

CHERTSEY COMBINED CHARITY

England & Wales · Charity number 200186

Details

Status Registered

Legal form Other

Registered 1987-10-01

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

Contact

Address PO Box 89
Weybridge
KT13 8HY

Phone 01932 700906

Email secretary@chertsey-combined-charity.org

Website chertsey-combined-charity.org

Activities

Objects: 1. RELIEVING EITHER GENERALLY OR INDIVIDUALLY PERSONS RESIDENT IN THE AREA OF BENEFIT WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS. 2. FURTHERING SUCH OTHER CHARITABLE PURPOSES WITHIN THE AREA OF BENEFIT AS THE TRUSTEES MAY IN THEIR DISCRETION DECIDE. THE "AREA OF BENEFIT" IS THE AREA OF THE ELECTORIAL DIVISIONS OF THE DISTRICT OF RUNNYMEDE KNOWN AS CHERTSEY, ADDLESTONE AND NEW HAW.

Activities: The general relief of distress, hardship and/or need to beneficiaries resident within the boundary of the former Urban District of Chertsey.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** SEE OBJECTS.
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£69,949	£51,575	-	-
2024-03-31	£70,851	£44,922	-	-
2023-03-31	£70,147	£26,994	-	-
2022-03-31	£56,982	£75,820	-	-
2021-03-31	£55,237	£35,095	-	-

Trustees

Name	Role	Appointed
Anne Richardson		2025-11-18
DOLSIE CLARKE		2012-05-30
Dr David North-Coombes		2022-08-16
JANET ALEXANDER		2016-05-17
Jaz Mavi		2025-06-02
Julie Mintern		2026-05-19
MARK BUGDEN		2014-05-20
Marguerite Lydon		2024-08-20
Matthew Botana		2023-08-15
Neill Rubidge		2022-02-15
Stephen Dennett		2021-06-07
WILLIAM PRESTON		2015-05-19

CHERTSEY COMBINED CHARITY

England & Wales - Charity number 200186

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

CHERTSEY COMBINED CHARITY

Receipts and payments accounts

CC16a

For the period
from

01/04/2024

To

31/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Investment income	69,589	-	-	69,589	70,851
Sundry receipt	360	-	-	360	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	69,949	-	-	69,949	70,851
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	69,949	-	-	69,949	70,851
A3 Payments					
Funds and Grants	8,620	-	-	8,620	8,640
Assistance to Organisations	35,450	-	-	35,450	27,799
Assistance to Individuals	1,569	-	-	1,569	2,595
Administrative expenses	5,636	-	-	5,636	5,588
Legal & professional charges	300	-	-	300	300
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	51,575	-	-	51,575	44,922
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	51,575	-	-	51,575	44,922
Net of receipts/(payments)	18,374	-	-	18,374	25,929
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	120,443	-	-	120,443	94,514
Cash funds this year end	138,817	-	-	138,817	120,443

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current and Business Premium Accounts	138,817	-	-
		-	-	-
		-	-	-
	Total cash funds	138,817	-	-

(agree balances with receipts and payments account(s))

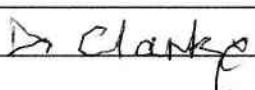
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	High Yield Bond Fund	Unrestricted	74,745	73,256
	Active Income & Growth Fund	Endowment	1,834,757	2,211,802
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Pledges	Unrestricted	-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	DOLSIÉ CLARKE	13 MAY 2025



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

CHERTSEY COMBINED CHARITY

**On accounts for the year
ended**

31/03/2025

**Charity no
(if any)**

200186

Set out on pages

1 and 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

**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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 23.05.2025

Name:

ADRIAN RODRIGUES (FOR H.G FIELD & CO)

