

# THE CUMBER FAMILY CHARITABLE TRUST

England & Wales · Charity number 291009

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 1985-01-29

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

## Contact

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**Address** Manor Farm  
Mill Road  
Marcham  
Abingdon  
OX13 6NZ

**Phone** 01865391164

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

**Website** [www.cumberfamilycharitabletrust.org.uk](http://www.cumberfamilycharitabletrust.org.uk)

## Activities

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**Objects:** THE GENERAL PURPOSE OF SUCH CHARITABLE BODIES OR FOR SUCH OTHER PURPOSES AS SHALL BE EXCLUSIVELY CHARITABLE.

**Activities:** The charity's beneficial area is in practice worldwide with an emphasis on UK national needs, underdeveloped countries and local needs in Oxfordshire and Berkshire. Areas most supported are health, disability, housing, youth and childrens welfare & education and agricultural development as well as Christian work in all these fields and local environmental projects.

## Classification

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- **How:** Makes Grants To Organisations
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Overseas Aid/famine Relief, Accommodation/housing, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Other Charities Or Voluntary Bodies

## Geography

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- Brazil
- Cambodia
- Ethiopia
- India
- Kenya
- Malawi
- Nepal
- Occupied Palestinian Territories
- Sierra Leone
- South Africa
- Tanzania
- Thailand
- Uganda
- Zambia
- Buckinghamshire
- Hackney
- Oxfordshire
- Reading
- West Berkshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-04-05	£49,297	£134,078	-	-
2024-04-05	£44,703	£105,529	-	-
2023-04-05	£41,125	£89,430	-	-
2022-04-05	£283,872	£101,350	-	-
2021-04-05	£359,714	£120,804	-	-

## Trustees

Name	Role	Appointed
<b>Mary Elizabeth Tearney</b>	Chair	2023-11-07
Ellen May Cumber		2022-02-15
JULIA ELIZABETH MEARNS		
KELLIE ANN DAVEY		2015-10-06

**THE CUMBER FAMILY CHARITABLE TRUST**

England & Wales - Charity number 291009

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# Accounts

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**THE CUMBER FAMILY CHARITABLE TRUST**

**TRUST ACCOUNTS**

**FOR THE YEAR ENDED 5<sup>th</sup> APRIL 2025**

**Wenn Townsend  
Chartered Accountants  
Abingdon**

**THE CUMBER FAMILY CHARITABLE TRUST**

**INDEX TO ACCOUNTS**

	Page
Trustees Annual Report	2-4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes	8-11

## **The Cumber Family Charitable Trust**

### **Trustees' Annual Report for the year ended 5<sup>th</sup> April 2025**

The Trustees present their report together with the financial statements of The Cumber Family Charitable Trust for the year ended 5<sup>th</sup> April 2025.

The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial Statements of the Charity.

#### **Reference and Administrative Details**

The charity is registered with the Charity Commission, number 291009.

#### Trustees

The following Trustees served throughout the period under review:

Margaret Jill Freeman (retired October 2024)  
Julia Elizabeth Mearns  
Mary Elizabeth Tearney  
Kellie Ann Davey  
Ellen May Cumber

#### Principal Address

Manor Farm  
Marcham  
Abingdon  
Oxon  
OX13 6NZ

#### Accountants

Wenn Townsend  
10 Broad Street  
Abingdon  
Oxon  
OX14 3LH

#### Investment Advisors

Rathbones  
1 Curzon Street  
London  
W1J 5FB

## **The Cumber Family Charitable Trust**

### **Trustees' Annual Report for the year ended 5<sup>th</sup> April 2025 (continued)**

#### **Introduction and Overview**

The Trust is governed by a settlement dated 11<sup>th</sup> January 1985.

#### **Objectives**

The objectives of the Trust are to benefit other charitable bodies and for such other purposes as shall be exclusively charitable.

#### **Appointment of Trustees**

New Trustees are identified and appointed by existing Trustees, having been selected by virtue of their suitability. All Trustees are made aware of their responsibility to the Trust.

#### **Summary of Main Activities and Public Benefit**

The Trust dispenses grants made primarily out of the income received from investments. Grants are decided upon at the Trustees' meetings held each year, usually in October/November and March. Grants are made to other charitable bodies and in doing so, the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Individuals are rarely supported and only if they are personally known to one of the Trustees.

The Trustees review their investment policy and instructions to their advisors annually.

At each Trustees' meeting, applications are considered under the following headings: overseas; housing and welfare; children, youth and education; medical and disability; environment.

The emphasis is on one-off grants and no additional grants are given within a three-year period unless a commitment to this effect has been made at the outset. The Trustees give emphasis to projects in developing countries, UK national needs and projects which are local to Berkshire and Oxfordshire. They have a particular interest in agricultural and rural needs overseas.

#### **Summary of the Main Achievements of the Charity during the Year to 5<sup>th</sup> April 2025**

Two meetings were held during the financial year in October and March respectively to consider appeals received during that period with grants being awarded in the usual five categories of Overseas, Environment, Health & Disability, Children, Youth & Education and Welfare & Housing. Grants to organisations working overseas continued to receive the largest proportion of the grants when compared to those working at national or local level in the UK.

At both meetings, the Trustees were again invited to make a one-off donation of up to £5,000 to support a Charity or Charities of their choice in addition to the usual grant categories. As a result, the annual total of grants rose to more than £120,000 but the Trustees regard this as a discretionary rather than a regular change.

On the administrative front, Jill Freeman retired from active service as a Trustee after more than 30 years and no immediate decision was taken about her replacement while communications about Charity Matters between Trustees were improved by the creation of a WhatsApp Group.

**The Cumber Family Charitable Trust**

**Trustees' Annual Report for the year ended 5<sup>th</sup> April 2025 (continued)**

**Policy on Reserves**

Minimal reserves are held in a Business Instant Access Account to enable the Trust to respond promptly to urgent requests for assistance.

**Declaration**

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

Signed on behalf of the Charity's Trustees

.....

Mary Elizabeth Tearney (Chair)

21<sup>st</sup> October 2025

## **Independent Examiner's Report to the Trustees of**

### **The Cumber Family Charitable Trust**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 5<sup>th</sup> April 2025 which are set out on pages 6 to 11.

#### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

#### **Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the charities Act, or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stuart Bates BA FCA CTA  
Wenn Townsend  
Chartered Accountants  
10 Broad Street  
Abingdon  
Oxon, OX14 3LH

27<sup>th</sup> October 2025

**The Cumber Family Charitable Trust**  
**Statement of Financial Activities for the year ended 5<sup>th</sup> April 2025**

		2025	2024
		Unrestricted	Unrestricted
Incoming Resources			
Investment Income			
Interest:	Bank	427	1,100
	Other	12,182	9,432
	Dividends	<u>36,688</u>	<u>34,171</u>
Total Incoming Resources		<u>49,297</u>	<u>44,703</u>
Resources Expended			
Direct Charitable Expenditure	2	123,500	98,250
Professional Fees			
	Accountancy	1,200	1,110
	Exchange losses	244	(79)
	Bank charges	15	-
	Web hosting	375	-
	Overseas tax	1,584	-
	Fund management	<u>7,160</u>	<u>6,248</u>
Total Resources Expended		<u>134,078</u>	<u>105,529</u>
Net incoming resources		(84,781)	(60,826)
Investment Gains/(Losses) Unrealised		(45,501)	50,511
Investment Gains/(Losses) Realised		<u>(3,121)</u>	<u>8,273</u>
Net Movements in Funds		(133,403)	(2,042)
Funds brought forward		<u>1,344,313</u>	<u>1,346,355</u>
Funds carried forward		<u><u>£1,210,910</u></u>	<u><u>£1,344,313</u></u>

**The Cumber Family Charitable Trust**  
**Balance Sheet as at 5<sup>th</sup> April 2025**

		<b>2025</b>	<b>2024</b>
Fixed Assets			
Investments valuation	3	<u>1,104,726</u>	<u>1,159,042</u>
Cash at bank		176,384	239,881
Creditors	4	<u>(70,200)</u>	<u>(54,610)</u>
Net current assets		<u>106,184</u>	<u>185,271</u>
Net Assets		<u><u>£1,210,910</u></u>	<u><u>£1,344,313</u></u>
Represented by:			
General Funds – unrestricted		<u><u>£1,210,910</u></u>	<u><u>£1,344,313</u></u>

Approved by the Board of Trustees on 21<sup>st</sup> October 2025 and signed on its behalf by:

-----  
 Ellen M Cumber

-----  
 Mary E Tearney

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2025**

**1 Summary of significant accounting policies**

**(a) General information and basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**(b) Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(c) Income recognition**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends and interest. Investment management costs are included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend income is recognised as the charity's right to receive payment is established.

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2025**

**1 Summary of significant accounting policies (continued)**

**(d) Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

**(e) Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings, they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

**(f) Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

**(g) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**(h) Impairment**

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

**(i) Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2025**

**2 Donations during the year**

Earth Trust	500	The English Music Festival	500
Oxrad Sports & Leisure Centre	500	Transform Trade	1,000
Moldova Lifeline	500	SERVE	1,000
The Free Shop	1,000	Makhad	1,000
Action Village India	1,000	The Glacier Trust	1,000
Salt of the Earth	1,000	Sumatran Orangutan Society	1,000
Sylvia Lanka Foundation	1,000	Sand Dams	1,000
All We Can	1,000	Oxford Churches Debt Centre	1,000
Ashanti Development	1,000	The Link	1,000
WasteAid	1,000	Trax	1,000
Future Trees	1,000	All Yours	1,000
Alexandra House of Joy	1,000	Bounce Back (PACT)	1,000
Autism Berkshire	1,000	Camp Mohawk	1,000
The Listening Centre	1,000	Hospice Care Kenya	1,500
The Longford Trust	1,000	Nightingales Childrens Project	1,500
Home Start West Berkshire	1,000	Apollos clothing	1,500
Together with Migrant Children	1,000	Chattertots	1,500
Assisted Reading for Children	1,000	BWBF	1,500
Grit	1,000	ABC to read	1,500
Thumbs Up	1,500	Macintyre	1,500
My Life My Choice	1,500	Care for Cambodia	2,000
Empathy International	2,000	On Call Africa	2,000
Rescue the Perishing	2,000	Small Steps Project	2,000
Street Child	2,000	Lets Educate Them	2,000
Kids for Kids	2,000	Tanzania UK	2,000
St Mungo's - Oxford	2,000	Smart Works	2,000
Hope and Vision	2,000	Edge Housing	2,000
Children Heard and Seen	2,000	Trauma Recovery UK	2,000
International Animal Rescue	2,500	TRAIN	2,000
Hackney Night Shelter	2,500	Brightwell Baldwin Church	2,000
Swim Enterprises	2,500	Lennox Children's Cancer	2,500
Freedom to Learn	3,000	Helen & Douglas House	3,000
Alexander Devine Hospice	5,000	Give Your Best	5,000
Addington Fund	5,000	Britwell Church	5,000
Britwell Salome PCC	5,000	Furnishing Futures	5,000

**TOTAL    £123,500**

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2025**

	<b>2025</b>	<b>2024</b>
<b>3 Investments</b>		
Value brought forward	907,683	993,061
Additions	332,547	98,906
Disposals	<u>(131,699)</u>	<u>(132,118)</u>
	1,108,531	959,849
Revaluation	<u>50,511</u>	<u>(52,166)</u>
Value carried forward	<u><u>£1,159,042</u></u>	<u><u>£907,683</u></u>

In addition to the above investment portfolio, which is managed by Rathbones, the Charity also owns 3,250 shares in W. Cumber & Son (Theale) Limited (registration number 00473474). As W. Cumber & Son (Theale) Limited is a private limited company, the Trustees do not consider that the costs of obtaining a formal valuation of the company are warranted. The shareholding represents 7.9% of the share capital of the company, and its net assets as at 31<sup>st</sup> December 2024 were £59,356,659.

**4 Creditors due within one year**

	<b>2025</b>	<b>2024</b>
Accruals	1,200	1,110
Grants	<u>69,000</u>	<u>53,500</u>
	<u><u>£70,200</u></u>	<u><u>£54,610</u></u>

**THE CUMBER FAMILY CHARITABLE TRUST**

England & Wales - Charity number 291009

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# Accounts

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**THE CUMBER FAMILY CHARITABLE TRUST**

**TRUST ACCOUNTS**

**FOR THE YEAR ENDED 5<sup>th</sup> APRIL 2024**

**Wenn Townsend  
Chartered Accountants  
Abingdon**

**THE CUMBER FAMILY CHARITABLE TRUST**

**INDEX TO ACCOUNTS**

	Page
Trustees Annual Report	2-4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes	8-11

## **The Cumber Family Charitable Trust**

### **Trustees' Annual Report for the year ended 5<sup>th</sup> April 2024**

The Trustees present their report together with the financial statements of The Cumber Family Charitable Trust for the year ended 5<sup>th</sup> April 2024.

