

# THE ELLEN MAVIS CHALK CHARITABLE TRUST

England & Wales · Charity number 1118445

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 2007-03-20

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

## Contact

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**Address** Ludlow Trust Co Ltd  
Tower Wharf  
Cheese Lane  
Bristol  
BS2 0JJ

**Phone** 01173138200

**Email** [charitabletrusts@ludlowtrust.com](mailto:charitabletrusts@ludlowtrust.com)

**Website** <https://funding.ludlowtrust.com>

## Activities

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**Objects:** 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

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- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies

## Geography

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

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-02-19 | £54,403 | £78,515     | -      | -         |
| 2024-02-19 | £37,658 | £12,178     | -      | -         |
| 2023-02-19 | £23,177 | £117,902    | -      | -         |
| 2022-02-19 | £21,808 | £12,709     | -      | -         |
| 2021-02-19 | £51,019 | £79,897     | -      | -         |

## Trustees

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

**THE ELLEN MAVIS CHALK CHARITABLE TRUST**

England & Wales - Charity number 1118445

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# Accounts

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

The Ellen Mavis Chalk Charitable Trust

1118445

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
20.02.2024

To

Period end date  
19.02.2025

### Section A Receipts and payments

|                                                       | Unrestricted<br>funds<br>to the nearest<br>£ | Restricted<br>funds<br>to the nearest £ | Endowment<br>funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|----------------------------------------------|-----------------------------------------|----------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                              |                                         |                                        |                                 |                               |
| Income from investments                               | 30,031                                       | -                                       | -                                      | 30,031                          | 30,262                        |
| Interest received                                     | 2,775                                        | -                                       | -                                      | 2,775                           | 1,177                         |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                | <b>32,806</b>                                | <b>-</b>                                | <b>-</b>                               | <b>32,806</b>                   | <b>31,439</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |                                              |                                         |                                        |                                 |                               |
| Sale of investments                                   | -                                            | -                                       | 1,011,437                              | 1,011,437                       | 611,370                       |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                                     | <b>-</b>                                | <b>1,011,437</b>                       | <b>1,011,437</b>                | <b>611,370</b>                |
| <b>Total receipts</b>                                 | <b>32,806</b>                                | <b>-</b>                                | <b>1,011,437</b>                       | <b>1,044,243</b>                | <b>642,809</b>                |
| <b>A3 Payments</b>                                    |                                              |                                         |                                        |                                 |                               |
| Grants awarded                                        | 62,295                                       | -                                       | -                                      | 62,295                          | -                             |
| Investment manager and admin fees                     | -                                            | -                                       | 5,683                                  | 5,683                           | 5,311                         |
| Management fees                                       | 9,337                                        | -                                       | -                                      | 9,337                           | 6,834                         |
| Independent Examiners fees                            | 510                                          | -                                       | -                                      | 510                             | -                             |
| Cash management fees                                  | 90                                           | -                                       | -                                      | 90                              | 33                            |
| Accountancy Fees                                      | 600                                          | -                                       | -                                      | 600                             | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                      | <b>72,832</b>                                | <b>-</b>                                | <b>5,683</b>                           | <b>78,515</b>                   | <b>12,178</b>                 |
| <b>A4 Asset and investment purchases, (see table)</b> |                                              |                                         |                                        |                                 |                               |
| Investment purchases                                  | -                                            | -                                       | 979,967                                | 979,967                         | 627,172                       |
|                                                       | -                                            | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                                     | <b>-</b>                                | <b>979,967</b>                         | <b>979,967</b>                  | <b>627,172</b>                |
| <b>Total payments</b>                                 | <b>72,832</b>                                | <b>-</b>                                | <b>985,650</b>                         | <b>1,058,482</b>                | <b>639,350</b>                |
| <b>Net of receipts/(payments)</b>                     | <b>- 40,026</b>                              | <b>-</b>                                | <b>25,787</b>                          | <b>- 14,239</b>                 | <b>3,459</b>                  |
| <b>A5 Transfers between funds</b>                     | <b>21,597</b>                                |                                         | <b>- 21,597</b>                        | <b>-</b>                        | <b>-</b>                      |
| <b>A6 Cash funds last year end</b>                    | <b>37,754</b>                                |                                         | <b>7,344</b>                           | <b>45,098</b>                   | <b>41,638</b>                 |
| <b>Cash funds this year end</b>                       | <b>19,325</b>                                | <b>-</b>                                | <b>11,534</b>                          | <b>30,859</b>                   | <b>45,098</b>                 |