**Relevant professional
qualification(s) or body
(if any):**

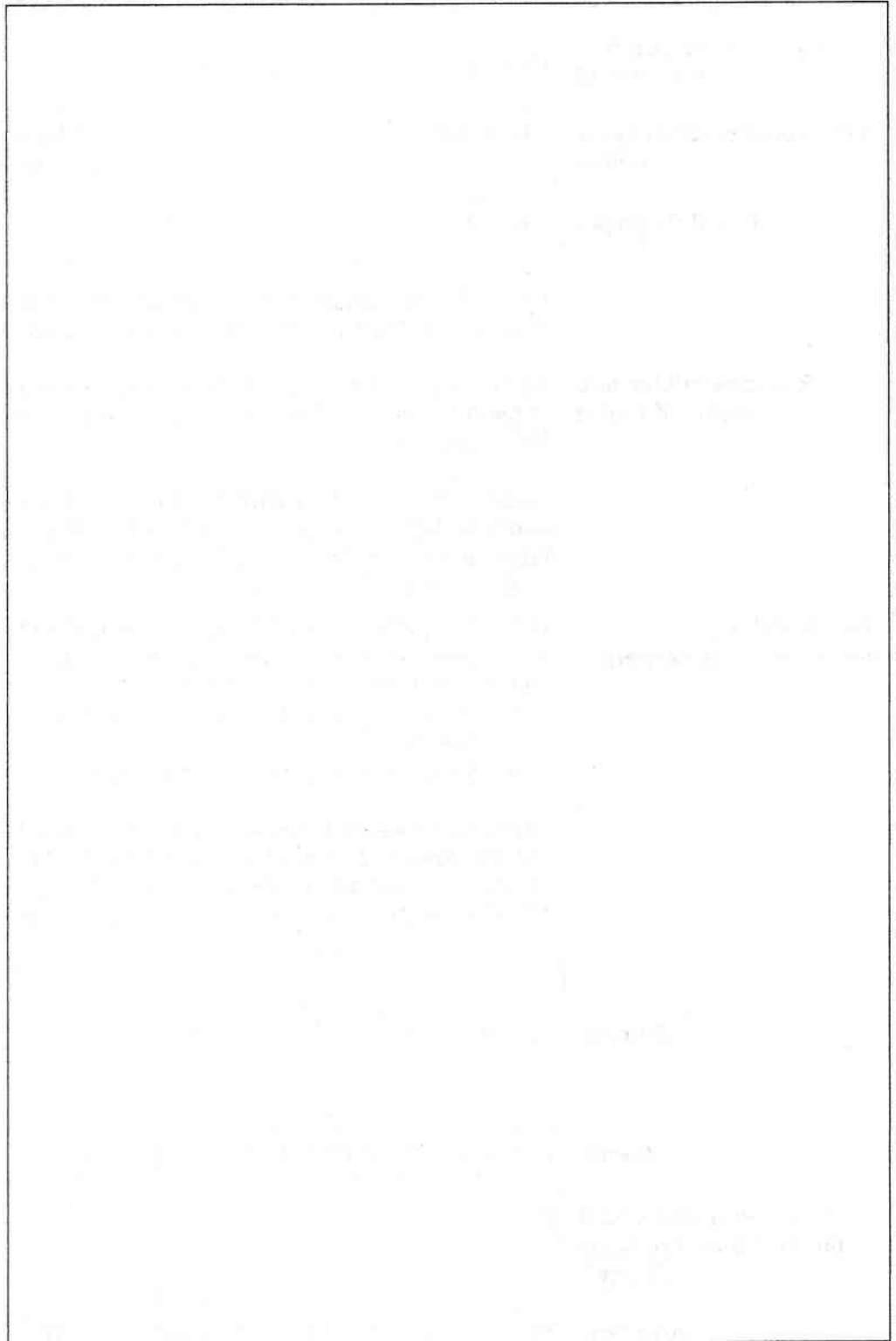
FCA

Address:

19 MASONIC HALL ROAD, CHERTSEY, SURREY KT16 9DH

Only complete if the examiner needs to highlight 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.





Trustees' Annual Report for the period

From 01/04/2024
Period end date

Period start date To 31/03/2025

Charity name: **CHERTSEY COMBINED CHARITY**

Charity registration number: **200186**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Relieving, either generally or individually, persons resident in the area of benefit who are in conditions of need, hardship or distress. Furthering such other charitable purposes within the area of benefit as the trustees may, in their discretion, decide. The `area of benefit` is the area of electoral divisions of the district of Runnymede known as Chertsey, Addlestone and New Haw.
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	Granting of charitable payments in order to provide assistance to individuals and organisations within the defined area of benefit. The Trustees have had full regard to the guidance issued by the Charities Commission on public benefit, when granting their approval of these charitable payments.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had full regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
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	<p>Expenditure of £51,575 (23/24: £44,922) was £18,374 less than (£25,929 less than) Income of £69,949 (£70,851) – an overall, negative cash variance against 2023/24 of £7,555 (negative £17,224).</p> <p>The net increase may be summarised as follows:</p> <ul style="list-style-type: none"> The year-end permanent endowment investment valuation total of £2,211,802 (£2,200,573) excluding the High Yield Income Bond of £73,257 (£70,193) increased from the previous year by £11,229, reflecting the continuing post-Covid resurgence in the markets, subdued by uncertainty in the global economy. <p>It was pleasing to see further capital growth in the High Yield Income Bond towards its original investment value, though total investment income, including that Bond, other interest-earning cash funds, and a one-off repayment by King's Church, fell marginally to £69,949 (£70,851) whilst still exceeding comparable benchmarks.</p> <p><u>Income decrease over previous year: £902.</u></p> <ul style="list-style-type: none"> <u>Financial Assistance:</u> A total of £35,450 (£27,799) was donated to organisations, primarily due to the payment of the previous year-end pledge to Lyne Village Hall (£10,000), Runnymede & Spelthorne CAB (£2,000) and the Food4Lunch scheme operated by the Runnymede Foodbank (£22,500). Minor expenditure decreased to £1,569 (£2,595). <p><u>Expenditure increase over previous year: £6,625.</u></p>