The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial Statements of the Charity.

#### **Reference and Administrative Details**

The charity is registered with the Charity Commission, number 291009.

#### Trustees

The following Trustees served throughout the period under review:

Margaret Jill Freeman  
Julia Elizabeth Mearns  
Mary Elizabeth Tearney  
William John Cumber (resigned March 2023)  
Kellie Ann Davey  
Ellen May Cumber

#### Principal Address

Manor Farm  
Marcham  
Abingdon  
Oxon  
OX13 6NZ

#### Accountants

Wenn Townsend  
10 Broad Street  
Abingdon  
Oxon  
OX14 3LH

#### Investment Advisors

Rathbones  
1 Curzon Street  
London  
W1J 5FB

## **The Cumber Family Charitable Trust**

### **Trustees' Annual Report for the year ended 5<sup>th</sup> April 2023 (continued)**

#### **Introduction and Overview**

The Trust is governed by a settlement dated 11<sup>th</sup> January 1985.

#### **Objectives**

The objectives of the Trust are to benefit other charitable bodies and for such other purposes as shall be exclusively charitable.

#### **Appointment of Trustees**

New Trustees are identified and appointed by existing Trustees, having been selected by virtue of their suitability. All Trustees are made aware of their responsibility to the Trust.

#### **Summary of Main Activities and Public Benefit**

The Trust dispenses grants made primarily out of the income received from investments. Grants are decided upon at the Trustees' meetings held each year, usually in October/November and March. Grants are made to other charitable bodies and in doing so, the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Individuals are rarely supported and only if they are personally known to one of the Trustees.

The Trustees review their investment policy and instructions to their advisors annually.

At each Trustees' meeting, applications are considered under the following headings: overseas; housing and welfare; children, youth and education; medical and disability; environment.

The emphasis is on one-off grants and no additional grants are given within a three-year period unless a commitment to this effect has been made at the outset. The Trustees give emphasis to projects in developing countries, UK national needs and projects which are local to Berkshire and Oxfordshire. They have a particular interest in agricultural and rural needs overseas.

#### **Summary of the Main Achievements of the Charity during the Year to 5<sup>th</sup> April 2024**

Two meetings were held during the financial year in November and March respectively to consider appeals received during that period with grants being awarded in the usual five categories of Overseas, Environment, Health & Disability, Children, Youth & Education and Welfare & Housing. Grants to organisations working overseas continued to receive the largest proportion of the grants when compared to those working at national or local level in the UK. Additionally at the November meeting the Trustees awarded a special donation to MSF in response to the turmoil in the Middle East while in March, they continued the practice of one-off donations to a maximum of £5,000 as championed by individual Trustees this time with an emphasis on Health & Disability projects.

Some re-organisation of the charity's administration took place during the year with Ellen Cumber confirmed as Secretary and Mary Tearney moving to the Chairman's role. The new website and separate email should also improve communication with both applicants and recipients.

**The Cumber Family Charitable Trust**

**Trustees' Annual Report for the year ended 5<sup>th</sup> April 2024 (continued)**

**Policy on Reserves**

Minimal reserves are held in a Business Instant Access Account to enable the Trust to respond promptly to urgent requests for assistance.

**Declaration**

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

Signed on behalf of the Charity's Trustees

.....

Mary Elizabeth Tearney (Chair)

30<sup>th</sup> January 2025

## **Independent Examiner's Report to the Trustees of**

### **The Cumber Family Charitable Trust**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 5<sup>th</sup> April 2024 which are set out on pages 6 to 11.

#### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

#### **Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the charities Act, or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stuart Bates BA FCA CTA  
Wenn Townsend  
Chartered Accountants  
10 Broad Street  
Abingdon  
Oxon, OX14 3LH

31<sup>st</sup> January 2025

**The Cumber Family Charitable Trust**  
**Statement of Financial Activities for the year ended 5<sup>th</sup> April 2024**

		2024	2023
		Unrestricted	Unrestricted
Incoming Resources			
Investment Income			
Interest:	Bank	1,100	13
	Other	9,432	7,556
	Dividends	<u>34,171</u>	<u>33,556</u>
Total Incoming Resources		<u>44,703</u>	<u>41,125</u>
Resources Expended			
Direct Charitable Expenditure	2	98,250	82,000
Professional Fees			
	Accountancy	1,110	1,020
	Exchange losses	(79)	865
	Sundries	-	15
	Fund management	<u>6,248</u>	<u>5,530</u>
Total Resources Expended		<u>105,529</u>	<u>89,430</u>
Net incoming resources		(60,826)	(48,305)
Investment Gains/(Losses) Unrealised		50,511	(52,166)
Investment Gains/(Losses) Realised		<u>8,273</u>	<u>(14,756)</u>
Net Movements in Funds		(2,042)	(115,227)
Funds brought forward		<u>1,346,355</u>	<u>1,461,582</u>
Funds carried forward		<u><u>£1,344,313</u></u>	<u><u>£1,346,355</u></u>

**The Cumber Family Charitable Trust**  
**Balance Sheet as at 5<sup>th</sup> April 2024**

		<b>2024</b>	<b>2023</b>
Fixed Assets			
Investments valuation	3	<u>1,159,042</u>	<u>907,683</u>
Cash at bank		239,881	491,692
Creditors	4	<u>(54,610)</u>	<u>(53,020)</u>
Net current assets		<u>185,271</u>	<u>438,672</u>
Net Assets		<u><u>£1,344,313</u></u>	<u><u>£1,346,355</u></u>
Represented by:			
General Funds – unrestricted		<u><u>£1,344,313</u></u>	<u><u>£1,346,355</u></u>

Approved by the Board of Trustees on 30<sup>th</sup> January 2025 and signed on its behalf by:

-----  
 Ellen M Cumber

-----  
 Mary E Tearney

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2024**

**1 Summary of significant accounting policies**

**(a) General information and basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice.

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The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**(b) Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(c) Income recognition**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends and interest. Investment management costs are included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend income is recognised as the charity's right to receive payment is established.

