

# COBHAM COMBINED CHARITIES

England & Wales - Charity number 200148

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1961-06-19

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 21 Canada Road  
Cobham  
Surrey  
KT11 2BB

**Phone** 01932865364

**Email** [cobhamcharities@gmail.com](mailto:cobhamcharities@gmail.com)

## Activities

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**Objects:** SEE INDIVIDUAL CONSTITUENTS

**Activities:** Relief in need for persons living within the ancient parish of Cobham and Downside, Surrey, only. Funding is from ancient legacies and distribution is in accordance with the governing Scheme reflecting the terms of those legacies.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- **Area of benefit:** ANCIENT PARISH OF COBHAM
- Surrey

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-03-31 | £27,607 | £19,824     | -      | -         |
| 2024-03-31 | £22,758 | £20,529     | -      | -         |
| 2023-03-31 | £24,088 | £24,050     | -      | -         |
| 2022-03-31 | £18,675 | £18,030     | -      | -         |
| 2021-03-31 | £18,974 | £26,480     | -      | -         |

## Trustees

| Name                             | Role | Appointed  |
|----------------------------------|------|------------|
| DAVID EDWIN TIPPING              |      |            |
| Debbie Jane Stennett             |      | 2018-11-15 |
| Dr David Charles Taylor MA, FSA  |      | 2022-12-07 |
| Leila Caroline Edwards           |      |            |
| Revd Dr Michael Peter Branscombe |      | 2018-11-15 |
| Ruth Ann Somerville              |      | 2018-11-15 |

## Linked charities

- SARAH COX AND CECILLIA DARNELLY (200148-1)
- JOHN DOWN (200148-2)
- ROGER BELLOW (200148-3)
- ANDREW OR OWEN PETER (200148-4)
- ISABELLA SALTONSTALL'S RELIEF IN NEED CHARITY (200148-5)
- EDMUND SUTTON (200148-6)
- HENRY SMITH (IWOOD ESTATE) SHARE (200148-7)
- JAMES SUTTON'S RELIEF IN NEED (200148-8)
- DULCIBELLA MARIA EDEN (200148-9)

**COBHAM COMBINED CHARITIES**

England & Wales - Charity number 200148

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# Accounts

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# Cobham Combined Charities

## Trustees' Annual Report & Statement of Financial Activity for the period 1st April 2024 to 31st March 2025

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# 1. Introduction

## 1.1 Charitable Objects

The object of the charity is to distribute the income from funds invested in the Charities Official Investment Fund, M&G and the annual payment received from the Charity of Henry Smith, for the relief of the basic needs of the poor within the Ancient Parish of Cobham in accordance with the Governing Scheme of 1973.

Note: The earliest scheme we have is dated 1905 however the source funding goes back a lot longer than that.

## 1.2 Overview (Executive Summary)

Cobham Combined Charities has continued to offer relief to those in hardship in the ancient Parish of Cobham, either with direct assistance or working in partnership with the Cobham-based OASIS Charity and local schools, together with supporting pastoral activities of the parish clergy.

External outgoings are constrained by the income with no fixed or committed costs.

## 1.3 The Layout for this Report

This Trustee's Annual Report layout is based on a template from the Small Charity Support website that takes into account the Charity Commissioner's requirements.

See the Appendix for the key to the small letters in brackets after the section titles.

# 2. Activities & Achievements

## 2.1 Outputs & Outcomes

The pressure on the cost of living continued to be seen in the impact on families and again this led to the provision of funds for a Summer fresh food programme run by the OASIS Charity. There were no requests for assistance with energy bills.

Rather than purchase food vouchers ourselves for distribution through the local schools, it makes effective and efficient sense to work with the OASIS Charity, the foodbank, churches and schools to produce a combined single list of recipients. The list is reviewed to count how many came under our scope. The actual purchase of vouchers was made by OASIS using funding from CCC for the in-scope families and the distribution is by either OASIS or the schools themselves.

The largest volume of our outgoings is currently channelled through OASIS rather than duplicating the processes.

