

THE POINTER FAMILY TRUST

England & Wales · Charity number 1131857

Details

Status Registered

Legal form Trust

Registered 2009-09-28

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

Contact

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

Phone 01173138200

Email charitabletrusts@ludlowtrust.com

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

Activities

Objects: 2.2 THE OBJECTS ("THE OBJECTS") OF THE TRUST ARE TO FURTHER SUCH OBJECTS OR PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES IN ANY PART OF THE WORLD AND IN SUCH MANNER AS THE TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION THINK FIT. 2.3 THE TRUSTEES SHALL APPLY THE INCOME AND, IN THEIR ABSOLUTE DISCRETION, THE CAPITAL OF THE TRUST IN PROMOTING THE OBJECTS IN SUCH MANNER AS THE TRUSTEES IN THEIR ABSOLUTE DISCRETION THINK FIT AND IN DOING SO MAY MAKE GRANTS AND DONATIONS TO SUCH INSTITUTIONS, FOUNDATIONS, TRUSTS, INDIVIDUALS AND UNDERTAKINGS, AT SUCH TIME AND IN SUCH MANNER AS THE TRUSTEES IN THEIR ABSOLUTE DISCRETION THINK FIT.

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

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, NATIONAL
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-10-31	£196,926	£216,216	-	-
2024-10-31	£343,696	£322,408	-	-
2023-10-31	£27,720	£96,035	-	-
2022-10-31	£224,403	£227,012	-	-
2021-10-31	£180,777	£182,249	-	-

Trustees

Name	Role	Appointed
DAVID JAMES POINTER		
JANET POINTER		
LUDLOW TRUST COMPANY LTD		2021-04-06

THE POINTER FAMILY TRUST

England & Wales - Charity number 1131857

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st November 2024 To 31 October 2025

Charity name: The Pointer Family Trust

Charity registration number: 1131857

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects ("the Objects") of the Trust are to further such objects or purposes which are exclusively charitable according to the law of England and Wales in any part of the world and in such manner as the Trustees may in their absolute discretion think fit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In furtherance of the charity's objects for the public benefit the trustees provide grants.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the year under review the charity made 7 grants to the following charities totalling £186,656. • Wooden Spoon Society • Dorset Wildlife Trust • Solent Students' Union • The Magdalen Environmental Trust • MYTIME • Bournemouth Symphony Orchestra

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period the charity had free reserves of £55,630 (2024: £62,300). In addition to the free reserves the charity has bank balances of £704,118 (2024: £144,144) and investments valued at £2,071,536 within the expendable endowment fund which can be released to support the activities of the charity.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	£55,630
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	No funds in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		Expendable endowment funds are those which are required to be invested to produce income, but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives. Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Trust deed dated 17/08/2009
How is the charity constituted?	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by the settlors during their lifetime and then by a survivor of them or subject to this appointment is by the trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	No trustees received any remuneration or was reimbursed for any expenses in the year under review. Ludlow Trust Company Ltd was paid £15,140 (2024: £17,269) for trust administration and cash management fees during the year under review. These fees are authorised under clause 6 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Pointer Family Trust
Other name the charity uses	No other names
Registered charity number	1131847
Charity's principal address	Ludlow Trust Company Limited Tower Wharf Cheese Lane BRISTOL BS2 0JJ

Names of the charity trustees who manage the charity

Trustee Name	Office (If Any)	Dat acted for if not whole year	Name of person (or body) entitled to appoint trustee (if any)
Ludlow Trust Company Limited	Corporate trustee		
Janet Pointer	Settlor		
David James Pointer	Settlor		

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

Director name		
Gary St John Collins		
Walter Duncan Coxon		
Ali Reza Sarikhani		
Ziba Christina Skine Sarikhani		
Christopher Ian Thurlow		
Matthew John Wickers		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

