

THE MISS J K STIRRUP CHARITY TRUST

England & Wales · Charity number 1099976

Details

Other names	THE MISS JOYCE KATHLEEN STIRRUP CHARITY TRUST
Status	Registered
Legal form	Trust
Registered	2003-10-10
Register	View on the Charity Commission register

Contact

Address	Ludlow Trust Co Ltd Tower Wharf Cheese Lane Bristol BS2 0JJ
Phone	01173138200
Email	charitabletrusts@ludlowtrust.com
Website	https://funding.ludlowtrust.com

Activities

Objects: THE TRUSTEES SHALL HOLD THE CAPITAL AND INCOME OF THE TRUST FUND UPON TRUST 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 EXCLUSIVELY CHARITABLE OBJECTS AND PURPOSES IN ANY PART OF THE WORLD AS THE TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION THINK FIT.

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

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** NATIONAL
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-18	£83,611	£119,917	-	-
2024-08-18	£183,101	£177,836	-	-
2023-08-18	£78,684	£208,087	-	-
2022-08-18	£69,013	£95,494	-	-
2021-08-18	£52,358	£93,110	-	-
2020-08-18	£58,430	£83,638	-	-

Trustees

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

THE MISS J K STIRRUP CHARITY TRUST

England & Wales - Charity number 1099976

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Joyce Kathleen Stirrup deceased Charity Trust

1099976

CC16a

Receipts and payments accounts

For the period from	Period start date 19.08.2024	To	Period end date 18.08.2025
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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 £
A1 Receipts					
Investment income	64,432	-	-	64,432	86,075
Interest	4,223	-	-	4,223	4,516
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	68,655	-		68,655	90,591
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	908,827	908,827	1,909,393
	-	-	-	-	-
Sub total	-	-	908,827	908,827	1,909,393
Total receipts	68,655	-	908,827	977,482	1,999,984
A3 Payments					
Grants awarded	87,394	-	-	87,394	146,738
Investment manager fees (VAT inclusive)		-	15,042	15,042	14,208
Trust administration fees (VAT inclusive)	16,562	-		16,562	15,984
Independent Examiners fees	780	-	-	780	780
Bank charges		-	-	-	-
Cash management fees	139	-	-	139	126
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	104,875	-	15,042	119,917	177,836
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	838,127	838,127	1,796,190
	-	-	-	-	-
Sub total	-	-	838,127	838,127	1,796,190
Total payments	104,875	-	853,169	958,044	1,974,026
Net of receipts/(payments)	- 36,220		55,658	19,438	25,958
A5 Transfers between funds	14,946		- 14,946	-	-
A6 Cash funds last year end	74,180		24,659	98,839	72,881
Cash funds this year end	52,907	-	65,370	118,277	98,839

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	65,370
	Income account	52,907	-	-
		-	-	-
	Total cash funds	52,907	-	65,370
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	3,278,514
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	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	
		Chris Thurlow on behalf of Ludlow Trust Company Limited		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 19 August 2024 To 18 August 2025

Charity name: The Miss J K Stirrup Charity Trust

Charity registration number: 1099976

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trustees shall hold the capital and income of the trust fund upon trust 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 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	During the year under review the charity made grants to three charities totalling £87,394.

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 £52,907 (2024: £74,180). In addition to the free reserves the charity has bank balances of £65,370 (2024: £24,659) and investments valued at £3,278,514 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		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. 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.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed dated 18 August 2003
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 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	No trustee received any remuneration or was reimbursed any expenses in the year under review. Ludlow Trust Company Limited was paid £16,701 for trust administration services during the year under review.
Other		

Reference and Administrative details

Charity name	The Miss J K Stirrup Charity Trust
Other name the charity uses	
Registered charity number	1099976
Charity's principal address	Trustees Department 1 st 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	Ludlow Trust Company Limited			
2				
3				
4				
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6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				

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		
Bankers		
Accountants		

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Chris Thurlow on behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		
Date		

Document Activity Report

Document Sent Tue, 05 May 2026 08:24:38 GMT

Document Approval Status Approved

Approval Activity Summary

Chris Thurlow Approved Tue, 05 May 2026 11:02:26 GMT

Document Activity History

Document history shows most recent activity first

Date	Activity
Tue, 05 May 2026 11:02:20 GMT	Chris Thurlow viewed the document

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Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Joyce Kathleen Stirrup Charitable Trust

On accounts for the
period ended

18th August 2025

Charity no
(if any)

1099976

Set out on pages

Financial statements page 1 - 2
Trustee report page 3 - 11

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 18/08/2025.