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2024**

**1 Summary of significant accounting policies (continued)**

**(d) Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

**(e) Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings, they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

**(f) Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

**(g) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**(h) Impairment**

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

**(j) Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2023**

**2 Donations during the year**

Salaambaalak Trust	2,000	Source of Hope	2,000
Mechanics for Africa	1,000	Physionet	1,500
Kanaama Interative Community	1,500	R Kennington Venture	1,000
Children Change Colombia	2,000	Oxford Samaritans	1,000
Calcutta Rescue Fund	1,000	Ratidzo Trust	2,000
Tushinde	2,000	Recharge R&R	1,000
Friends of Ibba Girls School	1,000	Marcham Pre-School	250
Gambia Horse & Donkeys Trust	1,000	Porridge and Pens	1,000
Farmers Voice Radio	1,500	Young People & Children First	2,000
Soldiers of Oxfordshire Museum	500	The Cowshed	1,000
The Court Hill Trust	500	Tea Leaf Trust	1,000
Organic Research Centre	500	Cecily's Fund	1,000
Farm Wilder	1,500	Pelican Cancer Foundation	1,000
Reading Mencap	1,000	Clear Sky Children	1,000
Thames Valley Air Ambulance	1,000	Association of Whe	1,000
Headway	1,500	Multiple System At	1,000
Thrive	1,500	Criminon UK	1,000
Reading Community Learning	1,500	The Porch	1,000
Old Fire Station	1,000	Young on the Move	1,000
The Mint House	1,000	Mission without Border	1,000
Guideposts Trust	2,000	Berkshire Buckingham	1,000
Charity Mentors Oxfordshire	1,000	Leuaemia Care	1,000
Oxfordshire Age UK	2,000	The Torch Trust	500
At the Bus	1,000	St Johns Ambulance	1,000
Time to Talk West Berks	1,000	Medecins sans Frontier	5,000
One-Eighty	2,000	The British Polio	1,000
RAW	1,500	Community Action N	1,500
Waltham Forest Frame Running	5,000	Tree Aid	2,000
Brightwell Church Hearing Loop	2,000	Hope and Homes For	1,000
Loisaba Conservancy	3,000	Rehabilitation Ser	1,500
Britwell Church	5,000	Cruse Bereavement	1,000
Flexicare (Oxford & Abingdon)	2,500		
Tanzania Trust UK	2,500		
Her Land	5,000	Camp Mowhawk	(1,000)

**TOTAL     £98,250**

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2024**

	<b>2024</b>	<b>2023</b>
<b>Investments</b>		
Value brought forward	907,683	993,061
Additions	332,547	98,906
Disposals	<u>(131,699)</u>	<u>(132,118)</u>
	1,108,531	959,849
Revaluation	<u>50,511</u>	<u>(52,166)</u>
Value carried forward	<u><u>£1,159,042</u></u>	<u><u>£907,683</u></u>

**4 Creditors due within one year**

	<b>2024</b>	<b>2023</b>
Accruals	1,110	1,020
Grants	<u>53,500</u>	<u>52,000</u>
	<u><u>£54,610</u></u>	<u><u>£53,020</u></u>

**THE CUMBER FAMILY CHARITABLE TRUST**

England & Wales - Charity number 291009

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# Accounts

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**THE CUMBER FAMILY CHARITABLE TRUST**

**TRUST ACCOUNTS**

**FOR THE YEAR ENDED 5<sup>th</sup> APRIL 2023**

**Wenn Townsend  
Chartered Accountants  
Abingdon**

**THE CUMBER FAMILY CHARITABLE TRUST**

**INDEX TO ACCOUNTS**

	Page
Trustees Annual Report	2-4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes	8-11

## **The Cumber Family Charitable Trust**

### **Trustees' Annual Report for the year ended 5<sup>th</sup> April 2023**

The Trustees present their report together with the financial statements of The Cumber Family Charitable Trust for the year ended 5<sup>th</sup> April 2023.

The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial Statements of the Charity.

#### **Reference and Administrative Details**

The charity is registered with the Charity Commission, number 291009.

#### Trustees

The following Trustees served throughout the period under review:

Margaret Jill Freeman  
Julia Elizabeth Mearns  
Mary Elizabeth Tearney  
William John Cumber (resigned March 2023)  
Kellie Ann Davey  
Ellen May Cumber

#### Principal Address

Manor Farm  
Marcham  
Abingdon  
Oxon  
OX13 6NZ

#### Accountants

Wenn Townsend  
10 Broad Street  
Abingdon  
Oxon  
OX14 3LH

#### Investment Advisors

Rathbones  
1 Curzon Street  
London  
W1J 5FB

## **The Cumber Family Charitable Trust**

### **Trustees' Annual Report for the year ended 5<sup>th</sup> April 2023 (continued)**

#### **Introduction and Overview**

The Trust is governed by a settlement dated 11<sup>th</sup> January 1985.

#### **Objectives**

The objectives of the Trust are to benefit other charitable bodies and for such other purposes as shall be exclusively charitable.

#### **Appointment of Trustees**

New Trustees are identified and appointed by existing Trustees, having been selected by virtue of their suitability. All Trustees are made aware of their responsibility to the Trust.

#### **Summary of Main Activities and Public Benefit**

The Trust dispenses grants made primarily out of the income received from investments. Grants are decided upon at the Trustees' meetings held each year, usually in October/November and March. Grants are made to other charitable bodies and in doing so, the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Individuals are rarely supported and only if they are personally known to one of the Trustees.

The Trustees review their investment policy and instructions to their advisors annually.

At each Trustees' meeting, applications are considered under the following headings: overseas; housing and welfare; children, youth and education; medical and disability; environment.

The emphasis is on one-off grants and no additional grants are given within a three-year period unless a commitment to this effect has been made at the outset. The Trustees give emphasis to projects in developing countries, UK national needs and projects which are local to Berkshire and Oxfordshire. They have a particular interest in agricultural and rural needs overseas.

#### **Summary of the Main Achievements of the Charity during the Year to 5<sup>th</sup> April 2023**

The Charity continued its usual format by holding two meetings in October 2022 at which grants totalling £33,00 were awarded and March 2023 when the grant total was £40,000. The grants were considered under the usual five headings of Overseas, Health & Disability, Welfare & Housing, Environment and Children, Youth & Education. In addition, at the March meeting, consideration was given to special projects brought forward by individual Trustees and as a result, a grant of £5,000 was awarded to The John Cumber Charity and £4,000 to Garden Organic. The Trustees intend to continue this practice annually while focusing on a different category of appeals each time.

During the year, in a change of personnel, William John Cumber resigned as a Trustee while Mary Tearney was appointed as Chairman with Ellen Cumber becoming Secretary. Administration was streamlined with electronic payments and a new website was planned to better explain the focus of the Charity's activities and areas of interest.

