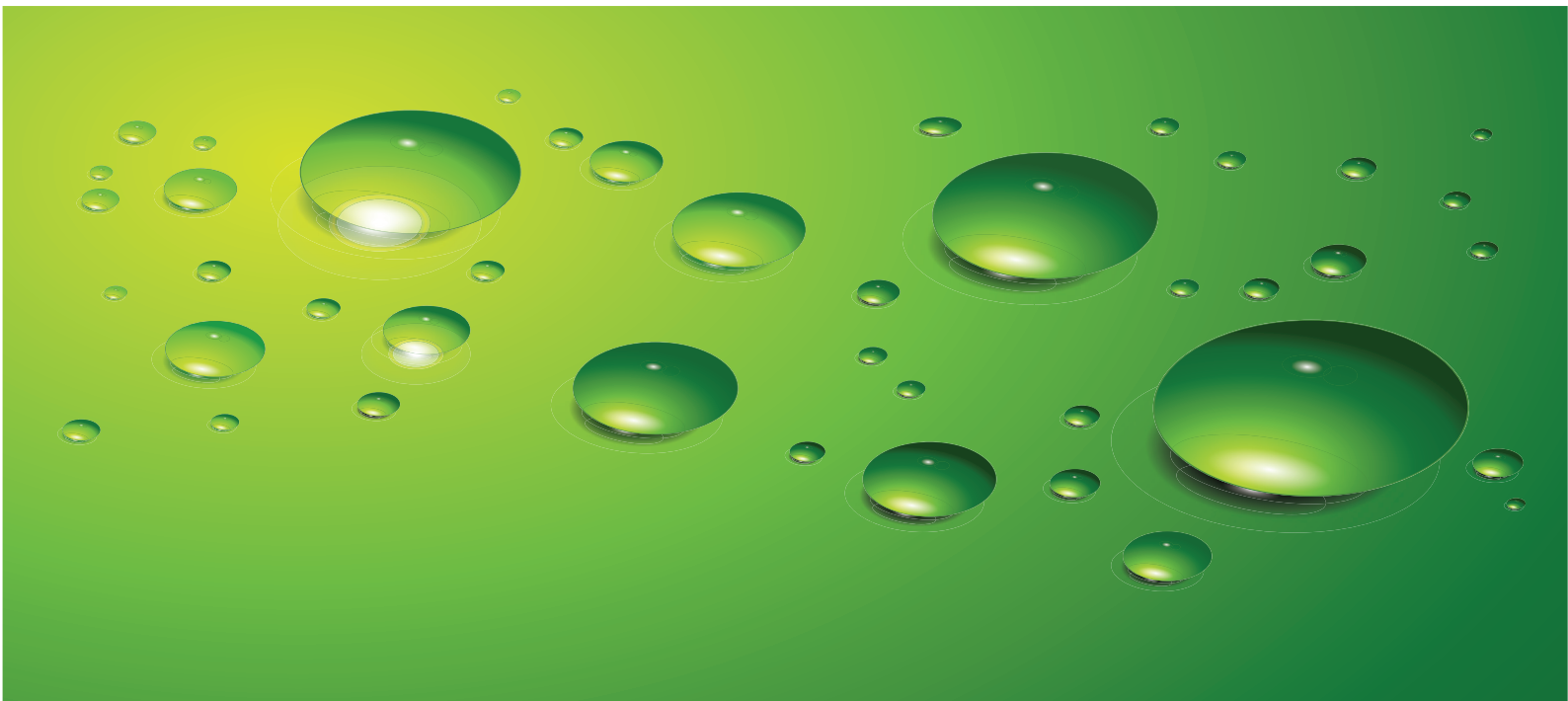


United Utilities Trust Fund



Annual Report 2015/16



About the United Utilities Trust Fund

United Utilities Trust Fund is a Registered Charity that was established to help people facing hardship and unable to meet the cost of water and sewerage charges. It receives generous funding from United Utilities Group plc with policy and grant-making overseen by a Board of six independent Trustees who ensure that the money goes where it is most needed.

The Trust aim is to support people experiencing crisis situations by making grants available to help them pay their outstanding water charges and other priority bills to encourage future financial stability. In some cases we can give further assistance by providing essential household items such as white goods and beds.

Trustees recognise that the reach of the Trust can be extended by supporting local organisations to provide money advice services within the community and each year they fund projects that can deliver these services to individuals that are free-of-charge to individuals who need them.



Thank you for the grant you provided me with. This will help me manage my finances better going forward. I feel less stressed and worried.

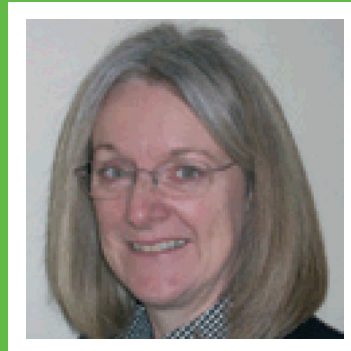


I cannot express how grateful I am to United Utilities Trust Fund. The grant you gave to me has helped so much. I didn't think things like this happened, especially to my family.



Chair's Report

On behalf of the Trustees of United Utilities Trust Fund, I am delighted to present our Annual report for 2015/ 16 that demonstrates how we help people in the most difficult situations.



Trustees recognise that without the generous donations received from United Utilities Trust Fund which totalled £6.2m this year, their work could not continue and we wish to thank them for their ongoing commitment.