Responsibilities and
basis of report

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

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

Independent
examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date: 08/05/26

Name:

Ian Rodd

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

BSc FCA FCCA

Address:

TC Group
Waverley House 115-119 Holdenhurst Rd,
Bournemouth BH8 8DY

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.

n/a

THE MISS J K STIRRUP CHARITY TRUST

England & Wales - Charity number 1099976

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Miss Kathleen Joyce Stirrup Charity Trust

1099976

Receipts and payments accounts

CC16a

For the period
from

Period start date
19.08.2023

To

Period end date
18.08.2024

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 £
A1 Receipts					
Income from investments	86,075	-	-	86,075	76,045
Interest received	4,516	-	-	4,516	2,638
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	90,591	-	-	90,591	78,683
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	1,909,393	1,909,393	1,054,117
	-	-	-	-	-
Sub total	-	-	1,909,393	1,909,393	1,054,117
Total receipts	90,591	-	1,909,393	1,999,984	1,132,800
A3 Payments					
Grants awarded	146,738	-	-	146,738	180,000
Investment management fees (VAT inclusive)	-	-	14,208	14,208	14,384
Trust management fees (VAT inclusive)	15,984	-	-	15,984	12,851
Independent Examiners fees	780	-	-	780	780
Cash management fees	126	-	-	126	54
Bank charges	-	-	-	-	18
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	163,628	-	14,208	177,836	208,087
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	1,796,190	1,796,190	965,278
	-	-	-	-	-
Sub total	-	-	1,796,190	1,796,190	965,278
Total payments	163,628	-	1,810,398	1,974,026	1,173,365
Net of receipts/(payments)	- 73,037	-	98,995	25,958	- 40,565
A5 Transfers between funds	92,510		- 92,510	-	-
A6 Cash funds last year end	54,707		18,174	72,881	113,446
Cash funds this year end	74,180	-	24,659	98,839	72,881

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	24,659
	Income account	74,180	-	-
		-	-	-
	Total cash funds	74,180	-	24,659
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	3,152,707
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	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	
	Chris Thurlow	Chris Thurlow on behalf of Ludlow Trust Company Limited		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 19 August 2023 To 18 August 2024

Charity name: The Miss Joyce Kathleen Stirrup Charity Trust

Charity registration number: 1099976

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 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	During the year under review the charity made grant awards to the following charities: Emerge £25,869 The Tutor Trust £50,000 The Samaritans £70,869

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 £74,180 (2023: £54,707). In addition to the free reserves the charity has bank balances of £24,659 (2023: £18,174) and investments valued at £3,152,707 within the endowment fund. 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.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
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	
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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		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed dated 18 August 2023
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 appointment is exercisable by the trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	

Other		
-------	--	--

Reference and Administrative details

Charity name	The Miss Joyce Kathleen Stirrup Chartist Trust
Other name the charity uses	
Registered charity number	1099976
Charity's principal address	Trustees Department 1 st 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	Ludlow Trust Company Limited			
2				
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

[illegible]

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	2 nd Floor Trinity Quay II, Avon Street, Bristol, BS2 2DH
Bankers	Coutts & Co	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)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Chris Thurlow</i>	
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 Miss Kathleen Joyce Stirrup Charity Trust

On accounts for the year
ended

18th August 2024

Charity no
(if any)

1099976

Set out on pages

1 to 2

remember to include the page numbers of additional sheets!

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 18th August 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:

19/05/2025

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.

2025-05-27Stirrup-Accounts

Final Audit Report

2025-05-27

Created:	2025-05-27
By:	Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAQV6PtnOgKtjbLTifRzCaPFieFtokrZf

"2025-05-27Stirrup-Accounts" History



Document created by Estera Rzepus (Estera.Rzepus@ludlowtrust.com)

2025-05-27 - 1:14:30 PM GMT



Document emailed to Chris Thurlow (chris.thurlow@ludlowtrust.com) for signature

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Email viewed by Chris Thurlow (chris.thurlow@ludlowtrust.com)

2025-05-27 - 1:34:22 PM GMT



Document e-signed by Chris Thurlow (chris.thurlow@ludlowtrust.com)

Signature Date: 2025-05-27 - 1:34:35 PM GMT - Time Source: server



Agreement completed.