		<p>At the end of the year, the maximum total of outstanding pledges fell within the Charity's Reserves Policy at £24,000 (£20,000):</p> <ul style="list-style-type: none"> ○ £10,000 - Hefferland: Specialised wheelchair ○ £ 9,000 - Lyne Village Pavilion: Landscaping/Disabled Access ○ £ 5,000 - Chertsey Bowls Club: Repair of Surround <ul style="list-style-type: none"> ● Christmas Grants and the topping-up of Discretionary Funds decreased to £8,620 (£8,640). <u>Expenditure decrease over previous year: £20.</u> ● Administrative costs and professional fees increased marginally to £5,936 (£5,888). <u>Expenditure increase over previous year: £48.</u> <p>The Charity's financial position remains healthy and is anticipated to do so for the foreseeable future.</p> <p>Global stock markets remained volatile during the year, and investment income is forecast to remain flat at £68,861, albeit with an acceptable return of 3.00% against a higher capital value; well in advance of the Charity's ongoing objectives and commitments. The Trustees remain vigilant with regards worldwide markets, and will continue to monitor the performance and structure of the portfolio on a regular basis with its investment advisers, and apply its funds accordingly, taking note of the Charity's Reserves Policy.</p> <p>School, Clergy and Organisational Discretionary Funds continue to enable minor assistance to be distributed locally, efficiently, and speedily.</p> <p>The Trustee Liaison Scheme continues to work effectively, and Trustees have adhered to their self-imposed standards which continue to produce an efficient case turnaround period. However, Liaison Trustees have been reminded to maintain their close links with their organisations to prevent staff changes causing the availability of such funds from being forgotten.</p>
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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	See Achievements & Performance section.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity's historic legacy will be preserved by setting aside an amount no less than the total of outstanding pledges at any one time.
Amount of reserves held	Para 1.22	See accounts
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	None
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	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
	Para 1.46	

A description of the principal risks facing the charity		
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Scheme of 1 st October 1987
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Trust
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	Appointed by Representative Bodies

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		

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	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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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)	DOLSIÉ CLARKE	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	13 MAY 2025	

CHERTSEY COMBINED CHARITY

England & Wales - Charity number 200186

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

CHERTSEY COMBINED CHARITY

No of employees
100196

Receipts and payments accounts

CC16a

For the period from	01/04/2023	To	31/03/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Investment income	70,851	-	-	70,851	70,147
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	70,851	-	-	70,851	70,147
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	70,851	-	-	70,851	70,147
A3 Payments					
Funds and Grants	8,640	-	-	8,640	8,510
Assistance to Organisations	27,799	-	-	27,799	8,948
Assistance to Individuals	2,595	-	-	2,595	3,573
Administrative expenses	5,588	-	-	5,588	5,663
Legal & professional charges	300	-	-	300	300
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	44,922	-	-	44,922	26,994
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	44,922	-	-	44,922	26,994
Net of receipts/(payments)	25,929	-	-	25,929	43,153
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	94,514	-	-	94,514	51,361
Cash funds this year end	120,443	-	-	120,443	94,514

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current and Business Premium Accounts	120,443	-	-
		-	-	-
		-	-	-
	Total cash funds	120,443	-	-
(agree balances with receipts and payments account(s))				

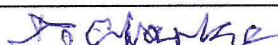
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	High Yield Bond Fund	Unrestricted	74,745	70,193
	Active Income & Growth Fund	Endowment	1,834,757	2,200,573
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Pledges	Unrestricted	-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	DOLSIE CLARKE	21 MAY 2024



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
CHERTSEY COMBINED CHARITY

**On accounts for the year
ended**

31/03/2024

**Charity no
(if any)**

200186

Set out on pages

1 and 2

(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 31/03/2024.

**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 (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

21-5-24

Name:

ADRIAN RODRIGUES (FOR H.G FIELD & CO)

**Relevant professional
qualification(s) or body
(if any):**

FCA

Address:

2 STATION ROAD, CHERTSEY, SURREY

KT16 8BE

Only complete if the examiner needs to highlight 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.