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

| Categories                                                  | Details                                                | Unrestricted funds<br>to nearest £                                                  | Restricted funds<br>to nearest £                        | Endowment funds<br>to nearest £ |
|-------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------|
| <b>B1 Cash funds</b>                                        | Capital account                                        | -                                                                                   | -                                                       | 11,534                          |
|                                                             | Income account                                         | 19,325                                                                              | -                                                       | -                               |
|                                                             |                                                        | -                                                                                   | -                                                       | -                               |
|                                                             | <b>Total cash funds</b>                                | <b>19,325</b>                                                                       | <b>-</b>                                                | <b>11,534</b>                   |
|                                                             | (agree balances with receipts and payments account(s)) | OK                                                                                  | OK                                                      | OK                              |
| <b>B2 Other monetary assets</b>                             | Details                                                | Unrestricted funds<br>to nearest £                                                  | Restricted funds<br>to nearest £                        | Endowment funds<br>to nearest £ |
|                                                             |                                                        | -                                                                                   | -                                                       | -                               |
|                                                             |                                                        | -                                                                                   | -                                                       | -                               |
|                                                             |                                                        | -                                                                                   | -                                                       | -                               |
|                                                             |                                                        | -                                                                                   | -                                                       | -                               |
|                                                             |                                                        | -                                                                                   | -                                                       | -                               |
|                                                             |                                                        | -                                                                                   | -                                                       | -                               |
| <b>B3 Investment assets</b>                                 | Details                                                | Fund to which asset belongs                                                         | Cost (optional)                                         | Current value (optional)        |
|                                                             | Investment portfolio                                   |                                                                                     | -                                                       | 1,266,728                       |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
| <b>B4 Assets retained for the charity's own use</b>         | Details                                                | Fund to which asset belongs                                                         | Cost (optional)                                         | Current value (optional)        |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
|                                                             |                                                        |                                                                                     | -                                                       | -                               |
| <b>B5 Liabilities</b>                                       | 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 | 16/12/2025                      |
|                                                             |                                                        | Chris Thurlow (Dec 16, 2025 13:44:51 GMT)                                           |                                                         |                                 |



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

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

**From 20 February 2024 To 19 February 2025**

**Charity name: The Ellen Mavis Chalk Charitable Trust**

**Charity registration number: 1118445**

## **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. 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          |                                                                                                                                                                                                                                                                                                              |

**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 following charities totalling £62,295.00.</p> <ul style="list-style-type: none"> <li>• Gardeners Royal Benevolent Society</li> <li>• Dogs Trust</li> <li>• RSPCA</li> <li>• RNLI</li> <li>• National 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 | <p>At the end of the reporting period the charity had free reserves of £19,325 (2024: £37,754).</p> <p>In addition to the free reserves the charity has bank balances of £11,534 (2024: £7,344) and investments valued at £1,266,728 within the expendable endowment fund which can be released to support the activities of the charity.</p> |
| 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<br>(trust deed, royal charter)                                                                                 | Para 1.25 | Trust deed dated 19 February 2007                         |
| How is the charity constituted?<br>(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 | Para 1.25 | Trustees are appointed by the trustees from time to time. |

|                                 |  |  |
|---------------------------------|--|--|
| to appoint one or more 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 £9,427 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 Ellen Mavis Chalk Charitable Trust                                                       |
| Other name the charity uses |                                                                                              |
| Registered charity number   | 1118445                                                                                      |
| Charity's principal address | Trustees Department<br>1 <sup>st</sup> Floor, Tower Wharf<br>Cheese Lane, Bristol<br>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 |                              |                 |                                   |                                                               |