Again small grants were made for the purchase of white goods and other items to local residents who had been directed to Cobham Charities through the local Citizens' Advice Group, the parish church and from Social Services and the NHS. In addition, support was given to one single parent with the initial cost of enabling them to return to work.

A significant contribution of £1000 was made to the renewal of the playground equipment in the Hamilton Avenue playground. This benefits all the local families in that area.

As usual, donations towards pastoral expenses were made to members of the Cobham clergy and to the URC/Methodist Minister with responsibility for Cobham. In accordance with the governing scheme, the holder of the post of Vicar of Cobham is both automatically a Trustee and also is a specified

recipient of a small amount of the funding from specific legacies. This funding may be used to cover costs associated with pastoral visits as well as for any small scale specific needs that the clergy come across that do not warrant being referred to Trustees for direct CCC funding.

Cobham Combined Charities endeavours to work closely with all local agencies for the elderly, infirm and those in financial hardship within the ancient parish of Cobham. Identification of those in need is helped by the Trustees who have personal knowledge through professional and other links.

## 2.2 Policies on Grant-Making and/or Social Investments

The charity avoids making straight cash grants to individuals where possible, rather either the charity pays a supplier directly or refunds a client on reception or receipts.

The charity does not make any social or programme-related investments

Grant making is in accordance with the requirements and guidance in the Governing Scheme.

## 2.3 The Roles & Contributions of Volunteers

The administrative and financial tasks are carried out by the Clerk on a voluntary basis.

## 2.4 How the Public Have Benefitted

The purpose of the charity is to use the proceeds from the historical legacies to relieve the burden on those who are unable to afford the basics for themselves and/or their families.

Again, over 100 families benefited through the summer fresh food initiative and the Christmas food vouchers delivered through partnership with the OASIS Charity and local schools.

Five members of the public have received white goods that they were unable to replace themselves

One single parent was assisted with the initial costs enabling her to return to work.

A contribution was made to support some families at St Andrew's School with the costs of a class outing.

Other people will have benefited at a smaller scale through support for the pastoral outreach of the parish clergy.

# 3. Financial Review

## 3.1 Financial Position

The total income in 2024-25 was £27,607 (\* see note below).

The total outgoings were £19,824

The difference of income over outgoings was £7,783 (\* see note).

The cash in bank carried forward is £16,200 including the early payment from the Henry Smith Charity.

\* Note: The bulk of the funds come from the Henry Smith Charity and this year they have changed their Financial Year such that **we received the funding for 18 months within our financial year**. This has meant that our income exceeds £25,000 this year and has the appearance of a significant increase in income whereas in fact it is due to having received six month's funding earlier than has been, or will be, the case in other years. The second payment (£9,250) from the Henry Smith Charity was received with just one week left of this financial year so there was no time to distribute any of it, most of it is intended for use in the next financial year.

## 3.2 Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

### 3.3 Policy on Reserves

As the purpose of the charity is to distribute the annual proceeds of the funds then the charity does not seek to hold any significant reserves, only enough for possible urgent requests.

CCC has no property or physical assets that might incur unexpected costs or that require on-going expenditure.

CCC has no on-going commitments to external expenditure and no paid staff.

The Governing Scheme does not allow on-going financial commitments to beneficiaries.

### 3.4 Going Concern

The charity does not make any on-going commitments to funding, indeed it is prohibited from doing so under its governing scheme. There are no property or other assets that can incur costs and no contracted employees. A reduction in income simply leads to a reduction in contributions made.

There is no reason to having any concern over the ongoing existence and role of the charity.

### 3.5 Principal Sources of Funding

The principal sources of funding are from three sets of historic investments originally from legacies left for the relief of the poor of the Ancient Parish of Cobham and Downside. These are held in in the Charities Official Investment Fund, M&G Charibond and an annual payment received from the Charity of Henry Smith.

The charity does not seek to raise further funds but (normally) does not turn away donations should they be offered (unless it is from an inappropriate source). There were no "one-off" donations In the reporting year.

