

# THE LOIS CUMBERS CHARITABLE FOUNDATION

England & Wales · Charity number 1058148

## Details

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Status	Registered
Legal form	Trust
Registered	1996-09-19
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Ludlow Trust Co Ltd Tower Wharf Cheese Lane Bristol BS2 0JJ
Phone	01173138200
Email	<a href="mailto:charitabletrusts@ludlowtrust.com">charitabletrusts@ludlowtrust.com</a>
Website	<a href="https://funding.ludlowtrust.com">https://funding.ludlowtrust.com</a>

## Activities

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**Objects:** THE TRUSTEES SHALL HOLD THE CAPITAL AND INCOME OF THE TRUST FUND UPON TRUST [A] AS TO ALL OR SUCH PART OR PARTS OF THE INCOME AND OF THE CAPITAL AS THE FOUNDER MAY BY NOTICE IN WRITING TO THE TRUSTEES DETERMINE FOR OR TOWARDS SUCH CHARITABLE PURPOSES AND TO MAKE DONATIONS TO SUCH CHARITABLE INSTITUTION OR INSTITUTIONS AT SUCH TIME OR TIMES AND IN SUCH MANNER AS THE FOUNDER MAY FROM TIME TO TIME BY A LIKE NOTICE DIRECT PROVIDED ALWAYS THAT WHERE THE FOUNDER HAS NOT BY THE 5TH APRIL IN THE INCOME TAX YEAR FOLLOWING THAT IN WHICH THE INCOME ARISES GIVEN A DIRECTION WHICH FULLY DISPOSES OF THE INCOME THEN SUCH INCOME SHALL BE DISPOSED OF IN ACCORDANCE WITH SUB CLAUSE (B). [B]. SUBJECT TO AND IN DEFAULT OF ANY SUCH DIRECTION AND IN SO FAR AS ANY SUCH DIRECTION IS NOT EXHAUSTIVE TO APPLY THE INCOME FOR OR TOWARDS SUCH CHARITABLE INSTITUTION OR INSTITUTIONS AT SUCH TIME OR TIMES AND IN SUCH MANNER AS THE TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION THINK FIT PROVIDED THAT THE TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION FOR THE PERIOD OF TWENTY-ONE YEARS FROM THE DATE OF THIS DEED INSTEAD OF APPLYING THE INCOME AT COMPOUND INTEREST BY INVESTING THE SAME AND THE RESULTING INCOME IN ANY OF THE AUTHORISED INVESTMENTS AND HOLD THE SAME AS AN ACCRETION TO AND AS PART OF THE CAPITAL OF THE CHARITY WITHOUT PREJUDICE TO THE RIGHT OF THE TRUSTEES TO APPLY THE WHOLE OR ANY PART OF SUCH ACCUMULATED INCOME IN ANY SUBSEQUENT YEAR AS IF THE SAME WERE INCOME OF THE CHARITY ARISING IN THE CURRENT YEAR.

**Activities:** General Charitable Purposes. Trust is open to applications. Please submit your application to <https://funding.ludlowtrust.com>

## Classification

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- **How:** Makes Grants To Organisations
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** Other Charities Or Voluntary Bodies

## Geography

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- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-07-04	£33,121	£41,352	-	-
2024-07-04	£39,063	£38,176	-	-
2023-07-04	£13,629	£5,483	-	-
2022-07-04	£12,553	£24,087	-	-
2021-07-04	£8,231	£10,003	-	-

## Trustees

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Name	Role	Appointed
LUDLOW TRUST COMPANY LTD		2021-04-06

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**THE LOIS CUMBERS CHARITABLE FOUNDATION**

England & Wales - Charity number 1058148

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

**From 05/07/2024 To 04/07/2025**

**Charity name: The Lois Cumbers Charitable Foundation**

**Charity registration number: 1058148**

### **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To hold the capital and income upon trust to apply the income and all or such parts of the capital at such time or times and in such a manner to or for the benefit of such exclusively charitable objects and purposes in any part of the world as the Trustees may in their absolute discretion think fit.
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	In furtherance of the charity's objects for the public benefit the trustees provide grants.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance 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>During the year under review the charity made grants to the following charities totalling £32,098.</p> <ul style="list-style-type: none"><li>• The Childrens Society</li><li>• The Maritime Heritage Trust</li></ul>

### 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	In addition to the free reserves the charity has bank balances of £25,732 (2024: £21,885) and investments valued at £618,759 within the expendable endowment fund which can be released to support the activities of the charity.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	At the end of the reporting period the charity had free reserves of £13,962 (2024: £19,279).
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	No funds in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

### 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>Expendable endowment funds are those which are required to be invested to produce income, but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives.</p> <p>Unrestricted income 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.</p>

### Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Trust deed dated 04 July 1996
How is the charity constituted?	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	Para 1.25	Trustees are appointed by the trustees from time to time.