## 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              |                       |  |
| Christopher Ian Thurlow         |                       |  |
| Matthew John Wickers            |                       |  |
| Ziba Christina Sakine Sarikhani |                       |  |
| 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                                                                               |  |
| 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                                                           |
|----------------------------|--------------------------------|-------------------------------------------------------------------|
| <b>Investment Managers</b> | Natwest                        | 2nd Floor Trinity Quay II Avon Street PO Box 3138 BRISTOL BS2 2DH |
| <b>Bankers</b>             | Natwest                        | 2nd Floor Trinity Quay II Avon Street PO Box 3138 BRISTOL BS2 2DH |
| <b>Accountants</b>         | Charter Tax Consulting Limited | 8th Floor, 1 Southampton Street, London, United Kingdom, WC2R 0LR |
|                            |                                |                                                                   |

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

|  |
|--|
|  |
|--|

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

|  |
|--|
|  |
|--|

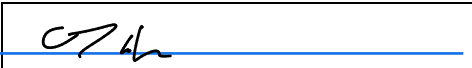
**Other optional information**

|  |
|--|
|  |
|--|

**Declarations**

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

Signed on behalf of the charity's trustees

|                                                |                                                                                                                    |  |
|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--|
| <b>Signature(s)</b>                            |                                   |  |
| <b>Full name(s)</b>                            | <div>Chris Thurlow (Dec 16, 2025 13:44:51 GMT)</div> Chris Thurlow<br>On behalf of Ludlow Trust<br>Company Limited |  |
| <b>Position (eg Secretary,<br/>Chair, etc)</b> |                                                                                                                    |  |
| <b>Date</b>                                    | 16/12/2025                                                                                                         |  |

# 2025-12-16EMavisChalkCT-ReceiptsAndPayme nts

Final Audit Report

2025-12-16

|                 |                                                     |
|-----------------|-----------------------------------------------------|
| Created:        | 2025-12-16                                          |
| By:             | Marta Kurpickaja (marta.kurpickaja@ludlowtrust.com) |
| Status:         | Signed                                              |
| Transaction ID: | CBJCHBCAABAAYHwSihherWO1tpdF6zHnGRfLn9Dj-4T         |

## "2025-12-16EMavisChalkCT-ReceiptsAndPayments" History

 Document created by Marta Kurpickaja (marta.kurpickaja@ludlowtrust.com)  
2025-12-16 - 1:40:40 PM GMT

 Document emailed to Chris Thurlow (chris.thurlow@ludlowtrust.com) for signature  
2025-12-16 - 1:40:45 PM GMT

 Email viewed by Chris Thurlow (chris.thurlow@ludlowtrust.com)  
2025-12-16 - 1:44:10 PM GMT

 Document e-signed by Chris Thurlow (chris.thurlow@ludlowtrust.com)  
Signature Date: 2025-12-16 - 1:44:51 PM GMT - Time Source: server

 Agreement completed.  
2025-12-16 - 1:44:51 PM GMT



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
The Ellen Mavis Chalk Charitable Trust

**On accounts for the year  
ended**

19 February 2025

**Charity no  
(if any)**

1118445

**Set out on pages**

Financial statements page 1-2  
Trustee report page 3-12

(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 19/01/2025.

**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 (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

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

**Signed:**

**Date:** 17/12/2025

**Name:**

Ian Rodd

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

BSc FCA FCCA

**Address:**

TC Group  
10 Bridge Street, Christchurch  
Dorset BH23 1EF

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.**

**THE ELLEN MAVIS CHALK CHARITABLE TRUST**

England & Wales - Charity number 1118445

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# Accounts

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# Trustees' Annual Report for the period

|             |                   |                   |              |           |                 |                  |              |
|-------------|-------------------|-------------------|--------------|-----------|-----------------|------------------|--------------|
|             | Period start date |                   |              |           | Period end date |                  |              |
| <b>From</b> | Day<br>20         | Month<br>February | Year<br>2023 | <b>To</b> | Day<br>19       | Month<br>January | Year<br>2024 |