**The Cumber Family Charitable Trust**

**Trustees' Annual Report for the year ended 5<sup>th</sup> April 2023 (continued)**

**Policy on Reserves**

Minimal reserves are held in a Business Instant Access Account to enable the Trust to respond promptly to urgent requests for assistance.

**Declaration**

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

Signed on behalf of the Charity's Trustees

.....

Mary Elizabeth Tearney (Chair)

31 January 2024

## **Independent Examiner's Report to the Trustees of**

### **The Cumber Family Charitable Trust**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 5<sup>th</sup> April 2023 which are set out on pages 6 to 11.

#### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

#### **Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the charities Act, or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stuart Bates BA FCA CTA  
Wenn Townsend  
Chartered Accountants  
10 Broad Street  
Abingdon  
Oxon, OX14 3LH

21 February 2024

**The Cumber Family Charitable Trust**  
**Statement of Financial Activities for the year ended 5<sup>th</sup> April 2023**

		2023	2022
		Unrestricted	Unrestricted
Incoming Resources			
Investment Income			
Interest:	Bank	13	-
	Other	7,556	1,293
	Dividends	<u>33,556</u>	<u>282,579</u>
Total Incoming Resources		<u>41,125</u>	<u>283,872</u>
Resources Expended			
Direct Charitable Expenditure	2	82,000	93,000
Professional Fees			
	Accountancy	1,020	1,020
	Exchange losses	865	40
	Sundries	15	-
	Fund management	<u>5,530</u>	<u>7,290</u>
Total Resources Expended		<u>89,430</u>	<u>101,350</u>
Net incoming resources		(48,305)	182,522
Investment Gains/(Losses) Unrealised		(52,166)	58,532
Investment Gains/(Losses) Realised		<u>(14,756)</u>	<u>7,847</u>
Net Movements in Funds		(115,227)	248,901
Funds brought forward		<u>1,461,582</u>	<u>1,212,681</u>
Funds carried forward		<u><u>£1,346,355</u></u>	<u><u>£1,461,582</u></u>

**The Cumber Family Charitable Trust**  
**Balance Sheet as at 5<sup>th</sup> April 2023**

		<b>2023</b>	<b>2022</b>
Fixed Assets			
Investments valuation	3	<u>907,683</u>	<u>993,061</u>
Cash at bank		491,692	531,041
Creditors	4	<u>(53,020)</u>	<u>(62,520)</u>
Net current assets		<u>438,672</u>	<u>468,521</u>
Net Assets		<u><u>£1,346,355</u></u>	<u><u>£1,461,582</u></u>
Represented by:			
General Funds – unrestricted		<u><u>£1,346,355</u></u>	<u><u>£1,461,582</u></u>

Approved by the Board of Trustees on 31 January 2024 and signed on its behalf by:

-----  
 Ellen M Cumber

-----  
 Mary E Tearney

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2023**

**1 Summary of significant accounting policies**

**(a) General information and basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**(b) Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(c) Income recognition**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends and interest. Investment management costs are included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend income is recognised as the charity's right to receive payment is established.

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2023**

**1 Summary of significant accounting policies (continued)**

**(d) Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

**(e) Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings, they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

**(f) Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

**(g) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**(h) Impairment**

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

**(j) Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2023**

**2 Donations during the year**

Practical Tools Initiative	2,000	Hands around the World	1,500
Marshal Papworth	1,000	Into Giving	1,000
Friends of Hope	1,000	Just Drop	1,000
Mother Helpage UK	1,000	Joy for Humanity	1,500
Carers Worldwide	1,000	Legacy of War	2,000
Children of the Mekong	1,000	Champion Chanzige	1,500
The Karen Hilltribes Trust	1,500	WVS	1,000
Powerful Children Colombia	2,000	Bees for Development	2,000
Chiltern Society	500	Cress	2,000
Ecological Trust	1,000	Wilts & Berks Canal Trust	1,000
Oxford Hospitals Charity	1,500	SANE	2,000
Physio Net	1,500	Hummingbird Centre	2,000
Reading Assoc for the Blind	2,000	Against Breast Cancer	1,000
Oxford Mind	1,000	Shine	1,000
Yeldall Manor	500	Overcoming MS	1,000
Support Through Court	1,000	Farm Ability	2,000
Prisoners Education Trust	1,000	Orchard Counselling	2,000
Age Concern Slough	1,000	Emmaus	2,000
Create Hope	1,500	New Bridge	2,000
Aspire Oxfordshire	1,000	Agnes Smith Advice Centre	1,000
Peer Productions	1,000	Wolvercote Young Peoples Club	1,000
Seesaw	2,000	Young Women's Trust	1,500
Become	2,000	Camphill Farm, Aberdeen	1,500
Camp Mohawk	1,000	Transforming Lives For Good	1,500
Berkshire Youth	2,000	HENRY	1,000
Oxfordshire Youth	1,000	Sustainable Hackney	1,000
Health and Hoe	1,000	John Cumber Hall	5,000
Oxford Armenia Foundation	2,000	Garden Organic	4,000
		Returned cheque	-1,000
		<b>TOTAL</b>	<b><u>£82,000</u></b>

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2023**

	<b>2023</b>	<b>2022</b>
<b>Investments</b>		
Value brought forward	993,061	913,804,
Additions	98,906	128,889
Disposals	<u>(132,118)</u>	<u>(108,164)</u>
	959,849	934,529
Revaluation	<u>(52,166)</u>	<u>58,532</u>
Value carried forward	<u><u>£907,683</u></u>	<u><u>£993,061</u></u>

**4 Creditors due within one year**

	<b>2023</b>	<b>2022</b>
Accruals	<u><u>£1,020</u></u>	<u><u>£1,020</u></u>

**THE CUMBER FAMILY CHARITABLE TRUST**

England & Wales - Charity number 291009

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# Accounts

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**THE CUMBER FAMILY CHARITABLE TRUST**

**TRUST ACCOUNTS**

**FOR THE YEAR ENDED 5<sup>th</sup> APRIL 2022**

**Wenn Townsend  
Chartered Accountants  
Abingdon**

**THE CUMBER FAMILY CHARITABLE TRUST**

**INDEX TO ACCOUNTS**

	Page
Trustees Annual Report	2-4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes	8-11

## **The Cumber Family Charitable Trust**

### **Trustees' Annual Report for the year ended 5<sup>th</sup> April 2022**

The Trustees present their report together with the financial statements of The Cumber Family Charitable Trust for the year ended 5<sup>th</sup> April 2022.

