CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Sutton St James United Charities		
On accounts for the year ended	31st March 2026	**Charity no (if any)**	527757
Set out on pages	(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 31/3/2026

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

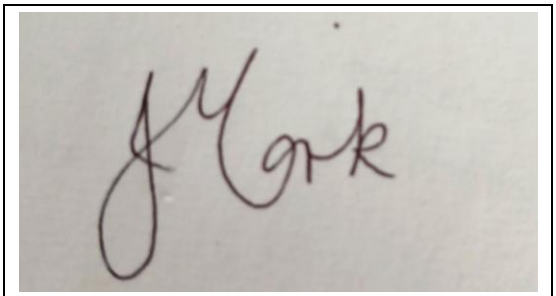
[] *if not applicable.*

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: 

Date: 11/9/2026

Name:	Janet York
Relevant professional qualification(s) or body (if any):	
Address:	59 New Road
	PE12 9RQ

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.	

SUTTON ST JAMES UNITED CHARITIES
STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2026

INCOME	**2025**				**2026**
COIF DEP. Interest	£816.72				£703.18
Unity trust interest	£980.00				£930.29
Charibond Dividends	£2,092.36				£523.09
Lincs Comm Fund	£7,460.00				£7,460.00
Village Hall Rent	£168.00				£168.00
Land Rents		£600.00	**Piccaver**	£600.00	
		£50.00	**Sadd**	£50.00	
		£330.00	**Arteman**	£330.00	
		£1,328.00	**Walsham**	£1,328.00	
		£100.00	**Wright**	£100.00	
		£125.00	**P Richardson**	£125.00	
		£50.00	**F Campling**	£50.00	
		£1,310.00	**Mrs Charlton**	£1,310.00	
		£51.00	**SSJames PC**	£50.00	
	£3,943.00				£3,943.00
Rent No 51		£ 3,551.00		£5,760.00	
Rent No 49		£ 5,760.00		£5,760.00	
Blanks Charity		£ 250.00		£300.00	
Wayleaves E-On		£ 448.34		£472.48	
	£ 10,009.34				£ 12,292.48
	£25,469.42				£26,020.04
EXPENSES					
Misc	£ 1,740.00				£ 1,138.00
Cottage Insurance	£ 349.28				£ 361.75
Cottage Repairs	£ 9,381.08				£ 7,191.78
Clerk Salary	£ 1,700.00				£ 1,800.00
Postage & Stationery	£ 20.40				£ 20.56
Meeting Room rent	£ 15.00				£ 45.00
General Grants	£ 500.00				£ 500.00
Eleven + Grants	£ 1,000.00				£ 800.00
University Grants	£ 7,700.00				£ 5,950.00
"A" Level Grants	£ 1,500.00				£ 2,250.00
Longstaff re Leases	£ 5,143.00				£ -
Loss on Charibond					£ 269.59
Pit Maintenance	£ 57.80				
	£29,106.56				£20,326.68
SURPLUS/DEFICIT	-£3,637.14			£5,693.36	

CAPITAL ACCOUNTS AS AT 31ST MARCH	**2025**		**2026**
Lloyds Bank	£ 32,688.99		£ 26,825.13
Redwood bank	£ 40,000.00		£ 40,000.00
Unity Trust bank	£ 20,000.00		£ 20,980.00
My Deposits no 49	-£ 500.00		-£ 500.00
COIF Account	£ 16,486.23		£ 17,302.95
C'Bond 40237.958 units	£44,438.80		£43,356.40
Charibond interest/loss	-£1,082.40		
Lincs Comm Fund	£202,500.00		£202,500.00
Money owed - cottages	-£51.00		-£51.00
balance stated in accounts	-£20.00		£410.00
balance brought forward for cottages reported as cleared funds			
Surplus/deficit in Year	-£3,637.14		£5,693.36
BALANCE	£ 350,823.48	31.03.26	£ 356,516.84

SCHEDULE OF ASSETS

	As at 31.03.25	As at 31.03.26
COIF Account	£17,302.95	£18,006.13
Lloyds Bank	£26,825.13	£31,741.42
Redwood bank	£40,000.00	£40,000.00
Unity Trust Bond	£20,980.00	£21,910.29
Cambridge and Counties	£43,356.40	£43,000.00
MY DEPOSITS Nash	-£500.00	-£500.00
MY DEPOSITS no 51		-£500.00
Land money owed/overpaid	-£51.00	-£51.00
Cottages money owed/overpaid	£410.00	£410.00
cheques not cleared	£0.00	£0.00
Lincs Community Fund	£202,500.00	£202,500.00
BALANCE	£350,823.48	31.03.26 £356,516.84
	£0.00	£0.00

J York ..... J York
Clerk

Chairman ..... dated.....

Verified by C Calder (Retired qualified accountant)
1/5/26

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st April 2025 Period start date
To 31st March 2026 Period end date

Charity name: Sutton St James United Charities

Charity registration number: 527757

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	A.PAYMENTS FOR THE BENEFIT OF POOR PERSONS. B. SPECIAL BENEFITS (NOT NORMALLY PROVIDED BE THE LEA FOR THE SUTTON ST. JAMES C.P. SCHOOL, AND INSTITUTIONS OF FURTHER AND HIGHER EDUCATION. C. FINANCIAL ASSISTANCE UPON ENTERING A TRADE, PROFESSION OR CALLING; PROMOTING EDUCATION (INCLUDING SOCIAL AND PHYSICAL TRAINING). (THE BENEFICIARIES UNDER C. ARE PERSONS UNDER 25 RESIDENT IN THE PARISH OF SUTTON ST. JAMES AND THE NEIGHBOURHOOD).
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Providing grants to families of children about to enter secondary education; providing grants to young people involved in education or training beyond secondary school, up to age 25 years. Providing low cost accommodation in two cottages.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees continue to ensure that the charity provides a public benefit

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	For children moving to secondary school, the family must have resided in the parish of Sutton St James for at least one year to be eligible for a grant. Three years residency is required for post secondary age young people.

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Four grants to families of children about to move to secondary school; nine grants to students studying at post 16; nine grants to young people studying at university. The Charity supported an Educational Trip for the Sutton St James Primary School pupils and donated the annual rent for the playgroup. They also made a donation to the guides towards the cost of two guides attending an International Jamboree. The village choir was also given a donation to help with running costs.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Healthy balance in current account
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Maintaining a reserve greater than expected outgoing grants allows for maintenance work on properties and positive responses to applications for financial support from within the parish
Amount of reserves held	Para 1.22	**£18006**
Reasons for holding zero reserves	Para 1.22	**n/a**
Details of fund materially in deficit	Para 1.24	**n/a**
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	**None**

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	**Rent from properties and land; interest on investments**
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Don't know
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Other
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	On a vacancy occurring for a Trustee to join the committee, nominations would be sought for suitable applicants who "must reside in the parish " and the most suitable candidate would be co opted on to the committee by a majority vote .

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	**Sutton St James United Charities**
Other name the charity uses	
Registered charity number	527757
Charity's principal address	59 New Road Sutton Bridge PE12 9RQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Matthew Ellis	Chair	From 20th January	
2	Christopher Gaff			
3	Philip Newton			
4	Elaine Harrison			
5	Alison Campling			
6	Jill Dempster			
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	none
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Matthew Ellis	Chris Gaff
Position (eg Secretary, Chair, etc)	Chair	Deputy chair
Date		

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	M. Ellis	C Gaff
Full name(s)	Matthew Ellis	Chris Gaff
Position (eg Secretary, Chair, etc)	Chair	Deputy chair
Date	8/9/2024	