2025-05-27 - 1:34:35 PM GMT



Adobe Acrobat Sign

THE MISS J K STIRRUP CHARITY TRUST

England & Wales - Charity number 1099976

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Miss Kathleen Joyce Stirrup Charity Trust

1099976

Receipts and payments accounts

CC16a

For the period
from

Period start date
19.08.2022

To

Period end date
18.08.2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from investments	76,045	-		76,045	50,547
Interest received	582	-	2,056	2,638	94
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	76,628	-	2,056	78,684	50,641
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	1,054,117	1,054,117	2,317,326
	-	-	-	-	-
Sub total	-	-	1,054,117	1,054,117	2,317,326
Total receipts	76,628	-	1,056,173	1,132,801	2,367,967
A3 Payments					
Grants awarded	-	-	180,000	180,000	61,000
Investment management fees (VAT inclusive)	-	-	14,384	14,384	16,028
Trust management fees (VAT inclusive)	-	-	12,851	12,851	17,686
Independent Examiners fees	-	-	780	780	780
Cash management fees	54	-	-	54	-
Bank charges	-	-	18	18	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	54	-	208,033	208,087	95,494
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	965,278	965,278	2,214,497
	-	-	-	-	-
Sub total	-	-	965,278	965,278	2,214,497
Total payments	54	-	1,173,311	1,173,366	2,309,991
Net of receipts/(payments)	76,574	-	- 117,138	- 40,565	57,976
A5 Transfers between funds	- 45,121		45,121	-	-
A6 Cash funds last year end	23,254		90,191	113,446	55,470
Cash funds this year end	54,707	-	18,174	72,881	113,446

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	18,174
	Income account	54,707	-	-
		-	-	-
	Total cash funds	54,707	-	18,174
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	2,880,661
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	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	
	Chris Thurlow	Chris Thurlow on behalf of Ludlow Trust Company Limited		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 19 August 2022 To 18 August 2023

Charity name: The Miss Joyce Kathleen Stirrup Charity Trust

Charity registration number: 1099976

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 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	During the year under review the charity made grant awards to the following charities: National Energy Action £54,400 The Tutor Trust £30,000 The Fuel Bank Foundation £41,200 The Glass Door Homeless Charity £54,400

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 £54,707 (2022: £23,255). In addition to the free reserves the charity has bank balances of £18,174 (2022: £90,191) and investments valued at £2,880,661 within the endowment fund. 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.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
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		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed dated 18 August 2023
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 appointment is exercisable by the trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	

Other		
-------	--	--

Reference and Administrative details

Charity name	The Miss Joyce Kathleen Stirrup Charitiy Trust
Other name the charity uses	
Registered charity number	1099976
Charity's principal address	Trustees Department 1 st 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	Ludlow Trust Company Limited			
2				
3				
4				
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6				
7				
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18				
19				
20				

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

[illegible]

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	2 nd Floor Trinity Quay II, Avon Street, Bristol, BS2 2DH
Bankers	Coutts & Co	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)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Chris Thurlow</i>	
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 Miss K J Stirrup Charity Trust

**On accounts for the year
ended**

18th August 2023

**Charity no
(if any)**

1099976

Set out on pages

1 to 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 18th August 2023.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

18-04-2024

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.

2024-06-03Stirrup-Accounts

Final Audit Report

2024-06-03

Created:	2024-06-03
By:	Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAuZW4myw9kZq_24eJTP8tnXAwET40ZX2d

"2024-06-03Stirrup-Accounts" History

 Document created by Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
2024-06-03 - 8:47:33 AM GMT

 Document emailed to Chris Thurlow (chris.thurlow@ludlowtrust.com) for signature
2024-06-03 - 8:47:42 AM GMT

 Email viewed by Chris Thurlow (chris.thurlow@ludlowtrust.com)
2024-06-03 - 8:49:15 AM GMT

 Document e-signed by Chris Thurlow (chris.thurlow@ludlowtrust.com)
Signature Date: 2024-06-03 - 8:49:26 AM GMT - Time Source: server

 Agreement completed.
2024-06-03 - 8:49:26 AM GMT

THE MISS J K STIRRUP CHARITY TRUST

England & Wales - Charity number 1099976

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	19	August	2021		18	August	2022

Section A Reference and administration details

Charity name The Miss J K Stirrup Charity Trust

Other names charity is known by

Registered charity number (if any) 1099976

Charity's principal address Trustee Department

1st Floor, Tower Wharf

Cheese Lane, Bristol

Postcode 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				
4				
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17				
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19				

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

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers	NatWest Bank Plc	440 The Strand, London, WC2R 0QS
Bankers	NatWest Bank Plc	440 The Strand, London, WC2R 0QS
Solicitors	Hugh James	Hodge House, 114-116 St Mary Street, Cardiff, CF10 1DY
Independent Examiner	Geoffrey Frost	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, West Sussex, PO19 1SY

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed dated 18 August 2003.
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustee appointment is exercisable by the trustees.