to appoint one or more trustees		
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### 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	No trustee received any remuneration or was reimbursed any expenses in the year under review.  Ludlow Trust Company was paid £5,561 (2024: £4,501) for trust administration and cash management fees during the year under review. These fees are authorised under clause 14 of the trust deed.
Other		

### Reference and Administrative details

Charity name	The Lois Cumbers Charitable Foundation
Other name the charity uses	
Registered charity number	1058148
Charity's principal address	Ludlow Trust Co Ltd Tower Wharf Cheese Lane BRISTOL BS2 0JJ

**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	Ludlow Trust Company Limited			
2				
3				

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

Director name		
Gary St John Collins		
Walter Duncan Coxon		
Ali Reza Sarikhani		
Ziba Christina Sakine Sarikhani		
Christopher Ian Thurlow		
Matthew John Wickers		
John Stephen Dennis	(Resigned 25/10/2024)	

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Investment Managers	NatWest	2nd Floor, Trinity Quay II, Avon Street, PO Box 3138, Bristol, BS2 2DH
Bankers	NatWest	2nd Floor, Trinity Quay II, Avon Street, PO Box 3138, Bristol, BS2 2DH
Accountants	Charter Tax Consulting Limited	8th Floor, 1 Southampton Street, London WC2R 0LR
Independent Examiner	Katie Wilson	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, PO19 1SY

**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

<b>Signature(s)</b>	<i>Chris Thurlow</i>	
<b>Full name(s)</b>	Chris Thurlow	
<b>Position (eg Secretary, Chair, etc)</b>	On behalf of Ludlow Trust Company Ltd (Trustee)	
<b>Date</b>	06 March 2026	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

The Lois Cumbers Charitable Foundation

1058148

## Receipts and payments accounts

CC16a

For the period from	Period start date 05/07/2024	To	Period end date 04/07/2025
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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 £
<b>A1 Receipts</b>					
Income from investments	11,953	-	-	11,953	18,077
Interest received	1,431	-	-	1,431	1,350
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>13,384</b>	<b>-</b>	<b>-</b>	<b>13,384</b>	<b>19,427</b>
<b>A2 Asset and investment sales, (see table).</b>					
Sale of investments	-	-	264,343	264,343	582,966
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>264,343</b>	<b>264,343</b>	<b>582,966</b>
<b>Total receipts</b>	<b>13,384</b>	<b>-</b>	<b>264,343</b>	<b>277,727</b>	<b>602,393</b>
<b>A3 Payments</b>					
Grants Awarded	32,098	-	-	32,098	30,927
Investment Manager Fees	-	-	2,914	2,914	2,748
Trust Administration Fees	5,508	-	-	5,508	4,455
Cash Management Charges	52	-	-	52	46
Accountancy Fee	600	-	-	600	-
Independent Examiners fee	180	-	-	180	-
	-	-	-	-	-
<b>Sub total</b>	<b>38,438</b>	<b>-</b>	<b>2,914</b>	<b>41,352</b>	<b>38,176</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Investment purchases	-	-	237,845	237,845	577,017
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>237,845</b>	<b>237,845</b>	<b>577,017</b>
<b>Total payments</b>	<b>38,438</b>	<b>-</b>	<b>240,759</b>	<b>279,197</b>	<b>615,193</b>
<b>Net of receipts/(payments)</b>	<b>- 25,054</b>	<b>-</b>	<b>23,584</b>	<b>- 1,470</b>	<b>- 12,800</b>
A5 Transfers between funds	19,737	-	- 19,737	-	-
A6 Cash funds last year end	19,279	-	21,885	41,164	53,964
<b>Cash funds this year end</b>	<b>13,962</b>	<b>-</b>	<b>25,732</b>	<b>39,694</b>	<b>41,164</b>

## 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 £
<b>B1 Cash funds</b>	Capital account	-	-	25,732
	Income account	13,962	-	-
		-	-	-
	<b>Total cash funds</b>	<b>13,962</b>	<b>-</b>	<b>25,732</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	618,759
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	<i>Chris Thurlow</i>	Chris Thurlow on behalf of Ludlow Trust Company Ltd (Trustee)	06 March 2026	

## **Independent Examiner's Report to the Trustees of The Lois Cumbers Charitable Foundation**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 04 July 2025

### **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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

I have completed my examination. I confirm that no material 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

*Katie Wilson*

Katie Wilson FCA  
Blue Spire Limited  
Cawley Priory  
South Pallant  
Chichester  
West Sussex  
PO19 1SY

