

THE MARY STEPHANIE WARREN-COLEMAN TRUST

England & Wales · Charity number 1113074

Details

Status Registered

Legal form Trust

Registered 2006-02-24

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: 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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-10-21	£36,362	£42,613	-	-
2024-10-21	£29,061	£30,089	-	-
2023-10-21	£12,539	£28,745	-	-
2022-10-21	£15,035	£17,517	-	-
2021-10-21	£10,082	£17,236	-	-
2020-10-21	£11,524	£25,869	-	-

Trustees

Name	Role	Appointed
Ludlow Trust Company Ltd		2021-04-06

THE MARY STEPHANIE WARREN-COLEMAN TRUST

England & Wales - Charity number 1113074

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Mary Stephanie Warren-Coleman Trust

1113074

Receipts and payments accounts

CC16a

For the period from	22/10/2024	To	21/10/2025
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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	12,369	-	-	12,369	19,300
Interest received	1,795	-	-	1,795	2,001
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	14,164	-	-	14,164	21,301
A2 Asset and investment sales, (see table)					
Sale of investments	-	-	221,958	221,958	450,043
	-	-	-	-	-
Sub total	-	-	221,958	221,958	450,043
Total receipts	14,164	-	221,958	236,122	471,344
A3 Payments					
Grants awarded	33,427	-	-	33,427	21,296
Investment Manager Fees	-	-	2,884	2,884	3,423
Trust administration fees	5,455	-	-	5,455	5,298
Independent Examiners fees	180	-	-	180	-
Cash Management Charges	67	-	-	67	72
Accountancy Fees	600	-	-	600	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	39,729	-	2,884	42,613	30,089
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	217,940	217,940	426,062
	-	-	-	-	-
Sub total	-	-	217,940	217,940	426,062
Total payments	39,729	-	220,824	260,553	456,151
Net of receipts/(payments)	- 25,565	-	1,134	- 24,431	15,193
A5 Transfers between funds	22,198		- 22,198	-	-
A6 Cash funds last year end	6,809		38,071	44,880	29,687
Cash funds this year end	3,442		17,007	20,449	44,880

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	-	-	17,007
	Income account	3,442	-	-
		-	-	-
	Total cash funds	3,442	-	17,007
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Investment portfolio	Endowment	-	650,446
			-	-
			-	-
			-	-
			-	-

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

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

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

Signature	Print Name	Date of approval
Per electronic approval	Christopher Thurlow on behalf of Ludlow Trust Company Ltd	Per electronic approval



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 22/10/2024 To 21/10/2025

Charity name: The Mary Stephanie Warren-Coleman Trust

Charity registration number: 1113074

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. The Trustees will take into account the Letter of Wishes which requests that consideration to be given to benefit the following charities: The Parochial Church Council of the Parish of St James, Age Concern England, Royal Air Force Benevolent Fund, Royal National Lifeboat Institution, Imperial Cancer Research Fund, Royal British Legion, NUMAST.
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. In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.
Statement confirming whether the trustees have had regard to the guidance	Para 1.18	

issued by the Charity Commission on public benefit		
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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 £33,427.</p> <ul style="list-style-type: none"> • Nautilus Welfare Fund • The Royal Air Force Benevolent Fund • The Royal National Lifeboat Institution • Age UK

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	<p>At the end of the reporting period the charity had free reserves of £3,442 (2024: £6,809).</p> <p>In addition to the free reserves the charity has bank balances of £17,007 (2024: £38,071) and investments valued at £650,446 within the expendable endowment fund which can be released to support the activities of the charity.</p>
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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	Para 1.25	Trust deed dated 21/10/2005
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 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	<p>No trustee received any remuneration or was reimbursed any expenses in the year under review.</p> <p>Ludlow was paid £5,522 for trust administration and cash management services during the year under review. These fees are authorised under clause 13 of the trust deed.</p>
Other		

Reference and Administrative details

Charity name	The Mary Stephanie Warren-Coleman Trust
Other name the charity uses	
Registered charity number	1113074
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		

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	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 St, London WC2R 0LR

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	Per electronic approval	
Full name(s)	Christopher Thurlow on behalf of Ludlow Trust Company Ltd	
Position (eg Secretary, Chair, etc)		
Date	Per electronic approval	

Document Activity Report

Document Sent Thu, 07 May 2026 14:26:02 GMT

Document Approval Status Approved

Approval Activity Summary

Chris Thurlow Approved Fri, 08 May 2026 11:04:24 GMT

Document Activity History

Document history shows most recent activity first

Date	Activity
Fri, 08 May 2026 11:04:22 GMT	Chris Thurlow viewed the document

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Section A Independent Examiner's Report

**Report to the trustees/
members of** Charity Name
The Mary Stephanie Warren-Coleman Trust

**On accounts for the
period ended** 21st October 2025 **Charity no
(if any)** 1113074

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 21/10/2025.