## Section A Reference and administration details

**Charity name** The Ellen Mavis Chalk Charitable Trust

**Other names charity is known by**

**Registered charity number (if any)** 1118445

**Charity's principal address**

|                                    |         |
|------------------------------------|---------|
| Trustee Department                 |         |
| 1 <sup>st</sup> Floor, Tower Wharf |         |
| Cheese Lane, Bristol               |         |
| <b>Postcode</b>                    | 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 |                              |                 |                                   |                                                               |

### 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                                                                               |
|-----------------------------|------------------|---------------------------------------------------------------------------------------|
| <b>Investment Managers</b>  | NatWest Bank Plc | 440 The Strand, London, WC2R 0QS                                                      |
| <b>Bankers</b>              | NatWest Bank Plc | 440 The Strand, London, WC2R 0QS                                                      |
| <b>Solicitors</b>           | Hugh James       | Hodge House, 114-116 St Mary Street, Cardiff, CF10 1DY                                |
| <b>Independent examiner</b> | Geoffrey Frost   | Blue Spire Limited, Cawley Priory, South Pallant<br>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<br>(eg. trust deed, constitution)        | Trust deed dated 19 February 2007                |
| How the charity is constituted<br>(eg. trust, association, company) | Trust                                            |
| Trustee selection methods<br>(eg. appointed by, elected by)         | Trustees are appointed by the existing 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.

|  |
|--|
|  |
|--|

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

The objects of the charity are to apply the income and all or such parts of the capital at such time or times and in such manner to or for the benefit of such exclusively charitable objects or purposes in any part of the world as the trustees may in their absolute discretion think fit.

In furthering these objects the trustees shall consider making grants to the charities detailed in the settlor's letter of wishes being Perennial (formerly named Gardeners Royal Benevolent Society), Dogs Trust (formerly named National Canine Defence League), RSPCA, RNLI, National Trust, RBS People Foundation (formerly named National Westminster Staff Foundation).

## 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)

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.

## 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 no grant awards.

## 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 £37,754 (2023: £6,963).  
In addition to the free reserves the charity has bank balances of £7,344 (2024: £34,675) and investment assets of £1,172,894 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