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

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

Type of adviser	Name	Address
Investment Managers	W1M Wealth Management Limited	16 Babmaes Street, London, SW1Y 6AH
	Coutts & Co	440 Strand, London, WC2R 0QS
Bankers	W1M Wealth Management Limited	16 Babmaes Street, London, SW1Y 6AH
	Coutts & Co	440 Strand, London, WC2R 0QS
Accountants	Charter Tax Consulting Limited	8th Floor, 1 Southampton St, London WC2R 0LR
Independent Examiner	James O'Rourke FCA	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, West Sussex, PO19 1SY

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Katie Forder</i>	
Full name(s)	Katie Forder	
Position (eg Secretary, Chair, etc)	On behalf of Ludlow Trust Company Limited (Trustee)	
Date	16 April 2026	



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Pointer Family Trust

1131857

Receipts and payments accounts

CC16a

For the period
from

01/11/2024

To

31/10/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from investments	58,874	-	-	58,874	75,267
Interest received	16,404	-	-	16,404	20,894
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	75,278	-	-	75,278	96,161
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	1,101,554	1,101,554	1,226,394
	-	-	-	-	-
Sub total	-	-	1,101,554	1,101,554	1,226,394
Total receipts	75,278	-	1,101,554	1,176,832	1,322,555
A3 Payments					
Grants awarded	186,656	-	-	186,656	294,817
Investment Manager Fees	-	-	12,620	12,620	10,143
Trust administration fees	14,362	-	-	14,362	16,830
Cash Management Charges	778	-	-	778	439
Bank Charges	-	-	-	-	-
Independent Examiner fees	600	-	-	600	180
Accountancy	1,200	-	-	1,200	-
Sub total	203,596	-	12,620	216,216	322,409
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	407,312	407,312	1,225,374
	-	-	-	-	-
Sub total	-	-	407,312	407,312	1,225,374
Total payments	203,596	-	419,932	623,528	1,547,782
Net of receipts/(payments)	(128,318)	-	681,622	553,304	(225,226)
A5 Transfers between funds	121,648	-	(121,648)	-	-
A6 Cash funds last year end	62,300	-	144,144	206,444	431,670
Cash funds this year end	55,630	-	704,118	759,748	206,444

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	704,118
	Income account	55,630	-	-
		-	-	-
	Total cash funds	55,630	-	704,118
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	2,071,536
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
		Katie Forder	Katie Forder on behalf of Ludlow Trust Company Limited	16 April 2026

Independent Examiner's Report to the Trustees of The Pointer Family Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 October 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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



James O'Rourke FCA
Blue Spire Limited
Cawley Priors
South Pallant
Chichester
West Sussex
PO19 1SY

Date 16 April 2026

THE POINTER FAMILY TRUST

England & Wales - Charity number 1131857

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 November 2023 To 31 October 2024

Charity name: The Pointer Family Trust

Charity registration number: 1131857

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the Trust are to further such objects or purposes which are exclusively charitable according to the laws of England and Wales in any part of the world and in such a manner as the Trustees may in their absolute discretion think fit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In furtherance of the charity's objects for the public benefit the trustees provide grants.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the year under review the charity made a grants to the following charities: • Solent University £25,000 • The Magdalen Environmental Trust £25,000 • Wooden Spoon Charity £25,000 • MYTIME Young Carers £103,500 • Bournemouth Symphony Orchestra £26,317 • Dorset Wildlife Trust £20,000 • Ocean Youth Trust South £60,000 • The Bright Kites Foundation £10,000

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period the charity had free reserves of £62,300 (2023: £30,870). In addition to the free reserves the charity has bank balances of £144,144 (2023: £400,800) and investments valued at £2,576,063 within the expendable endowment fund which can be released to support the activities of the charity.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any		

social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		Expendable endowment funds are those which are required to be invested to produce income, but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives. Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed dated 17 August 2009
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of	Para 1.25	Trustees are appointed by the settlors during their lifetime and then by the survivor of them or subject to this appointment is by the trustees.

any person or body entitled to appoint one or more trustees		
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Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	No trustee received any remuneration or was reimbursed any expenses in the year under review. Ludlow Trust Company Limited was paid £17,268 (2023: £18,430) for trust administration services during the year under review. These fees are authorised under clause 6 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Pointer Family Trust
Other name the charity uses	
Registered charity number	1131857
Charity's principal address	Trustees Department 1 st Floor, Tower Wharf Cheese Lane, Bristol BS2 0JJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David James Pointer			
2	Janet Pointer			
3	Ludlow Trust Company Limited			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