The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial Statements of the Charity.

#### **Reference and Administrative Details**

The charity is registered with the Charity Commission, number 291009.

#### Trustees

The following Trustees served throughout the period under review:

Margaret Jill Freeman  
Julia Elizabeth Mearns  
Mary Elizabeth Tearney  
William John Cumber  
Kellie Ann Davey  
Ellen May Cumber (appointed 15 February 2022)

#### Principal Address

Manor Farm  
Marcham  
Abingdon  
Oxon  
OX13 6NZ

#### Accountants

Wenn Townsend  
10 Broad Street  
Abingdon  
Oxon  
OX14 3LH

#### Investment Advisors

Rathbones  
1 Curzon Street  
London  
W1J 5FB

## **The Cumber Family Charitable Trust**

### **Trustees' Annual Report for the year ended 5<sup>th</sup> April 2022 (continued)**

#### **Introduction and Overview**

The Trust is governed by a settlement dated 11<sup>th</sup> January 1985.

#### **Objectives**

The objectives of the Trust are to benefit other charitable bodies and for such other purposes as shall be exclusively charitable.

#### **Appointment of Trustees**

New Trustees are identified and appointed by existing Trustees, having been selected by virtue of their suitability. All Trustees are made aware of their responsibility to the Trust.

#### **Summary of Main Activities and Public Benefit**

The Trust dispenses grants made primarily out of the income received from investments. Grants are decided upon at the Trustees' meetings held each year, usually in October/November and March. Grants are made to other charitable bodies and in doing so, the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Individuals are rarely supported and only if they are personally known to one of the Trustees.

The Trustees review their investment policy and instructions to their advisors annually.

At each Trustees' meeting, applications are considered under the following headings: overseas; housing and welfare; children, youth and education; medical and disability; environment.

The emphasis is on one-off grants and no additional grants are given within a three-year period unless a commitment to this effect has been made at the outset. The Trustees give emphasis to projects in developing countries, UK national needs and projects which are local to Berkshire and Oxfordshire. They have a particular interest in agricultural and rural needs overseas.

#### **Summary of the Main Achievements of the Charity during the Year to 5<sup>th</sup> April 2022**

This year saw a return to meetings held in person rather than by zoom. However, for personal rather than pandemic reasons, the Autumn meeting was postponed until early in 2022. The Trustees considered appeals under the usual five headings of Overseas, Environment, Children Youth & Education, Health & Disability, Welfare & Housing and awarded grants totalling £32,000.

The Spring meeting followed a similar format but in addition, each Trustee was invited to bring forward a personal project or projects to a total value of £5,000 without prior circulation. This was warmly received and may become a regular feature of the Charity's giving in future years. It resulted in a doubling of value of the grant allocations for the Spring meeting. In addition, the grant to the Vale & Ridgeway Trust was increased to £10,000 by the Trustees in memory of the late Will and Janey Cumber both of whom served as Trustees for many years.

**The Cumber Family Charitable Trust**

**Trustees' Annual Report for the year ended 5<sup>th</sup> April 2022 (continued)**

**Policy on Reserves**

Minimal reserves are held in a Business Instant Access Account to enable the Trust to respond promptly to urgent requests for assistance.

**Declaration**

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

Signed on behalf of the Charity's Trustees

.....

Mary Elizabeth Tearney (Secretary)

18<sup>th</sup> October 2022

**Independent Examiner's Report to the Trustees of  
The Cumber Family Charitable Trust**

I report to the charity trustees on my examination of the accounts of the company for the year ended 5<sup>th</sup> April 2022 which are set out on pages 6 to 11.

**Responsibilities and basis of report**

As the charity trustees of the company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stuart Bates BA FCA CTA  
Wenn Townsend  
Chartered Accountants  
10 Broad Street  
Abingdon  
Oxon, OX14 3LH

3<sup>rd</sup> January 2023

**The Cumber Family Charitable Trust**  
**Statement of Financial Activities for the year ended 5<sup>th</sup> April 2022**

		2022	2021
		Unrestricted	Unrestricted
Incoming Resources			
Investment Income			
Interest:	Bank	-	1
	Other	1,293	2,628
	Dividends	<u>282,579</u>	<u>357,085</u>
Total Incoming Resources		<u>283,872</u>	<u>359,714</u>
Resources Expended			
Direct Charitable Expenditure	2	93,000	111,000
Professional Fees			
	Accountancy	1,020	1,020
	Exchange losses	40	1,304
	Sundries	-	17
	Fund management	<u>7,290</u>	<u>7,463</u>
Total Resources Expended		<u>101,350</u>	<u>120,804</u>
Net incoming resources		182,522	238,910
Investment Gains/(Losses) Unrealised		58,532	185,855
Investment Gains/(Losses) Realised		<u>7,847</u>	<u>30,219</u>
Net Movements in Funds		248,901	454,984
Funds brought forward		<u>1,212,681</u>	<u>757,697</u>
Funds carried forward		<u><u>£1,461,582</u></u>	<u><u>£1,212,681</u></u>

**The Cumber Family Charitable Trust**  
**Balance Sheet as at 5<sup>th</sup> April 2022**

		<b>2022</b>	<b>2021</b>
Fixed Assets			
Investments valuation	3	<u>993,061</u>	<u>913,804</u>
Cash at bank		531,041	320,397
Creditors	4	<u>(62,520)</u>	<u>(21,520)</u>
Net current assets		<u>468,521</u>	<u>298,877</u>
Net Assets		<u><u>£1,461,582</u></u>	<u><u>£1,212,681</u></u>
Represented by:			
General Funds – unrestricted		<u><u>£1,461,582</u></u>	<u><u>£1,212,681</u></u>

Approved by the Board of Trustees on 18<sup>th</sup> October 2022 and signed on its behalf by:

-----  
 Ellen M Cumber

-----  
 William J Cumber

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2022**

**1 Summary of significant accounting policies**

**(a) General information and basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**(b) Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(c) Income recognition**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends and interest. Investment management costs are included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend income is recognised as the charity's right to receive payment is established.