16 December 2024



CHARITY COMMISSION  
FOR ENGLAND AND WALES

The Ellen Mavis Chalk Charitable Trust

1118445

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
20.02.2023

To

Period end date  
19.02.2024

### Section A Receipts and payments

|                                                       | Unrestricted<br>funds<br>to the nearest £ | Restricted<br>funds<br>to the nearest £ | Endowment<br>funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|-------------------------------------------|-----------------------------------------|----------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                           |                                         |                                        |                                 |                               |
| Income from investments                               | 30,262                                    | -                                       | -                                      | 30,262                          | 22,780                        |
| Interest received                                     | 1,178                                     | -                                       | -                                      | 1,178                           | 397                           |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                | <b>31,440</b>                             | <b>-</b>                                | <b>-</b>                               | <b>31,440</b>                   | <b>23,177</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |                                           |                                         |                                        |                                 |                               |
| Sale of investments                                   | -                                         | -                                       | 611,370                                | 611,370                         | 982,934                       |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                                  | <b>-</b>                                | <b>611,370</b>                         | <b>611,370</b>                  | <b>982,934</b>                |
| <b>Total receipts</b>                                 | <b>31,440</b>                             | <b>-</b>                                | <b>611,370</b>                         | <b>642,810</b>                  | <b>1,006,111</b>              |
| <b>A3 Payments</b>                                    |                                           |                                         |                                        |                                 |                               |
| Grants awarded                                        | -                                         | -                                       | -                                      | -                               | 105,000                       |
| Investment manager and admin fees                     | -                                         | -                                       | 5,311                                  | 5,311                           | 5,734                         |
| Management fees                                       | 6,867                                     | -                                       | -                                      | 6,867                           | 6,538                         |
| Independent Examiners fees                            | -                                         | -                                       | -                                      | -                               | 630                           |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                      | <b>6,867</b>                              | <b>-</b>                                | <b>5,311</b>                           | <b>12,178</b>                   | <b>117,902</b>                |
| <b>A4 Asset and investment purchases, (see table)</b> |                                           |                                         |                                        |                                 |                               |
| Investment purchases                                  | -                                         | -                                       | 627,173                                | 627,173                         | 904,149                       |
|                                                       | -                                         | -                                       | -                                      | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                                  | <b>-</b>                                | <b>627,173</b>                         | <b>627,173</b>                  | <b>904,149</b>                |
| <b>Total payments</b>                                 | <b>6,867</b>                              | <b>-</b>                                | <b>632,484</b>                         | <b>639,351</b>                  | <b>1,022,051</b>              |
| <b>Net of receipts/(payments)</b>                     | <b>24,573</b>                             | <b>-</b>                                | <b>(21,113)</b>                        | <b>3,460</b>                    | <b>(15,940)</b>               |
| <b>A5 Transfers between funds</b>                     | <b>6,218</b>                              |                                         | <b>(6,218)</b>                         | <b>-</b>                        | <b>-</b>                      |
| <b>A6 Cash funds last year end</b>                    | <b>6,963</b>                              |                                         | <b>34,675</b>                          | <b>41,638</b>                   | <b>57,578</b>                 |
| <b>Cash funds this year end</b>                       | <b>37,754</b>                             | <b>-</b>                                | <b>7,344</b>                           | <b>45,098</b>                   | <b>41,638</b>                 |

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

| Categories                                                  | Details                                                | Unrestricted funds<br>to nearest £                      | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|-------------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b>                                        | Capital account                                        | -                                                       | -                                | 7,344                           |
|                                                             | Income account                                         | 37,754                                                  | -                                | -                               |
|                                                             |                                                        | -                                                       | -                                | -                               |
|                                                             | <b>Total cash funds</b>                                | <b>37,754</b>                                           | <b>-</b>                         | <b>7,344</b>                    |
|                                                             | (agree balances with receipts and payments account(s)) | OK                                                      | OK                               | OK                              |
|                                                             |                                                        | Unrestricted funds<br>to nearest £                      | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
| <b>B2 Other monetary assets</b>                             | Details                                                | -                                                       | -                                | -                               |
|                                                             |                                                        | -                                                       | -                                | -                               |
|                                                             |                                                        | -                                                       | -                                | -                               |
|                                                             |                                                        | -                                                       | -                                | -                               |
|                                                             |                                                        | -                                                       | -                                | -                               |
|                                                             |                                                        | -                                                       | -                                | -                               |
| <b>B3 Investment assets</b>                                 | Details                                                | Fund to which asset belongs                             | Cost (optional)                  | Current value (optional)        |
|                                                             | Investment portfolio                                   |                                                         | -                                | 1,172,894                       |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
| <b>B4 Assets retained for the charity's own use</b>         | Details                                                | Fund to which asset belongs                             | Cost (optional)                  | Current value (optional)        |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
|                                                             |                                                        |                                                         | -                                | -                               |
| <b>B5 Liabilities</b>                                       | 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 | 16 December                      | 2024                            |
|                                                             |                                                        |                                                         |                                  |                                 |

## **Independent Examiner's Report to the Trustees of The Ellen Mavis Chalk Charitable Trust**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 19 February 2024 as set out on pages 6 to 7.