Trustees' Annual Report for the period

From **01/04/2023**
Period end date

Period start date To **31/03/2024**

Charity name: CHERTSEY COMBINED CHARITY

Charity registration number: 200186

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Relieving, either generally or individually, persons resident in the area of benefit who are in conditions of need, hardship or distress. Furthering such other charitable purposes within the area of benefit as the trustees may, in their discretion, decide. The 'area of benefit' is the area of electoral divisions of the district of Runnymede known as Chertsey, Addlestone and New Haw.
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	Granting of charitable payments in order to provide assistance to individuals and organisations within the defined area of benefit. The Trustees have had full regard to the guidance issued by the Charities Commission on public benefit, when granting their approval of these charitable payments.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had full regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
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	<p>Expenditure of £44,922 (22/23: £26,994) was £25,929 less than (£43,153 less than) Income of £70,851 (£70,147) – an overall, negative cash variance against 2022/23 of £17,224 (positive £61,991).</p> <p>The net decrease may be summarised as follows:</p> <p>The year-end permanent endowment investment valuation total of £2,200,573 (£2,073,958) excluding the High Yield Income Bond of £70,193 (£65,886) increased from the previous year by £126,615, reflecting the post-Covid resurgence in the markets and the general improvement in the global economy. It was pleasing to see the capital growth in the High Yield Income Bond towards its original investment value, though total investment income, including that Bond and other interest-earning cash funds, rose only marginally to £70,851 (£70,147) whilst still exceeding comparable benchmarks.</p> <p>Income increase over previous year: £704.</p> <p><u>Financial Assistance:</u> A total of £27,799 (£8,948) was donated to organisations, primarily due to the payment of the previous year-end pledges to the Addlestone Canoe Club (£6,500) and The White Lodge Centre (£20,000). Minor expenditure decreased to £2,595 (£3,573).</p> <p>Expenditure increase over previous year: £17,873.</p> <p>At the end of the year, outstanding pledges totaled a maximum £20,000 (£26,500): £10,000 - Hefferland: Specialised wheelchair £10,000 - Lyne Village Pavilion: New building</p>

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	See Achievements & Performance section.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity's historic legacy will be preserved by setting aside an amount no less than the total of outstanding pledges at any one time.
Amount of reserves held	Para 1.22	See accounts
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	None
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	
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		

		<p>Christmas Grants and the topping-up of Discretionary Funds increased to £8,640 (£8,510).</p> <p><u>Expenditure increase over previous year: £130.</u></p> <p>Administrative costs and professional fees decreased marginally to £5,888 (£5,963).</p> <p><u>Expenditure decrease over previous year: (£75).</u></p> <p>The Charity's financial position remains healthy, and is anticipated to do so for the foreseeable future.</p> <p>With the stabilization of the stock markets comes relative certainty, though investment income is forecast to remain flat at £71,943, but with an acceptable return of 3.13% against a higher capital value; well in advance of the Charity's ongoing objectives and commitments. The Trustees remain vigilant with regards worldwide markets, and will continue to monitor the performance and structure of the portfolio on a regular basis with its investment advisers, and apply its funds accordingly, taking note of the Charity's Reserves Policy.</p> <p>School, Clergy and Organisational Discretionary Funds continue to enable minor assistance to be distributed locally, efficiently, and speedily.</p> <p>The Trustee Liaison Scheme continues to work effectively, and Trustees have adhered to their self-imposed standards which continue to produce an efficient case turnaround period. However, Liaison Trustees have been reminded to maintain their close links with their organisations to prevent staff changes causing the availability of such funds from being forgotten.</p>
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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	

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	R Fleming			Board
2	M Loveday			Board
3	M Bugden			Board
4	W Preston			Board
5	D Howat		01.04.23 – 15.08.23	Board
6	M Botana		15.08.23 – 31.03.24	Board
7	D North-Coombes			Board
8	D Clarke			Runnymede BC
9	S Dennett			Runnymede BC
10	N Rubidge			Runnymede BC
11	T Hillier			Church
12	J Alexander			Church
13	D Phillips			Church
14	D Corry			Runnymede BC
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	

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Scheme of 1 st October 1987
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
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	Appointed by Representative Bodies

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	CHERTSEY COMBINED CHARITY
Other name the charity uses	
Registered charity number	200186
Charity's principal address	PO BOX 89 WEYBRIDGE SURREY KT13 8HY

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	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

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)	<i>Dolgie Clarke</i>	
Full name(s)	DOLGIE CLARKE	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	21 MAY 2024	

CHERTSEY COMBINED CHARITY

England & Wales - Charity number 200186

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name CHERTSEY COMBINED CHARITY	No (if any) 200186
--	-----------------------

CC16a

Receipts and payments accounts

For the period from	Period start date 01.04.2022	To	Period end date 31.03.2023
------------------------	---------------------------------	----	-------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Investment income	70,147	-	-	70,147	56,982
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	70,147	-	-	70,147	56,982
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	70,147	-	-	70,147	56,982
A3 Payments					
Funds and Grants	8,510	-	-	8,510	13,940
Assistance to Organisations	8,948	-	-	8,948	53,914
Assistance to Individuals	3,573	-	-	3,573	2,248
Administrative expenses	5,663	-	-	5,663	5,418
Legal & professional charges	300	-	-	300	300
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	26,994	-	-	26,994	75,820
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	26,994	-	-	26,994	75,820
Net of receipts/(payments)	43,153	-	-	43,153	- 18,838
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	51,361	-	-	51,361	70,199
Cash funds this year end	94,514	-	-	94,514	51,361