Additional governance issues (Optional information)

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

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

--

Section C Objectives and activities

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

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 exclusively charitable objects and purposes in any part of the world as the trustees may in their absolute discretion think fit.

In furtherance of the charity's objects for the public benefit the trustees provides grants. In determining the charity's activities the trustees have had regard to the Charity Commission's guidance on public benefit.

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

Additional details of objectives and activities (Optional information)

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

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

Summary of the main achievements of the charity during the year

During the year under review the charity made grant awards to 2 institutions totalling £61,000 as set out in the notes.

Section E

Financial review

Brief statement of the charity's policy on reserves

At the end of the reporting period the charity had free reserves amounting to £23,255 (2021: £33,708).
In addition to the free reserves the charity has bank balances of £90,191 (2021: £21,762) and investments of £3,155,144 within the expendable endowment fund.
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.

Details of any funds materially in deficit

Further financial review details (Optional information)

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

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

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

Chris Thurlow

Full name(s)

Chris Thurlow
On behalf of Ludlow Trust
Company Limited

Position (eg Secretary, Chair, etc)

Date 04 June 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
The Miss J K Stirrup Charity Trust

No (if any)
1099976

CC16a

Receipts and payments accounts

For the period
from

Period start date
19 August 2021

To

Period end date
18 August 2022

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Income from investments	50,547	-	-	50,547	51,578
Income from bank interest	94	-	-	94	22
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	50,641	-	-	50,641	51,600
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	2,317,326	2,317,326	2,075,991
	-	-	-	-	-
Sub total	-	-	2,317,326	2,317,326	2,075,991
Total receipts	50,641	-	2,317,326	2,367,967	2,127,591
A3 Payments					
Grants awarded	61,000	-	-	61,000	52,000
Inv mgmt and admin	-	-	16,028	16,028	40,330
Independent examination	780	-	-	780	780
Administrative services	17,686	-	-	17,686	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	79,466	-	16,028	95,494	93,110
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	2,214,497	2,214,497	2,035,297
	-	-	-	-	-
Sub total	-	-	2,214,497	2,214,497	2,035,297
Total payments	79,466	-	2,230,525	2,309,991	2,128,407
Net of receipts/(payments)	(28,825)	-	86,801	57,976	(816)
A5 Transfers between funds	18,372	-	(18,372)	-	-
A6 Cash funds last year end	33,708	-	21,762	55,470	56,286
Cash funds this year end	23,255	-	90,191	113,446	55,470

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	90,191
	Income account	23,255	-	-
			-	-
	Total cash funds	23,255	-	90,191
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	3,155,144
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Investment mgmt	Endowment	1,989	
	Independent examiner	Unrestricted	780	
	Administrative services	Unrestricted	1,826	
			-	
		-		
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
		Chris Thurlow	Chris Thurlow On behalf of Ludlow Trust Company Limited	04 June 2023

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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.

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.

C2 Grants to institutions

Recipient	£
RNLI	30,500
Tutor Trust	30,500
	<u>61,000</u>

C3 Related party transactions

No trustee received any remuneration nor reimbursed any expenses in the year under review.

Ludlow Trust Company Limited, a trustee of the charity, were paid fees for the provision of administration services amounting to £17,686 as authorised under clause 13.b of the trust deed.

Independent Examiner's Report to the Trustees of The Miss J K Stirrup Charity Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 18 August 2022 as set out on pages 6 to 8.

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.