### **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

16 December 2024

Date

**THE ELLEN MAVIS CHALK CHARITABLE TRUST**

England & Wales - Charity number 1118445

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# Accounts

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# Trustees' Annual Report for the period

| From | Period start date |          |      | To | Period end date |         |      |
|------|-------------------|----------|------|----|-----------------|---------|------|
|      | Day               | Month    | Year |    | Day             | Month   | Year |
|      | 20                | February | 2020 |    | 19              | January | 2021 |

## Section A Reference and administration details

**Charity name** The Ellen Mavis Chalk Charitable Trust

**Other names charity is known by**

**Registered charity number (if any)** 1118445

**Charity's principal address** Trustee Department

1<sup>st</sup> 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 06 April 2021                  |                                                               |
| 2  | Ludlow Trust Company Limited  |                 | From 06 April 2021                |                                                               |
| 3  |                               |                 |                                   |                                                               |
| 4  |                               |                 |                                   |                                                               |
| 5  |                               |                 |                                   |                                                               |
| 6  |                               |                 |                                   |                                                               |
| 7  |                               |                 |                                   |                                                               |
| 8  |                               |                 |                                   |                                                               |
| 9  |                               |                 |                                   |                                                               |
| 10 |                               |                 |                                   |                                                               |
| 11 |                               |                 |                                   |                                                               |
| 12 |                               |                 |                                   |                                                               |
| 13 |                               |                 |                                   |                                                               |
| 14 |                               |                 |                                   |                                                               |
| 15 |                               |                 |                                   |                                                               |
| 16 |                               |                 |                                   |                                                               |
| 17 |                               |                 |                                   |                                                               |
| 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<br>(eg. trust deed, constitution)        | Trust deed dated 19 February 2007                |
| How the charity is constituted<br>(eg. trust, association, company) | Trust                                            |
| Trustee selection methods<br>(eg. appointed by, elected by)         | Trustees are appointed by the existing 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.

|  |
|--|
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## Section C Objectives and activities

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

The objects of the charity are to apply the income and all or such parts of the capital at such time or times and in such manner to or for the benefit of such exclusively charitable objects or purposes in any part of the world as the trustees may in their absolute discretion think fit.

In furthering these objects the trustees shall consider making grants to the charities detailed in the settlor's letter of wishes being Perennial (formerly named Gardeners Royal Benevolent Society), Dogs Trust (formerly named National Canine Defence League), RSPCA, RNLI,

National Trust, RBS People Foundation (formerly named National Westminster Staff Foundation).

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.

**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 6 grant awards amounting to £60,000 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 £16,337 (2020: £26,098).  
In addition to the free reserves the charity has bank balances of £11,206 (2020: £30,416) and investment assets of £1,257,656 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)

*James Sansum*

Full name(s)

James Sansum  
On behalf of Ludlow Trust  
Company Limited

Position (eg Secretary, Chair, etc)

Date 09 December 2021



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
The Ellen Mavis Chalk Charitable Trust

No (if any)  
1118445

CC16a

## Receipts and payments accounts

|                        |                                       |    |                                     |
|------------------------|---------------------------------------|----|-------------------------------------|
| For the period<br>from | Period start date<br>20 February 2020 | To | Period end date<br>19 February 2021 |
|------------------------|---------------------------------------|----|-------------------------------------|