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current and Business Premium Accounts	94,514	-	-
		-	-	-
		-	-	-
	Total cash funds	94,514	-	-

(agree balances with receipts and payments account(s))

OK

OK

OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	High Yield Bond Fund	Unrestricted	74,745	65,886
	Active Income & Growth Fund	Endowment	1,834,757	2,073,958
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Pledges	Unrestricted	-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	J.R.A. Fleming	16 May 2023



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
CHERTSEY COMBINED CHARITY

**On accounts for the year
ended**

31ST MARCH 2023 **Charity no
(if any)** 200186

Set out on pages

1 and 2
(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 31/03/2023.

**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").

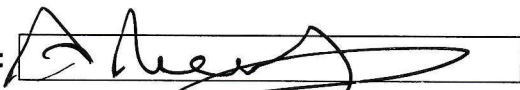
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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: 16.05.2023

Name: ADRIAN RODRIGUES (FOR H.G FIELD & CO)

**Relevant professional
qualification(s) or body
(if any):**

FCA

Address:

2 STATION ROAD, CHERTSEY, SURREY
KT16 8BE

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).



Trustees' Annual Report for the period

Period start date			Period end date				
From	Day 01	Month 04	Year 2022	To	Day 31	Month 03	Year 2023

Section A Reference and administration details

Charity name CHERTSEY COMBINED CHARITY

Other names charity is known by

Registered charity number (if any) 200186

Charity's principal address

PO BOX 89
WEYBRIDGE
SURREY
Postcode KT13 8HY

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	R Fleming			Board
2	M Loveday			Board
3	M Bugden			Board
4	W Preston			Board
5	D Howat			Board
6	D North-Coombes		17.05.22 – 31.03.23	Board
7	D Cotty			Runnymede BC
8	D Clarke			Runnymede BC
9	S Dennett			Runnymede BC
10	N. Rubidge			Runnymede BC
11	T Hillier			Church
12	J Alexander			Church
13	D. Phillips			Church
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Advisors	Rathbone Investment Management	Finsbury Circus, London
Bankers	Barclays Bank plc	Walton-on-Thames
Independent Examiner	A Rodrigues FCA	H.G Field & Co, Chertsey

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Scheme of 1 st October 1987
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by Representative Bodies

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

<p style="font-size: small; margin: 0;">You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them.
--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Relieving, either generally or individually, persons resident in the area of benefit who are in conditions of need, hardship or distress.

Furthering such other charitable purposes within the area of benefit as the trustees may, in their discretion, decide. The 'area of benefit' is the area of electoral divisions of the district of Runnymede known as Chertsey, Addlestone and New Haw.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Granting of charitable payments in order to provide assistance to individuals and organisations within the defined area of benefit. The Trustees have had full regard to the guidance issued by the Charities Commission on public benefit, when granting their approval of these charitable payments.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Expenditure of £26,994 (21/22: £75,820) was £43,153 less than (£18,838 more than) **Income of £70,147** (£56,982) – an overall, **positive cash variance against 2021/22 of £61,991** (negative £39,980).

The net decrease may be summarised as follows:

- The year-end permanent endowment investment valuation total of £2,073,958 (£2,245,764) excluding the High Yield Income Bond of £65,886 (£70,442) decreased from the previous year by £171,806, reflecting the turbulence in a difficult market where the effects of the Coronavirus pandemic and the Ukraine war continued to apply pressure on the global economy.

Nevertheless, total investment income, including the High Yield Income Bond and interest-earning cash funds, rose to £70,147 (£56,982).

Income increase over previous year: £13,165.

- **Financial Assistance:**

A total of £8,948 (£53,914) was donated to organisations, of which only the Runnymede Foodbank (£5,000) exceeded £1,000. Minor expenditure decreased to £3,573 (£2,248).

Expenditure decrease over previous year: £43,641.

At the end of the year, outstanding pledges totaled a maximum £26,500 (£20,000):

- £20,000 - hydrotherapy Pool for White Lodge Centre
- £6,500 - landscaping for Addlestone Canoe Club

- Christmas Grants and the topping-up of Discretionary Funds showed a decrease to £8,510 (£13,940) primarily due to a lack of annual returns.
Expenditure decrease over previous year: £5,430.
- Administrative costs and professional fees increased marginally.
Expenditure increase over previous year: (£245).

The Charity's financial position remains healthy and is anticipated to do so for the foreseeable future.