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2022**

**1 Summary of significant accounting policies (continued)**

**(d) Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

**(e) Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings, they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

**(f) Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

**(g) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**(h) Impairment**

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

**(j) Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2022**

**2 Donations during the year**

Acorn Initiative	1,000	Asylum Welcome	1,000
Addington Fund	5,000	Amref Health Africa	1,500
Bridewell Gardens	1,000	Bath Institute for Rheumatic Disease	1,000
Brightwell Baldwin Church	1,000	Be Free YC	2,000
Brightwell Baldwin Ukraine Help	4,000	Berkshire Women's Aid	1,000
Brightwell Salome Church	5,000	Blind in Business	1,000
Disaster Emergency Committee	2,500	British Stammering Association	500
Donnington Doorstep	1,000	Busy Buttons	500
Empathy	1,000	Children of Choba	2,000
Epilepsy Action	500	Concern Worldwide	1,000
Friends of Bardwell	500	Cued Speech	500
Friends of Kipkelion	1,000	Deaf Blind	1,000
Great Haseley Church	2,500	DEKI	1,000
Halow	500	Dementia UK	1,000
Home Start North Oxon	1,500	Dream Holidays	500
Huntingdon's Disease Association	1,000	Freedom Kit Bags	1,000
Jos the Boss	5,000	Friends of Midnapore	1,000
Kids for Kids	1,000	Helen Arkell Dyslexia Charity	500
LEAF	500	Home Start South Oxon	500
Mary Hare Foundation	1,000	Homeless Oxfordshire	1,000
Medic to Medic	1,000	Legs for Africa	2,000
Nightingales Children Project	1,000	MAF	1,000
Nuevas Esperandas	1,000	May Messy	500
Oxon Play Association	500	Orbis	1,000
Prospect Burma	1,000	Parents and Children Together	1,000
Quest for Learning	500	Pennyhooks Farm Trust	500
Read for Good	500	React	500
Respite Association	1,000	Re-Cycle	500
Safe	1,000	Second Chance	500
Serendip	1,000	Solar Aid	1,000
Sobell House	1,000	Tanzania (UK) Trust	1,000
The Forward Trust	1,000	Tibet Relief Fund	1,000
Vale and Ridgeway Trust	10,000	Tools for Self Reliance	1,000
Wellbeing of Women	1,000	Watlington PCC	500
Womankind Worldwide	1,000	Wokingham in Need	500
Worldwide Cancer Research	1,000	Woman and Children First	1,000
<b>Total</b>			<b><u>£93,000</u></b>

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2022**

	<b>2022</b>	<b>2021</b>
<b>Investments</b>		
Value brought forward	913,804	691,174
Additions	128,889	184,508
Disposals	<u>(108,164)</u>	<u>(147,733)</u>
	934,529	727,949
Revaluation	<u>58,532</u>	<u>185,855</u>
Value carried forward	<u><u>£993,061</u></u>	<u><u>£913,804</u></u>

**4 Creditors due within one year**

	<b>2022</b>	<b>2021</b>
Accruals	<u><u>£1,020</u></u>	<u><u>£1,020</u></u>



**THE CUMBER FAMILY CHARITABLE TRUST**

England & Wales - Charity number 291009

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# Accounts

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**THE CUMBER FAMILY CHARITABLE TRUST**

**TRUST ACCOUNTS**

**FOR THE YEAR ENDED 5<sup>th</sup> APRIL 2021**

**Wenn Townsend  
Chartered Accountants  
Abingdon**

**THE CUMBER FAMILY CHARITABLE TRUST**

**INDEX TO ACCOUNTS**

	Page
Trustees Annual Report	2-4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes	8-11

## **The Cumber Family Charitable Trust**

### **Trustees' Annual Report for the year ended 5<sup>th</sup> April 2021**

The Trustees present their report together with the financial statements of The Cumber Family Charitable Trust for the year ended 5<sup>th</sup> April 2021.

The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial Statements of the Charity.

#### **Reference and Administrative Details**

The charity is registered with the Charity Commission, number 291009.

#### Trustees

The following Trustees served throughout the period under review:

Margaret Jill Freeman  
Julia Elizabeth Mearns  
Mary Elizabeth Tearney  
William John Cumber  
Kellie Ann Davey

#### Principal Address

Manor Farm  
Marcham  
Abingdon  
Oxon  
OX13 6NZ

#### Accountants

Wenn Townsend  
10 Broad Street  
Abingdon  
Oxon  
OX14 3LH

#### Investment Advisors

Rathbones  
1 Curzon Street  
London  
W1J 5FB

## **The Cumber Family Charitable Trust**

### **Trustees' Annual Report for the year ended 5<sup>th</sup> April 2021 (continued)**

#### **Introduction and Overview**

The Trust is governed by a settlement dated 11<sup>th</sup> January 1985.

#### **Objectives**

The objectives of the Trust are to benefit other charitable bodies and for such other purposes as shall be exclusively charitable.

#### **Appointment of Trustees**

New Trustees are identified and appointed by existing Trustees, having been selected by virtue of their suitability. All Trustees are made aware of their responsibility to the Trust.

#### **Summary of Main Activities and Public Benefit**

The Trust dispenses grants made primarily out of the income received from investments. Grants are decided upon at the Trustees' meetings held each year, usually in October/November and March. Grants are made to other charitable bodies and in doing so, the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Individuals are rarely supported and only if they are personally known to one of the Trustees.

The Trustees review their investment policy and instructions to their advisors annually.

At each Trustees' meeting, applications are considered under the following headings: overseas; housing and welfare; children, youth and education; medical and disability; environment.

The emphasis is on one-off grants and no additional grants are given within a three-year period unless a commitment to this effect has been made at the outset. The Trustees give emphasis to projects in developing countries, UK national needs and projects which are local to Berkshire and Oxfordshire. They have a particular interest in agricultural and rural needs overseas.

#### **Summary of the Main Achievements of the Charity during the Year to 5<sup>th</sup> April 2021**

This has been another year of unusual activity for the Charity. The first meeting of the financial year was not held until December 2020, by zoom, when the applications for the postponed March 2020 meeting were considered. At this meeting, the Trustees decided to hold a further meeting in January 2021 when each Trustee was asked to allocate £10,000 to a charity, personally known to them, which was particularly affected by the pandemic. The March 2021 meeting awarded a further round of grants. This resulted in a considerable increase in the annual grant giving total.

In view of the increase in income during the year and an anticipated further extraordinary dividend from the shares held in W Cumber & Son (Theale) Ltd which has now been received, the Trustees are in close contact with their Investment Manager about the way forward. There has been a notable increase in the appeals received by the Charity. A new Trustee has also been invited to join the Charity, bringing the number of Trustees back to six.

