaced.
Jackie Knight	Parish Council nomination (appointed December 2025)
Andy McGrandle	Parish Council nomination (4 year term expiring March 2027) Declared intention to step down, to be replaced.

The trustees' appointed officers:

Gary Evans	Treasurer
Andrew Harris	Secretary (for all correspondence: 16 Gravel Walk, Emberton, Olney, MK46 5JA)

Description of trust

The Trust provides and maintains a village hall and care takers cottage.

Maintenance of four cottage to be let at favourable rents to individuals with connections to the village.

Support for any member of the village community considered in "real need" available, on application, from the K.A.H. Sams Charitable Fund.

Financial assistance to residents under 25 years old for vocational education or training.

The Trustees administer seven tenths of the income of the K A H Sams Charitable Fund, which provides “for such charitable purposes for the benefit of the inhabitants of Emberton”.

Independent examiners report to the Trustees of the K A H Sams Charitable Fund and Emberton United Charity.

I report to the Trustees on my examination of the accounts of KAH Sams Charitable Fund and Emberton United Charity for the year ending 31 December 2025

Responsibilities and basis of report.

As the charity Trustees you are responsible for the preparation of the accounts in accordance with the Charities Act 2011.

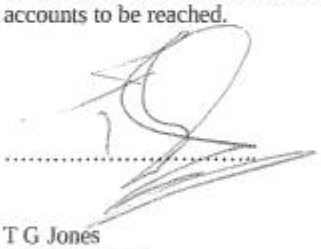
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5) (b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matter have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



T G Jones
8 Talbots Hyde
Olney
MK46

24 February 2026

EMBERTON UNITED CHARITY

INCOME AND EXPENDITURE FOR YEAR ENDING 31 DECEMBER 2025 UP TO 31 12 25

	£	£	£	£	2024 YEAR £	£
PROPERTY INCOME						
Cottages	22,790.00			20,850.00		
Institute	3,790.50			3,483.00		
Land	450.00			450.00		
		27,030.50			24,783.00	
PROPERTY EXPENDITURE						
Hall						
Services	1,653.26			1,388.88		
Telephone	396.30			493.94		
Maintenance	771.00			7,535.06		
Caretakers Commission	855.77			803.87		
	3,676.33			10,221.75		
Cottages						
Repairs/Maintenance	3,961.24			34,363.75		
General						
Insurance	4,423.92	12,061.49		4,439.99	49,025.49	
PROFIT ON PROPERTY			14,969.01			-24,242.49
OTHER INCOME						
Other	20.00			0.00		
K.Sams Memorial Fund	6,590.50			6,202.00		
Millar Charity	2.42			2.37		
Hughes Charity	2.42			2.37		
Rev. Sams Charity	6.09			5.95		
Feofee Investment Income	137.30			133.69		
Non specific Investment Income	-2,463.96			5,590.30		
Interest	2,293.64	6,588.41		2,265.47	14,202.15	
OTHER EXPENDITURE						
Insurance & Legal	0.00			0.00		
Mortgage	0.00			0.00		
Postage stationery and printing	203.71			40.37		
Grants	2,200.00			500.00		
Charities/Gifts	186.34	2,590.05		238.81	779.18	
EXCESS ON OTHER			3,998.36			13,422.97
EXCESS OF INCOME OVER EXPENDITURE			£ **18,967.37**			£ -10,819.52

EMBERTON UNITED CHARITY

BALAMCE SHEET AS AT 31 D 31 Dec 25
UP TO 31 12 25

		£	£
Balance of United Funds as at 3	31/12/24	**1,126,005.17**	
ADD - Excess of income over expenditure		18,967.37	**1,144,972.54**
Woodman loan			**1,000.00**
Woodman repaid			-150.00
			0.00
			1,145,822.54
Represented by:			
Treasurer's estimate of value of property and land			**942,500.00**
Value of investments			**125,727.24**
Deposit account			**51,460.65**
Woodman outstanding loan			850.00
Bunce outstanding loan			15.00
Current account			**25,269.65**
			1,145,822.54