Despite a volatile and unpredictable investment market, investment income is forecast to increase further to some £71,213 – an acceptable return of 3.43%, and well in advance of the Charity's ongoing objectives and commitments. The Trustees remain aware of the volatility in worldwide markets, and will continue to monitor the performance and structure of the portfolio on a regular basis and apply its funds accordingly, taking note of the Charity's Reserves Policy and the potential need to reduce funding to major projects in the shorter-term.

School, Clergy and Organisational Discretionary Funds continue to enable minor assistance to be distributed locally, efficiently, and speedily.

The Trustee Liaison Scheme continues to work effectively, and Trustees have adhered to their self-imposed standards which continue to produce an efficient case turnaround period. However, Liaison Trustees have been reminded to maintain their close links with their organisations to prevent staff changes causing the availability of such funds from being forgotten.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity's historic legacy will be preserved by setting aside an amount no less than the total of outstanding pledges at any one time.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F


Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	John Redford Alan Fleming	
Position (eg Secretary, Chair, etc)	Chairman	
Date	16 May 2023	

CHERTSEY COMBINED CHARITY

England & Wales - Charity number 200186

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
CHERTSEY COMBINED CHARITY

No (if any)
200186

Receipts and payments accounts

CC16a

For the period from	Period start date 01.04.2021	To	Period end date 31.03.2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Investment income	56,982	-	-	56,982	55,087
Donation	-	-	-	-	150
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	56,982	-	-	56,982	55,237
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	56,982	-	-	56,982	55,237
A3 Payments					
Funds and Grants	13,940	-	-	13,940	15,957
Assistance to Organisations	53,914	-	-	53,914	7,779
Assistance to Individuals	2,248	-	-	2,248	5,669
Administrative expenses	5,418	-	-	5,418	5,390
Legal & professional charges	300	-	-	300	300
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	75,820	-	-	75,820	35,095
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	75,820	-	-	75,820	35,095
Net of receipts/(payments)	- 18,838	-	-	- 18,838	20,142
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	70,199	-	-	70,199	50,057
Cash funds this year end	51,361	-	-	51,361	70,199

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current and Business Premium Accounts	51,361	-	-
		-	-	-
		-	-	-
	Total cash funds	51,361	-	-

(agree balances with receipts and payments account(s))

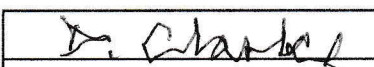
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	High Quality Bond Fund	Unrestricted	74,745	70,442
	Active Income & Growth Fund	Endowment	1,838,555	2,245,747
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Pledges	Unrestricted	-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	WILLIAM PESTON DORSIE CLARKE	17 MAY 2022



Trustees' Annual Report for the period

Period start date: From Day 01 Month 04 Year 2021 To Day 31 Month 03 Year 2022

Section A Reference and administration details

Charity name **CHERTSEY COMBINED CHARITY**

Other names charity is known by

Registered charity number (if any) **200186**

Charity's principal address **PO BOX 89
WEYBRIDGE
SURREY
Postcode **KT13 8HY****

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	R Fleming			Board
2	M Loveday			Board
3	M Bugden			Board
4	W Preston			Board
5	D Howat			Board
6	P Arengo-Jones		01.04.21 – 12.03.22	Board
7	C Norman		01.04.21 – 30.06.21	Runnymede BC
8	J Norman		01.04.21 – 30.06.21	Runnymede BC
9	D Cotty			Runnymede BC
10	D Clarke			Runnymede BC
11	S Dennett		01.07.21 – 31.03.22	Runnymede BC
12	N. Rubidge		25.11.21 – 31.03.22	Runnymede BC
13	T Hillier			Church
14	D Phillips			Church
15	J Alexander			Church
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Advisors	Rathbone Investment Management	Finsbury Circus, London
Bankers	Barclays Bank plc	Walton-on-Thames
Independent Examiner	A Rodrigues FCA	H.G Field & Co, Chertsey

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Scheme of 1 st October 1987
How the charity is constituted <small>(eg. trust, association, company)</small>	Trust
Trustee selection methods <small>(eg. appointed by, elected by)</small>	Appointed by Representative Bodies

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Relieving, either generally or individually, persons resident in the area of benefit who are in conditions of need, hardship or distress.

Furthering such other charitable purposes within the area of benefit as the trustees may, in their discretion, decide. The 'area of benefit' is the area of electoral divisions of the district of Runnymede known as Chertsey, Addlestone and New Haw.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Granting of charitable payments in order to provide assistance to individuals and organisations within the defined area of benefit. The Trustees have had full regard to the guidance issued by the Charities Commission on public benefit, when granting their approval of these charitable payments.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Expenditure of £75,820 (20/21: £35,095) was £18,838 more than (£20,142 less than) **Income of £56,982** (£55,237) – an overall, **negative cash variance against 2020/21 of £39,980** (positive £4,949).