### Section A Receipts and payments

|                                                       | Unrestricted funds<br>to the nearest £ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|----------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                        |                                      |                                     |                                 |                               |
| Income from investments                               | 19,429                                 | -                                    | -                                   | 19,429                          | 27,307                        |
| Income from bank interest                             | 50                                     | -                                    | -                                   | 50                              | 212                           |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                | <b>19,479</b>                          | <b>-</b>                             | <b>-</b>                            | <b>19,479</b>                   | <b>27,519</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |                                        |                                      |                                     |                                 |                               |
| Sale of investments                                   | -                                      | -                                    | 764,050                             | 764,050                         | 562,269                       |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>764,050</b>                      | <b>764,050</b>                  | <b>562,269</b>                |
| <b>Total receipts</b>                                 | <b>19,479</b>                          | <b>-</b>                             | <b>764,050</b>                      | <b>783,529</b>                  | <b>589,788</b>                |
| <b>A3 Payments</b>                                    |                                        |                                      |                                     |                                 |                               |
| Grants awarded                                        | 60,000                                 | -                                    | -                                   | 60,000                          | 33,330                        |
| Inv mgmt and admin                                    | -                                      | -                                    | 19,117                              | 19,117                          | 19,667                        |
| Independent examination                               | 780                                    | -                                    | -                                   | 780                             | 325                           |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>60,780</b>                          | <b>-</b>                             | <b>19,117</b>                       | <b>79,897</b>                   | <b>53,322</b>                 |
| <b>A4 Asset and investment purchases, (see table)</b> |                                        |                                      |                                     |                                 |                               |
| Investment purchases                                  | -                                      | -                                    | 732,603                             | 732,603                         | 575,285                       |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>732,603</b>                      | <b>732,603</b>                  | <b>575,285</b>                |
| <b>Total payments</b>                                 | <b>60,780</b>                          | <b>-</b>                             | <b>751,720</b>                      | <b>812,500</b>                  | <b>628,607</b>                |
| <b>Net of receipts/(payments)</b>                     | <b>(41,301)</b>                        | <b>-</b>                             | <b>12,330</b>                       | <b>(28,971)</b>                 | <b>(38,819)</b>               |
| <b>A5 Transfers between funds</b>                     | <b>31,540</b>                          | <b>-</b>                             | <b>(31,540)</b>                     | <b>-</b>                        | <b>-</b>                      |
| <b>A6 Cash funds last year end</b>                    | <b>26,098</b>                          | <b>-</b>                             | <b>30,416</b>                       | <b>56,514</b>                   | <b>95,333</b>                 |
| <b>Cash funds this year end</b>                       | <b>16,337</b>                          | <b>-</b>                             | <b>11,206</b>                       | <b>27,543</b>                   | <b>56,514</b>                 |

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

| Categories           | Details                                                | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|----------------------|--------------------------------------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b> | Capital account                                        | -                                  | -                                | 11,206                          |
|                      | Income account                                         | 16,337                             | -                                | -                               |
|                      |                                                        |                                    | -                                | -                               |
|                      | <b>Total cash funds</b>                                | <b>16,337</b>                      | <b>-</b>                         | <b>11,206</b>                   |
|                      | (agree balances with receipts and payments account(s)) | OK                                 | OK                               | OK                              |

|                                 | Details | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| <b>B2 Other monetary assets</b> |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |

|                             | Details              | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|----------------------|-----------------------------|-----------------|--------------------------|
| <b>B3 Investment assets</b> | Investment portfolio | Endowment                   | -               | 1,257,656                |
|                             |                      |                             | -               | -                        |
|                             |                      |                             | -               | -                        |
|                             |                      |                             | -               | -                        |
|                             |                      |                             | -               | -                        |

|                                                     | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------------------------------|---------|-----------------------------|-----------------|--------------------------|
| <b>B4 Assets retained for the charity's own use</b> |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |

|                       | Details            | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|--------------------|---------------------------------|-----------------------|---------------------|
| <b>B5 Liabilities</b> | Inv mgmt and admin | Endowment                       | 2,622                 |                     |
|                       | Examiner's fees    | Unrestricted                    | 780                   |                     |
|                       |                    |                                 | -                     |                     |
|                       |                    |                                 | -                     |                     |
|                       |                    |                                 | -                     |                     |

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

Signature

Print Name

Date of approval

James Sansum

James Sansum  
On behalf of Ludlow Trust Company Limited

09 December 2021

## 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 - 1 grant unless annotated

£

|                              |        |
|------------------------------|--------|
| Dogs Trust                   | 10,000 |
| Gardeners Benevolent Society | 10,000 |
| RNLI                         | 10,000 |
| RSPCA                        | 10,000 |
| The BWC Charity              | 10,000 |
| The National Trust           | 10,000 |
|                              | <hr/>  |
|                              | 60,000 |

### C3 Related party transactions

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

During the year under review National Westminster Bank Plc, a trustee of the charity, were paid fees for the provision of administration and investment management services amounting to £19,117 (2020: £19,667) as authorised under clause 13 of the trust deed.

## **Independent Examiner's Report to the Trustees of The Ellen Mavis Chalk Charitable Trust**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 19 February 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

10 December 2021

Date