In 2015/16 this support has enabled the Trust to assist 5,486 individuals and families who are in financial hardship by providing grants amounting to £5.2m.

Although our grant making is focussed on helping people meet the costs of water charges, the Trust offers much needed help with other household bills. We also understand the impact we can have on a person's quality of life by providing items such as cookers, washing machines and beds which most of us take for granted.

The Trust also helps in local community organisations who can deliver advice that helps individuals to resolve their debt and money issues. This work has expanded the reach of the Trust into some of the most deprived areas in the North West. During the year United Utilities Trust Fund continued to fund 11 organisations to deliver these services and designated £339,423 to be utilised for new projects.

Changes to the welfare benefits system have affected many individuals and families in the region and household budgets are increasingly coming under pressure. With the continued support of United Utilities Water, Trustees look forward to being able to assist more people in 2016/ 17 who are in need of our help and support more organisations to provide debt and money advice services.

On behalf of Trustees I would like to thank all the advisers working in local community organisations who help alleviate the hardship experienced by their service users. We encourage them to continue to use the Trust in the future.

There are many others who support the work of the Trust and I would like to thank Auriga Services who administer the Trust so competently and my fellow Trustees who give their time and expertise freely. As Chair of the Trust I sincerely value their support and commitment.

A handwritten signature in black ink, appearing to read 'D. E. Morton'.

Debbie Morton



How we have helped during 2015/16



8,295 applications for support were received during the year



5,486 grants have been given to individuals and families who asked for assistance



Total value of grants provided was £5,260,588



The highest number of applications received were from people aged between 46 - 55 years



65% of applicants are female



11 local community organisations have been supported to provide money advice services

Additional help for those in need

Further Assistance Programme

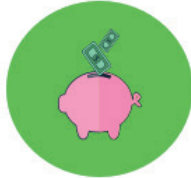
The trust's main focus is to help people with grants towards their water debt but we believe that providing further assistance to individuals who need immediate support with priority bills or essential household items is a vital part of our work.

Household Items



1207 Grants
£224,656

Bankruptcy/ DRO Fees



423 Grants
£112,577

Other Household Expenses



4 grants
£811

"I wanted to say thank you to United Utilities Trust Fund for helping me with my water bill and purchasing me a new washing machine. It has helped me massively - I am extremely grateful."

This year Trustees were pleased to give **1,634 grants** for further assistance which totalled **£338,044**.

The majority of grants provided essential household items such as cookers, fridges, washing machines and beds.

Reaching into Local Communities

Trustees have always aimed to provide longer-term support for individuals that need additional help to resolve their money issues. This objective is achieved by investing in community organisations that deliver debt and money advice services for the benefit of local people.

During 2015/16 the following 11 organisations were funded to carry out this work:

Age UK South Lakeland

Blackpool CAB

Centre 63

Cheetham Hill Advice Centre

Gaddum Centre

Local Solutions

North Lancashire CAB

Preston & District CAB

Salford Foundation

South Liverpool CAB

St Helens CAB

"The invaluable support from United Utilities Trust Fund was most welcomed at a time when debt and homelessness is such a prevalent issue. This project is much needed and will have a positive impact on hundreds of vulnerable young people within our area."

Jeane Lowe, CEO at Centre 63, Kirby

"It has become increasingly difficult to secure funding to provide specialist debt advice services which are in great demand. The support provided by United Utilities Trust Fund enabled us to launch a new project focussed towards helping the most vulnerable to regain control of their finances."

Karl Pearce, CEO at St Helens CAB

Summary of Accounts

Accounts 2015 - 2016

Incoming Resources

Donations	£6,210,000
Interest Receivable	£2,655

Total Income Resources £6,212,655

Resources Expended	
Grants Payable	£5,260,587
Money Advice/ Debt Counselling Projects	£287,240
Governance	£9,532
Support Costs	£590,126

Total Resources Expended £6,147,485

Net Movement in Funds £65,170

Fund balance brought forward 2014/ 2015 £683,565

Total Funds Carried Forward 2015/ 2016 £748,735

Balance Sheet

Current Assets
Cash in bank and in hand £799,949

Creditors
Amounts Falling due within one year £51,214

Net Current Assets £748,735

Funds
Unrestricted Income Fund £748,735

Plans for the Future

We are aware that times are challenging for individuals and families who are struggling with the increasing pressures being placed on their household budgets. The Trust will:

Continue to provide grants up to the full value of available funds

Continue to support debt advice services in local communities

Maintain and enhance relationships with donors to ensure ongoing funding

Information

Trustees 2015/16
Mrs Deborah Morton
Mr Alastair Richards
Mr Allan Mackie
Mr Simon Dewsnip
Mr Carl Smith

Company Secretary Auriga Services Ltd

Registered Company No. 5309512

Registered Charity No. 1108296

Registered Office
Emmanuel Court
12 - 14 Mill Street
Sutton Coldfield
West Midlands
B72 1TJ

Auditors
BDO LLP
5 Temple Square
Temple Street
Liverpool
L2 5RH

Bank
Royal Bank of Scotland
38 Moseley Street
Manchester
M60 2BE

The United Utilities Trust Fund is an independent Registered charity (No. 1108296) that was founded to help people facing hardship and unable to meet the cost of water and waste water charges. The Trust Fund was incorporated as a company limited by guarantee on 9th December 2004 (Company No. 5309512) and was launched in February 2005.