**The Cumber Family Charitable Trust**

**Trustees' Annual Report for the year ended 5<sup>th</sup> April 2021 (continued)**

**Policy on Reserves**

Minimal reserves are held in a Business Instant Access Account to enable the Trust to respond promptly to urgent requests for assistance.

**Declaration**

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

Signed on behalf of the Charity's Trustees

.....

Mary Elizabeth Tearney (Secretary)

15<sup>th</sup> February 2022

**Independent Examiner's Report to the Trustees of  
The Cumber Family Charitable Trust**

I report to the charity trustees on my examination of the accounts of the company for the year ended 5<sup>th</sup> April 2021 which are set out on pages 6 to 11.

**Responsibilities and basis of report**

As the charity trustees of the company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stuart Bates BA FCA CTA  
Wenn Townsend  
Chartered Accountants  
10 Broad Street  
Abingdon  
Oxon, OX14 3LH

2<sup>nd</sup> March 2022

**The Cumber Family Charitable Trust**  
**Statement of Financial Activities for the year ended 5<sup>th</sup> April 2021**

		Unrestricted	2021	2020
Incoming Resources				
Investment Income				
Interest:	Bank	1	1	2
	Other	2,628	2,628	2,683
	Dividends	<u>357,085</u>	<u>357,085</u>	<u>40,312</u>
Total Incoming Resources		<u>359,714</u>	<u>359,714</u>	<u>42,997</u>
Resources Expended				
Direct Charitable Expenditure	2	111,000	111,000	21,250
Professional Fees				
		1,020	1,020	996
		1,304	1,304	1,528
	3	17	17	-
		<u>7,463</u>	<u>7,463</u>	<u>7,214</u>
Total Resources Expended		<u>120,804</u>	<u>120,804</u>	<u>30,988</u>
Net outgoing resources		238,910	238,910	12,009
Investment Gains/(Losses) Unrealised		185,855	185,855	(132,449)
Investment Gains/(Losses) Realised		<u>30,219</u>	<u>30,219</u>	<u>1,007</u>
Net Movements in Funds		454,984	454,984	(119,433)
Funds brought forward		<u>757,697</u>	<u>757,697</u>	<u>877,130</u>
Funds carried forward		<u><u>£1,212,681</u></u>	<u><u>£1,212,681</u></u>	<u><u>£757,697</u></u>

**The Cumber Family Charitable Trust**  
**Balance Sheet as at 5<sup>th</sup> April 2021**

		<b>2021</b>	<b>2020</b>
Fixed Assets			
Investments valuation	3	<u>913,804</u>	<u>691,173</u>
Cash at bank		320,397	67,520
Creditors	4	<u>(21,520)</u>	<u>(996)</u>
Net current assets		<u>298,877</u>	<u>66,524</u>
Net Assets		<u><u>£1,212,681</u></u>	<u><u>£757,697</u></u>
Represented by:			
General Funds – unrestricted		<u><u>£1,212,681</u></u>	<u><u>£757,697</u></u>

Approved by the Board of Trustees on 15<sup>th</sup> February 2022 and signed on its behalf by:

-----  
 Mary E Tearney

-----  
 William J Cumber

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2021**

**1 Summary of significant accounting policies**

**(a) General information and basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**(b) Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(c) Income recognition**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends and interest. Investment management costs are included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend income is recognised as the charity's right to receive payment is established.

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2021**

**1 Summary of significant accounting policies (continued)**

**(d) Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

**(e) Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings, they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

**(f) Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

**(g) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**(h) Impairment**

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

**(j) Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2021**

**2 Donations during the year**

1 <sup>st</sup> Wash Common Scout Group	1,000	Makhad	1,000
3 H Fund	1,000	Mencap West Berkshire	1,000
ABC to Read	500	Mercy Ships	1,000
Abingdon Carousel	1,000	Newbury RDA	5,000
Abingdon Damascus Youth Project	1,000	NSPCC	4,500
Abingdon Green Gym	500	One Eighty	1,000
Ace Centre North	5,000	Oxfordshire Association for the Blind	4,000
Afasic	1,000	Oxford Federation of Young Farmers	10,000
Alexander Devine Hospice Service	1,460	Oxford Samaritans	2,000
Archway Foundation	500	Ox Talk	3,000
British Council for the Prevention of Blindness	1,000	Practical Action	1,000
Calcutta Rescue Fund	1,000	Prior's Court Foundation	1,000
Cherwell Theatre Company	500	Project Pencil Case	500
Children Change Colombia	1,000	RABI	5,000
Criminon	1,000	RAW Workshop	1,000
Crisis Oxford	2,000	Re:charge	1,000
Cecily's Fund	1,000	Response	1,000
Dingley's Promise	1,000	Riverside Counselling Service	1,000
Dogs for Good	500	Rock of Joy Trust	1,000
EDSA	1,000	SAFE	1,000
Family Links	1,000	Salve International	1,000
Farming Community Network	5,000	Second Time Around Charities	500
Friends of Abingdon Abbey Buildings Trust	1,000	Sense International	1,000
Friends of the William Stewart Centre	500	Sobell House	2,500
Hamlin Fistula UK	1,000	St Peter's Great Haseley	1,000
Healthy Abingdon	540	Terrence Higgins Trust	1,000
Helen and Douglas House	1,000	Tilehurst Junior Youth Club	500
Home Start West Berkshire	1,000	Thames Valley Adventure Playground	1,000
Hospice for Kenya	1,000	Thames Valley Air Ambulance	1,000
Intercare	1,000	The Leprosy Mission	1,000
International Refugee Trust	1,000	The Matthew Trust	1,000
Jacari	1,000	The Porch Day Centre	1,000
Kaloko Trust	500	Traidcraft	500
Kentish Town City Farm	1,000	Wateraid	4,500
Letcombe Brook Project	500	Witney Baby Bank	3,000
Livability	1,000	Whiz Kidz	1,000
Maggies Oxford	2,000	Yeldall Manor	500
<b>Total</b>			<b>111,000</b>

**The Cumber Family Charitable Trust**  
**Notes to the accounts for the year ended 5<sup>th</sup> April 2021**

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**Investments**

Value brought forward	691,173
Additions	184,508
Disposals	<u>(147,733)</u>
	727,949
Revaluation	<u>185,855</u>
Value carried forward	<u><u>£913,804</u></u>

**4 Creditors due within one year**

	<b>2021</b>	<b>2020</b>
Accruals	£1,020	£996