### 3.6 Description of the Principal Risks Facing the Charity

A Risk Management Policy and an Assessment have been produced.

There are no critical risks to the on-going operation of the charity.

The sources are unlikely to fail and there are no committed future costs.

We do not have any premises, vehicles or physical assets that incur maintenance or other costs There are no paid employees, and no contracts and no regular service provision. The charity simply exists to distribute the proceeds from the historic funds in accordance with the Governing Scheme.

There are three people with approval authority for online transactions and all Trustees are signatories for cheques.

### 3.7 Remuneration of Trustees

All Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity.

Out-of-pocket expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity may be reimbursed at cost. No claims or payments were made during this year.

Note: One Trustee, by virtue of his role as the Vicar of Cobham, does receive an amount for support of his pastoral work (as do the other paid clergy who are not Trustees). This is fully in compliance with the Governing Scheme which sets out that certain sums are to be paid to whoever is the Vicar at the time. The sum is set by the other Trustees without the Vicar being party to the discussion.

### 3.8 Statutory Statements on Liabilities

**Note:** The following two statements are mandatory only for CIOs which are preparing their Annual Accounts on a R&P basis. They can also be included in the "Notes to the Accounts" instead of here in the Trustees' Annual Report.

CCC is not a CIO and therefore statements here are not mandatory.

The Trustees declare that:

The charity has given no guarantees where potential liability under the guarantee is outstanding at the date of this statement

(eg: any outstanding/ongoing contract or legal undertaking to buy or provide specific services);

The charity has no debt outstanding.

## 4. Reference and Administration Details

### 4.1 Charity Name & Registration

|   |                                    |
|---|------------------------------------|
| <b>Name of the Charity:</b>                     | <b>Cobham Combined Charities</b>   |
| <b>Charity No:</b>                              | <b>200148</b>                      |
| <b>Registered with HM Revenue &amp; Customs</b> | <b>Not registered for Gift Aid</b> |

### 4.2 Charity's Principal Address

21 Canada Road, Cobham, Surrey, KT11 2BB

**e-mail:** cobhamcharities@gmail.com

**website:** none

### 4.3 Names of the Trustees Who Manage the Charity

| <i>Name</i>               | <i>Office</i> | <i>Appointed or Resigned in the year</i> |
|---------------------------|---------------|--|
| Rev Dr Michael Branscombe | Chair         | ex-officio as Vicar                      |
| Ms Caroline Edwards       |               |  |
| Mrs Ruth Somerville       |               |  |
| Mrs Debbie Stennett       |               |  |
| Mr David Tipping          |               |  |
| Dr David Taylor           |               |  |

Other than the Vicar, Trustees are appointed by Elmbridge Borough Council, typically on recommendation of the existing Trustees. Ms Caroline Edwards was re-appointed during the year.

Note: Ms Caroline Edwards is also the Director of Operations at the OASIS Charity. All funding from CCC channelled through OASIS goes directly to specified programmes and does not benefit Ms Edwards directly. Ms Edwards may inform the CCC Trustees of initiatives that fit within our remit but does not herself suggest the scale of any financial contribution from CCC or vote on such decisions. Any initiatives CCC decides to support must meet our purposes as set out in the Governing Scheme and Guidance as if it were something we would fund directly.

### 4.4 Names of Advisors & Senior Members of Staff

There are no salaried members of staff.

No professional external advisors.

### 4.5 Bank {o}

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

The previous account with Nat West Bank which has a zero balance and is to be closed.

### 4.6 Independent Examiner

James Moreno                      39 Leigh Road, Cobham, Surrey, KT11 2LF

## 5. Structure, Governance & Management

### 5.1 Type of Governing Document

Cobham Combined Charities is regulated by a Scheme of the Charity Commissioners of the 15th July 1930 as varied by a Scheme of the Commissioners of the 20th March 1953 and by the Charities Acts. It is a registered charity, No. 200148

### 5.2 Charitable Objects

The key objective as set out in the Scheme are:

Relief in Need

(1) "... the Trustees shall apply the income of the Charities in relieving either generally or individually persons resident in the area of the Ancient Parish of Cobham who are in conditions of need, hardship or distress by making grants of money or providing or paying for items, services or facilities calculated to reduce the need, hardship or distress of such persons

(2) The Trustees may pay for such items, services or facilities by way of donations or subscriptions to institutions or organisations which provide or which undertake in return to provide such items, services or facilities for such persons.