Geoffrey Frost BSc(Hons) FCA
Blue Spire Limited
Cawley Priory
South Pallant
Chichester
West Sussex
PO19 1SY

05 June 2023

Date

THE MISS J K STIRRUP CHARITY TRUST

England & Wales - Charity number 1099976

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	19	August	2020		18	August	2021

Section A Reference and administration details

Charity name The Miss J K Stirrup Charity Trust

Other names charity is known by

Registered charity number (if any) 1099976

Charity's principal address Trustee Department

1st Floor, Tower Wharf

Cheese Lane, Bristol

Postcode 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	National Westminster Bank Plc		To 05/04/2021	
2	Ludlow Trust Company Limited		From 06/04/2021	
3				
4				
5				
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16				
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18				
19				

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

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers	NatWest Bank Plc	440 The Strand, London, WC2R 0QS
Bankers	NatWest Bank Plc	440 The Strand, London, WC2R 0QS
Solicitors	Hugh James	Hodge House, 114-116 St Mary Street, Cardiff, CF10 1DY
Independent Examiner	Geoffrey Frost	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, West Sussex, PO19 1SY

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed dated 18 August 2003.
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustee appointment is exercisable by the trustees.

Additional governance issues (Optional information)

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

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

--

Section C Objectives and activities

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

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 exclusively charitable objects and purposes in any part of the world as the trustees may in their absolute discretion think fit.

In furtherance of the charity's objects for the public benefit the trustees provides grants. In determining the charity's activities the trustees have had regard to the Charity Commission's guidance on public benefit.

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

Additional details of objectives and activities (Optional information)

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

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

Summary of the main achievements of the charity during the year

During the year under review the charity made grant awards to 7 institutions totalling £52,000 as set out in the notes.

Section E

Financial review

Brief statement of the charity's policy on reserves

At the end of the reporting period the charity had free reserves amounting to £33,708 (2020: £34,130).
In addition to the free reserves the charity has bank balances of £21,762 (2020: £22,156) and investments of £3,476,914 within the expendable endowment fund.
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.

Details of any funds materially in deficit

Further financial review details (Optional information)

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

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

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

Chris Thurlow

Full name(s)

Chris Thurlow
On behalf of Ludlow Trust
Company Limited

Position (eg Secretary, Chair, etc)

Date 01 June 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name The Miss J K Stirrup Charity Trust	No (if any) 1099976
--	------------------------

Receipts and payments accounts

CC16a

For the period from	Period start date 19 August 2020	To	Period end date 18 August 2021
------------------------	-------------------------------------	----	-----------------------------------

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Income from investments	51,578	-	-	51,578	57,836
Income from bank interest	22	-	-	22	269
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	51,600	-	-	51,600	58,105
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	2,075,991	2,075,991	1,606,023
	-	-	-	-	-
Sub total	-	-	2,075,991	2,075,991	1,606,023
Total receipts	51,600	-	2,075,991	2,127,591	1,664,128
A3 Payments					
Grants awarded	52,000	-	-	52,000	34,500
Inv mgmt and admin	-	-	40,330	40,330	48,813
Independent examination	780	-	-	780	325
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	52,780	-	40,330	93,110	83,638
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	2,035,297	2,035,297	1,612,924
	-	-	-	-	-
Sub total	-	-	2,035,297	2,035,297	1,612,924
Total payments	52,780	-	2,075,627	2,128,407	1,696,562
Net of receipts/(payments)	(1,180)	-	364	(816)	(32,434)
A5 Transfers between funds	758	-	(758)	-	-
A6 Cash funds last year end	34,130	-	22,156	56,286	88,720
Cash funds this year end	33,708	-	21,762	55,470	56,286

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	21,762
	Income account	33,708	-	-
			-	-
	Total cash funds	33,708	-	21,762
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	3,476,914
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
	Investment mgmt	Endowment	2,200	
	Independent examiner	Unrestricted	780	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Chris Thurlow	Chris Thurlow On behalf of Ludlow Trust Company Limited	01 June 2022	

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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.

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.

C2 Grants to institutions

Recipient	£
Children Today Charitable Trust	5,000
Meningitis Now	5,000
NARA	5,000
North West Wheelchair Rugby (Crash and Burn)	5,000
Princess Alice Hospice	5,000
Stick 'N' Step	5,000
The ClatterbridgeCancer Charity	22,000
	<u>52,000</u>

C3 Related party transactions

No trustee received any remuneration nor reimbursed any expenses in the year under review.

National Westminster Bank Plc, a trustee of the charity for part of the year and the entire comparative year, were paid fees for the provision of administration and investment management services amounting to £40,330 (2020: £48,813) as authorised under clause 13.b) of the trust deed.

Independent Examiner's Report to the Trustees of The Miss J K Stirrup Charity Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 18 August 2021 as set out on pages 6 to 8.

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.



Geoffrey Frost BSc(Hons) FCA
Blue Spire Limited
Cawley Priory
South Pallant
Chichester
West Sussex
PO19 1SY

01 June 2022

Date