Date 06 March 2026

**THE LOIS CUMBERS CHARITABLE FOUNDATION**

England & Wales - Charity number 1058148

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# Accounts

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

The Lois Cumbers Charitable Foundation

1057148

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
05.07.2023


To

Period end date  
04.07.2024

### 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 £
<b>A1 Receipts</b>					
Income from investments	18,077	-	-	18,077	13,098
Income from interest	1,350	-	-	1,350	531
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>19,427</b>	<b>-</b>	<b>-</b>	<b>19,427</b>	<b>13,629</b>
<b>A2 Asset and investment sales, (see table).</b>					
Sale of investments	-	-	582,966	582,966	411,388
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>582,966</b>	<b>582,966</b>	<b>411,388</b>
<b>Total receipts</b>	<b>19,427</b>	<b>-</b>	<b>582,966</b>	<b>602,393</b>	<b>425,017</b>
<b>A3 Payments</b>					
Charitable Payments	30,927	-	-	30,927	-
Investment Management fees (incl VAT)	-	-	2,748	2,748	2,873
Trust Administration fees (incl VAT)	4,455	-	-	4,455	2,593
Cash management fee	46	-	-	46	17
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>35,428</b>	<b>-</b>	<b>2,748</b>	<b>38,176</b>	<b>5,483</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Investment purchases	-	-	577,017	577,017	372,561
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>577,017</b>	<b>577,017</b>	<b>372,561</b>
<b>Total payments</b>	<b>35,428</b>	<b>-</b>	<b>579,765</b>	<b>615,193</b>	<b>378,044</b>
<b>Net of receipts/(payments)</b>	<b>- 16,001</b>	<b>-</b>	<b>3,201</b>	<b>- 12,800</b>	<b>46,973</b>
A5 Transfers between funds	19,636	-	- 19,636	-	-
A6 Cash funds last year end	15,644	-	38,320	53,964	6,991
<b>Cash funds this year end</b>	<b>19,279</b>	<b>-</b>	<b>21,885</b>	<b>41,164</b>	<b>53,964</b>

## 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 £
<b>B1 Cash funds</b>	Capital cash	-	-	21,885
	Income cash	19,279	-	-
		-	-	-
	<b>Total cash funds</b>	<b>19,279</b>	<b>-</b>	<b>21,885</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	617,877
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
		 <a href="#">Chris Thurlow (May 1, 2025 10:46 GMT+1)</a>	Chris Thurlow on behalf of Ludlow Trust Company Limited	



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## **Trustees' Annual Report for the period**

**From 05 July 2023 To 04 July 2024**

**Charity name: The Lois Cumbers Charitable Foundation**

**Charity registration number: 1057148**

### **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the Trust are to apply the income and all or such part or parts of the capital, at such time or times and in such manner to, or for the benefit of such charitable institution or institutions at such time or times and in such manner as the Trustees may in their absolute discretion think fit.
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	In furtherance of the charity's objects for the public benefit the trustees provide grants.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance 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>During the year under review the charity made the following grants:</p> <p>Marie Curie £10,309</p> <p>RNLI £10,309</p> <p>Kent Association for the Blind £10,309</p>

### 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	At the end of the reporting period the charity had free reserves of £19,279 (2023: £15,644).  In addition to the free reserves the charity has bank balances of £21,885 (2023: £38,320) and investments valued at £617,877 within the expendable endowment fund.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

### 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>Expendable endowment funds are those which are required to be invested to produce income but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives.</p> <p>Unrestricted income 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.</p>

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed dated 04 July 1996.
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	Trustees are appointed by the settlor during their lifetime and subject to this by the trustees from time to time.

### 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	<p>No trustee received any remuneration nor reimbursed any expenses in the year under review.</p> <p>During the year Ludlow Trust Company were paid fees for trust administration services of £4,455. These fees are authorised under clause 14 of the trust deed.</p>
Other		

## Reference and Administrative details

Charity name	The Lois Cumbers Charitable Foundation
Other name the charity uses	
Registered charity number	1057148
Charity's principal address	Trustees Department 1 <sup>st</sup> Floor, Tower Wharf Cheese Lane, Bristol BS2 0JJ

## 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	Louisa May Cumbers	Settlor		
2	Ludlow Trust Company Limited			
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				

19			
20			

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Investment Managers	NatWest Bank Plc	440 The Strand, London, WC2R 0QS
Bankers	NatWest Bank Plc	440 The Strand, London, WC2R 0QS
Accountants	KJF Accounting Limited	17 Sheringham Avenue, Southgate, London, N14 4UB

**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

--


**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)	Chris Thurlow on behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		
Date		



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

The Lois Cumbers Charitable Foundation

**On accounts for the year  
ended**

4<sup>th</sup> July 2024

**Charity no  
(if any)**

1057148

**Set out on pages**

1 to 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 4<sup>th</sup> July 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 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:**

*K Felton*

**Date:**

25-04-2025

**Name:**

Mr Keith Felton

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

ACCA

**Address:**

KJF Accounting Ltd, 17 Sheringham Avenue, Southgate, London N14 4UB

**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).

**Give here brief details of any items that the examiner wishes to disclose.**

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# 2025-05-01 Cumbers-Accounts

Final Audit Report

2025-05-01

Created:	2025-05-01
By:	Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAAnXUUpNBcyh8vhJj9BFDMywIHmiNFo2hK

## "2025-05-01 Cumbers-Accounts" History

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