(3) In exceptional cases the Trustees may grant relief to persons otherwise eligible therefor who are resident immediately outside the said area but in the opinion of the Trustees ought nevertheless for sufficient reason to be treated as if resident therein or who are located for the time being within that area.

24. Restrictions

In applying income of the Charities for relief in need the Trustees shall observe the following restrictions :

(1) They shall not apply any part of the income directly in relief of rates , taxes or other public funds but may apply income in supplementing relief or assistance provided out of public funds.

(2) They shall not commit themselves to repeat or renew the relief granted on any occasion in any case."

Additional description and guidance is contained in the governing scheme.

### 5.3 Statutory Declaration

The Trustees confirm that they have paid due regard to the guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

### 5.4 Trustee Selection Methods

Most Trustees are appointed by Elmbridge Borough Council, typically on recommendation of the existing Trustees.

Normally The body of Trustees shall consist of five competent persons being

One Ex—officio Trustee and

Four Nominative Trustees.

Currently there are five nominative Trustees as agreed by both the Trustee body and Elmbridge Borough Council. This is to retain the expertise and experience of the former Clerk.

In accordance with the Governing document, Trustees are appointed or re-appointed for a term of four years.

In appointing Trustees due consideration is given to ensuring that the Trustees have, between them, the skills and experience necessary to manage the charity effectively and in accordance with charity law.

## 5.5 Trustee Development

No specific activities in this year.

## 5.6 Policies and Other Management Documents

There is an active programme of putting in the place the policies recommended by the Charity Commission, building on the contents of the Governing Scheme which covers many aspects that are covered in separate Policies in the modern way of working. Previously the policies were documented in the Governing Scheme and Minutes of Trustee meetings.

Policy documents including Safeguarding, Financial Management, Conflict of Interest and Risk Management have been circulated to Trustees in draft to be approved at the next Trustees meeting.

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## Approval Signature

Approved by the Trustees and signed on their behalf.

31 March 2025



Revd Mike Branscombe (Chair)



CHARITY COMMISSION  
FOR ENGLAND AND WALES

|  |                              |
|--|------------------------------|
| Charity Name<br><b>Cobham Combined Charities</b> | No (if any)<br><b>200148</b> |
|--|------------------------------|

**CC16a**

## Receipts and payments accounts

|                     |                |    |                 |
|---------------------|----------------|----|-----------------|
| For the period from | 1st April 2024 | To | 31st March 2025 |
|---------------------|----------------|----|-----------------|