The net decrease may be summarised as follows:

- The year-end permanent endowment investment valuation total of £2,245,764 (£2,170,008) excluding the new High Income Bond of £70,442 (COIF of £75,000) increased from the previous year by £75,756, reflecting a sound performance in a difficult market where the effects of the easing of the global Coronavirus pandemic were offset by global inflationary pressures and recent events in Ukraine.

As a result, total investment income, including High Income Bond/COIF and interest-earning cash funds, rose to £56,982 (£55,237).

Income increase over previous year: £1,745.

- **Financial Assistance:**

A total of £53,914 (£7,779) was donated to organisations, of which £15,000 was in respect of a pledge (Addlestone Canoe Club) carried over from 2020/21. Of the remainder, one major gift of £30,000 (Stepgates School changing rooms) together with three others, were in excess of £1,000. No major grant (£2,450) was given to any individual, where overall minor expenditure fell to £2,248 (£5,669).

Expenditure increase over previous year: (£42,714).

At the end of the year, outstanding pledges totaled a maximum £20,000 (£40,700):

- £20,000 - hydrotherapy Pool for White Lodge Centre

- Christmas Grants and the topping-up of Discretionary Funds showed a slight decrease to £13,940 (£15,957).

Expenditure decrease over previous year: £2,017.

- Administrative costs and professional fees increased marginally.

Expenditure increase over previous year: (£28).

The Charity's financial position remains healthy and is anticipated to do so for the foreseeable future.

Despite a volatile and unpredictable investment market, investment income is forecast to increase further to some £61,208 – an acceptable return of 2.6%, and well in advance of the Charity's ongoing objectives and commitments. The Trustees remain aware of the volatility in worldwide markets, and will continue to monitor the performance and structure of the portfolio on a regular basis and apply its funds accordingly, taking note of the Charity's Reserves Policy and the potential need to reduce funding to major projects in the shorter-term.

School, Clergy and Organisational Discretionary Funds continue to enable minor assistance to be distributed locally, efficiently, and speedily.

The Trustee Liaison Scheme continues to work effectively, and Trustees have adhered to their self-imposed standards which continue to produce an efficient case turnaround period. However, Liaison Trustees have been reminded to maintain their close links with their organisations to prevent staff changes causing the availability of such funds from being forgotten.

Section E**Financial review**

Brief statement of the charity's policy on reserves

The Charity's historic legacy will be preserved by setting aside an amount no less than the total of outstanding pledges at any one time.

Details of any funds materially in deficit

None

Further financial review details (Optional information)


You may choose to include additional information, where relevant about:

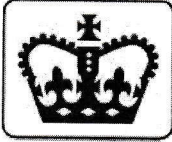
- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F**Other optional information****Section G****Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	DOLSIE SCARKE WILLIAM PRESTON	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	17 MAY 2022	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
CHERTSEY COMBINED CHARITY

**On accounts for the year
ended**

31ST MARCH 2022
Charity no (if any) 200186

Set out on pages

1 and 2
(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 31/03/2022.

**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").

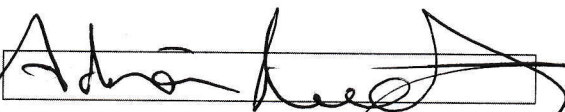
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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: 17-05-2022

Name: ADRIAN RODRIGUES (FOR H.G FIELD & CO)

**Relevant professional
qualification(s) or body
(if any):**

FCA

Address:

2 STATION ROAD, CHERTSEY, SURREY
KT16 8BE

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

CHERTSEY COMBINED CHARITY

England & Wales - Charity number 200186

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name: **CHERTSEY COMBINED CHARITY** No (if any): **200195**

Receipts and payments accounts

CC16a

For the period from: **01.04.2020** To: **31.03.2021**

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Investment income	55,087	-	-	55,087	67,868
Return of unused assistance funds	-	-	-	-	4,333
Donation	150	-	-	150	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	55,237	-	-	55,237	72,201
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	55,237	-	-	55,237	72,201
A3 Payments					
Funds and Grants	15,957	-	-	15,957	15,460
Assistance to Organisations	7,779	-	-	7,779	32,154
Assistance to Individuals	5,669	-	-	5,669	3,618
Administrative expenses	5,390	-	-	5,390	5,476
Legal and professional charges	300	-	-	300	300
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	35,095	-	-	35,095	57,008
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	35,095	-	-	35,095	57,008
Net of receipts/(payments)	20,142	-	-	20,142	15,193
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	50,057	-	-	50,057	34,864
Cash funds this year end	70,199	-	-	70,199	50,057

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current and Business Premium Accounts	70,199	-	-
			-	-
		-	-	-
	Total cash funds	70,199	-	-

(agree balances with receipts and payments account(s))

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	COIF Deposit Account	75,000	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Active Income & Growth Fund	Endowment	-	2,170,008
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature 	Print Name M.R. O'SULLIVAN	Date of approval 18 MAY 2021
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Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity's historic legacy will be preserved by setting aside an amount no less than the total of outstanding pledges at any one time.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

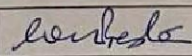
Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	WILLIAM NIGEL PRESTON	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	18 MAY 2021	

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Expenditure of **£35,095** (19/20: £57,008) was £20,142 less than (£15,193 less than) Income of **£55,237** (£72,201) – an overall, **positive cash variance against 2019/20 of £4,949** (positive £48,381).