**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:** 11/05/26

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 MARY STEPHANIE WARREN-COLEMAN TRUST

England & Wales - Charity number 1113074

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Mrs Mary Stephanie Warren-Coleman Charitable Trust 1113074

CC16a

Receipts and payments accounts

For the period from	Period start date 22/10/2023	To	Period end date 21/10/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from Investments	19,300	-	-	19,300	11,693
Income from Interest	2,001	-	-	2,001	846
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	21,301	-	-	21,301	12,539
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	450,043	450,043	217,601
	-	-	-	-	-
Sub total	-	-	450,043	450,043	217,601
Total receipts	21,301	-	450,043	1,768,700	230,140
A3 Payments					
Charitable Payments	21,296	-	-	21,296	22,788
Investment Management Fees + VAT	-	-	3,423	3,423	2,783
Trust Management Fees + VAT	5,298	-	-	5,298	3,135
Legal Fees	-	-	-	-	1
Cash Management Fee	72	-	-	72	38
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	26,666	-	3,423	30,089	28,745
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	426,062	426,062	208,364
	-	-	-	-	-
Sub total	-	-	426,062	426,062	208,364
Total payments	26,666	-	429,485	456,151	237,109
Net of receipts/(payments)	- 5,364	-	20,558	15,193	- 6,969
A5 Transfers between funds	7,760	-	- 7,760	-	-
A6 Cash funds last year end	4,413	-	25,274	29,687	36,656
Cash funds this year end	6,809	-	38,071	44,881	29,687

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	-	-	38,071
	Income account	6,809	-	-
		-	-	-
	Total cash funds	6,809	-	38,071
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Investment portfolio	Endowment	-	604,809
			-	-
			-	-
			-	-
			-	-

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

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

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

Signature	Print Name	Date of approval
<i>Chris Thurlow</i>	Chris Thurlow on behalf of Ludlow Trust Company Limited	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 22 October 2022 To 21 October 2024

Charity name: Mrs Mary Stephanie Warren-Coleman Charitable Trust
Charity registration number: 1113074

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. The Trustees will take into account the Letter of Wishes which requests that consideration be given to benefit the following charities: The Parochial Church Council of the Parish of St James, Age Concern England, Royal Air Force Benevolent Fund, Royal National Lifeboat Institution, Imperial Cancer TAR 3 March 2012 Research Fund, Royal British Legion, NUMAST.
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 provides grants in accordance with the letter of wishes. In determining the charity's activities the trustees have had regard to the Charity Commission's guidance on public benefit.

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.
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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		

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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>Grants totalling £21,296 were split evenly between the following charities:</p> <ul style="list-style-type: none"> • Cancer Research UK • Royal British Legion

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
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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	<p>At the end of the reporting period the charity had free reserves of £6,809 (2023: £4,413).</p> <p>In addition to the free reserves the charity has bank balances of £38,071 (2023: £25,274) and investments valued at £604,809 within the endowment fund.</p> <p>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.</p>
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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 21 st October 2005
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 may be appointed by the existing 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	<p>No trustee received any remuneration or was reimbursed any expenses in the year under review.</p> <p>Ludlow Trust Company Limited was paid £5,298 for trust administration services during the year under review. These fees are authorised under clause 3 of the trust deed.</p>
Other		

Reference and Administrative details

Charity name	Mrs Mary Stephanie Warren-Coleman Charitable Trust
Other name the charity uses	
Registered charity number	1113074
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

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)

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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)	<i>Chris Thurlow</i>	
Full name(s)	Chris Thurlow on behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		

Date

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Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Mrs Mary Stephanie Warren-Coleman Charitable Trust

**On accounts for the year
ended**

21st October 2024

**Charity no
(if any)**

1113074

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 21st October 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:

12-08-2025

Name:

Mr Keith Felton

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

ACCA

Address:

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

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.

2025-08-14Coleman-Accounts

Final Audit Report

2025-08-14

Created:	2025-08-14
By:	Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAakLNzHWaMR7_sizfnk2yNIqRDxumlpfNe

"2025-08-14Coleman-Accounts" History

-  Document created by Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
2025-08-14 - 9:21:31 AM GMT
-  Document emailed to Chris Thurlow (chris.thurlow@ludlowtrust.com) for signature
2025-08-14 - 9:21:35 AM GMT
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2025-08-14 - 5:01:41 PM GMT
-  Document e-signed by Chris Thurlow (chris.thurlow@ludlowtrust.com)
Signature Date: 2025-08-14 - 5:01:53 PM GMT - Time Source: server
-  Agreement completed.
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