### Section A Receipts and payments

|   | Unrestricted funds<br>to the nearest £ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |  |                                      |                                     |                                 |                               |
| Henry Smith Charity                                   | 18,500                                 | -                                    | -                                   | 18,500                          | 11,100                        |
| M&G (Charibond fund)                                  | 285                                    | -                                    | -                                   | 285                             | 219                           |
| CCLA (Charities Official Investment Fund)             | 8,808                                  | -                                    | -                                   | 8,808                           | 8,635                         |
| Other Donations                                       | -                                      | -                                    | -                                   | -                               | 2,700                         |
| Bank Interest   | 13                                     | -                                    | -                                   | 13                              | 3                             |
| Temporary Interest Free Loan                          | -                                      | -                                    | -                                   | -                               | 100                           |
|   | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                | <b>27,607</b>                          | <b>-</b>                             | <b>-</b>                            | <b>27,607</b>                   | <b>22,757</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |  |                                      |                                     |                                 |                               |
| None  | -                                      | -                                    | -                                   | -                               | -                             |
|   | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                 | <b>27,607</b>                          | <b>-</b>                             | <b>-</b>                            | <b>27,607</b>                   | <b>22,757</b>                 |
| <b>A3 Payments</b>                                    |  |                                      |                                     |                                 |                               |
| The OASIS Charity                                     | 14,800                                 | -                                    | -                                   | 14,800                          | 17,000                        |
| Individuals   | 1,684                                  | -                                    | -                                   | 1,684                           | 459                           |
| Community Projects                                    | 1,200                                  | -                                    | -                                   | 1,200                           | -                             |
| Pastoral Support (via local clergy)                   | 1,650                                  | -                                    | -                                   | 1,650                           | 1,250                         |
| Operating Costs                                       | 490                                    | -                                    | -                                   | 490                             | 721                           |
| Remuneration  | -                                      | -                                    | -                                   | -                               | 1,000                         |
| Repayment of temporary interest free loan             | -                                      | -                                    | -                                   | -                               | 100                           |
|   | -                                      | -                                    | -                                   | -                               | -                             |
|   | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>19,824</b>                          | <b>-</b>                             | <b>-</b>                            | <b>19,824</b>                   | <b>20,529</b>                 |
| <b>A4 Asset and investment purchases, (see table)</b> |  |                                      |                                     |                                 |                               |
| None  | -                                      | -                                    | -                                   | -                               | -                             |
|   | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total payments</b>                                 | <b>19,824</b>                          | <b>-</b>                             | <b>-</b>                            | <b>19,824</b>                   | <b>20,529</b>                 |
| <b>Net of receipts/(payments)</b>                     | <b>7,783</b>                           | <b>-</b>                             | <b>-</b>                            | <b>7,783</b>                    | <b>2,228</b>                  |
| A5 Transfers between funds                            | -                                      | -                                    | -                                   | -                               | -                             |
| A6 Cash funds last year end                           | 8,417                                  | -                                    | -                                   | 8,417                           | 6,189                         |
| <b>Cash funds this year end</b>                       | <b>16,200</b>                          | <b>-</b>                             | <b>-</b>                            | <b>16,200</b>                   | <b>8,417</b>                  |

## Section B Statement of assets and liabilities at the end of the period

| Categories           | Details  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b> | Cash in bank   | 16,200                             | -                                | -                               |
|                      |  | -                                  | -                                | -                               |
|                      |  | -                                  | -                                | -                               |
|                      | <b>Total cash funds</b>                                | <b>16,200</b>                      | -                                | -                               |
|                      | (agree balances with receipts and payments account(s)) | OK                                 | OK                               | OK                              |

|                                 | Details | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| <b>B2 Other monetary assets</b> | None    | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |

|                             | Details | Fund to which asset belongs        | Cost (optional) | Current value (optional) |
|-----------------------------|---------|------------------------------------|-----------------|--------------------------|
| <b>B3 Investment assets</b> | M&G     | M&G Charibond                      | -               |                          |
|                             | CCLA    | Charities Official Investment Fund | -               |                          |
|                             |         |                                    | -               | -                        |
|                             |         |                                    | -               | -                        |
|                             |         |                                    | -               | -                        |

|   | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| <b>B4 Assets retained for the charity's own use</b> | None    |                             | -               | -                        |
|   |         |                             | -               | -                        |
|   |         |                             | -               | -                        |
|   |         |                             | -               | -                        |
|   |         |                             | -               | -                        |
|   |         |                             | -               | -                        |
|   |         |                             | -               | -                        |
|   |         |                             | -               | -                        |

|                       | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| <b>B5 Liabilities</b> | None    |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|-----------|------------|------------------|
|           |            |                  |
|           |            |                  |



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of** Cobham Combined Charities

**On accounts for the year  
ended** 31 March 2025 **Charity no  
(if any)** 200148

**Set out on pages** 2-3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 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 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.

**Signed:**  **Date:** 24 April 2025

**Name:** James Moreno

**Relevant professional  
qualification(s) or body  
(if any):** Fellow of the Association of Chartered Certified Accountants

**Address:** 39 Leigh Road  
Cobham  
Surrey KT11 2LF