The net increase may be summarised as follows:

- The year end investment valuation total of £2,170,008 (excluding COIF of £75,000) was a significant £362,527 more than the previous year (£1,807,481) reflecting the general upturn in the stock market as the effects of the global Coronavirus pandemic continued to reduce during the year.
However, total investment income, including COIF and interest-earning cash funds, declined to £55,087 (£67,868).
Income decrease over 2019/20: (£12,781).
- Total Income includes the donation of the proceeds from the sale of a painting, £150 (£4,333 – various reasons).
Income decrease over 2019/20: (£4,183).
- **Donations:** Two donations in excess of £1,000 were made to organisations totaling £6,180 (£30,440) and one to an individual for £2,450 (£0) resulting in a decrease of £21,810 in total major assistance. There was also a small, overall decrease of £514 in minor assistance to £4,818 (£5,332).
Expenditure decrease over 2019/20: £22,324.

At the end of the year, outstanding pledges totaled a maximum of £40,700 (£19,000):

- £15,000 – new HQ for the Addestone Canoe Club.
 - £ 3,000 – roof awning for Church Farm Bungalow
 - £20,000 – hydrotherapy Pool for White Lodge Centre
 - £ 2,700 – Reminiscence Project upgrade, Chertsey Museum
- Christmas Grants and the topping-up of Discretionary Funds showed a small increase to £15,957 (£15,460).
Expenditure increase over 2019/20: (£497).
 - Administrative costs and professional fees reduced marginally.
Expenditure decrease over 2019/20: £86.

The Charity's financial position remains healthy and is anticipated to do so for the foreseeable future.

Despite a strengthened capital value at the close of the year, investment income is still forecast to remain subdued at some £52,000 as global economies recover, but well sufficient to meet the Charity's ongoing objectives and commitments. The Trustees are aware of the volatility in worldwide markets. They will therefore continue to monitor the performance and structure of the portfolio on a regular basis and apply its funds accordingly, taking note of the Charity's Reserves Policy and the potential need to reduce funding to major projects in the short-term.

School, Clergy and Organisational Discretionary Funds continue to enable minor assistance to be distributed both locally, efficiently and speedily.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Granting of charitable payments in order to provide assistance to individuals and organisations within the defined area of benefit. The Trustees have had full regard to the guidance issued by the Charities Commission on public benefit, when granting their approval of these charitable payments.

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Trustees' Annual Report for the period

Period start date			Period end date				
From	Day	Month	Year	To	Day	Month	Year
	01	04	2020		31	03	2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

PO BOX 89	
WEYBRIDGE	
SURREY	
Postcode	KT13 8HY

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	R Fleming			Board
2	M Loveday			Board
3	M Bugden			Board
4	W Preston			Board
5	D Howat			Board
6	P Arengo-Jones			Board
7	C Norman			Runnymede BC
8	J Norman			Runnymede BC
9	D Cotty			Runnymede BC
10	D Clarke			Runnymede BC
11	T Hillier			Church
12	D Phillips			Church
13	J Alexander			Church
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Section D

Achievements and performance

The Trustee Liaison Scheme continues to work effectively, and Trustees have adhered to their self-imposed standards which continue to produce an efficient case turnaround period. However, Liaison Trustees have been reminded to maintain their close links with their organisations to prevent staff changes causing the availability of such funds from being forgotten.

Details of any funds managed in detail

Further financial review details (Optional information)

You may choose to include additional information which relevant about:

- the trust's progress
- sources of funds (including any fundraising)
- how expenditure has supported the key objectives of the charity
- investment policy and objectives including any ethical investment policy adopted

Section E Other optional information

Section G Declaration

The trustee declares that they have approved this trustee report and

Signed on behalf of the charity's trustee

Signature(s)
Full name(s)
Position (eg Secretary, Chair, etc)
Date



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
CHERTSEY COMBINED CHARITY

**On accounts for the year
ended**

31ST MARCH 2021

**Charity no
(if any)**

200186

Set out on pages

1 and 2

(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 31/03/2021.

**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:

18.05.2021

Name:

ADRIAN ROBRIGUES (FOR H.G FIELD & CO)

**Relevant professional
qualification(s) or body
(if any):**

FCA

Address:

2 STATION ROAD, CHERTSEY, SURREY

KT16 8BE

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).