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

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

Type of adviser	Name	Address
Investment Managers	Coutts & Co W1M Wealth Management Limited	440 The Strand, London, WC2R 0QS 16 Babmaes Street, London, SW1Y 6AH
Bankers	Coutts & Co	440 The Strand, London, WC2R 0QS
Accountants	Charter Tax Consulting Ltd	8 th Floor, 1 Southampton Street, London, WC2R 0LR
Independent examiner	Geoffrey Frost	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, PO19 1SY

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Katherine Forder</i>	
Full name(s)	Katherine Forder On behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)	Trust Manager	

Date	28 August 2025
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CHARITY COMMISSION
FOR ENGLAND AND WALES

The Pointer Family Trust

1131857

Receipts and payments accounts

CC16a

For the period
from

Period start date
01.11.2023

To

Period end date
31.10.2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from investments	75,267	-	-	75,267	10,902
Interest received	20,894	-	-	20,894	16,818
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	96,161	-	-	96,161	27,720
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	1,226,394	1,226,394	92,339
Gain on foreign Exchange	-	-	-	-	32,081
Sub total	-	-	1,226,394	1,226,394	124,420
Total receipts	96,161	-	1,226,394	1,322,555	152,140
A3 Payments					
Grants awarded	294,817	-	-	294,817	74,846
Investment manager fees (including VAT)	-	-	10,143	10,143	967
Trust administration fees (including VAT)	16,830	-	-	16,830	17,666
Independent Examiners fees	180	-	-	180	780
Cash management fee	439	-	-	439	764
Bank charges	-	-	-	-	12
	-	-	-	-	-
	-	-	-	-	-
Sub total	312,265	-	10,143	322,408	95,035
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	1,225,374	1,225,374	2,284,163
	-	-	-	-	-
Sub total	-	-	1,225,374	1,225,374	2,284,163
Total payments	312,265	-	1,235,516	1,547,782	2,379,198
Net of receipts/(payments)	- 216,104	-	- 9,122	- 225,226	- 2,227,058
A5 Transfers between funds	247,535	-	247,535	-	-
A6 Cash funds last year end	30,870	-	400,800	431,670	2,690,808
Cash funds this year end	62,300	-	144,144	206,444	463,750

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	144,144
	Income account	62,300	-	-
	Total cash funds	62,300	-	144,144
(agree balances with receipts and payments account(s))		OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	733,175
	Investment portfolio	Endowment	-	1,842,888
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Katherine Forder	Katherine Forder on behalf of Ludlow Trust Company Limited	28 August 2025	

Independent Examiner's Report to the Trustees of The Pointer Family Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 October 2024.

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

Date 29 August 2025

THE POINTER FAMILY TRUST

England & Wales - Charity number 1131857

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Pointer Family Trust

1131857

Receipts and payments accounts

CC16a

For the period
from

Period start date
01.11.2022

To

Period end date
31.10.2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from investments	10,902	-		10,902	3,618
Interest received	16,687	-	131	16,818	31
Additions to trust	-	-	-	-	92,607
Gift Aid received	-	-	-	-	23,152
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	27,589	-	131	27,720	119,408
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	92,339	92,339	2,392,553
Gain on foreign Exchange	-	-	-	-	32,081
Sub total	-	-	92,339	92,339	2,424,634
Total receipts	27,589	-	92,470	120,059	2,544,042
A3 Payments					
Grants awarded	-	-	74,846	74,846	209,801
Investment manager fees (including VAT)	-	-	967	967	1,227
Trust administration fees (including VAT)	-	-	17,666	17,666	15,204
Independent Examiners fees	-	-	780	780	780
Cash management fee	764	-	-	764	-
Bank charges	-	-	12	12	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	764	-	94,271	95,035	227,012
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	2,284,163	2,284,163	152,889
	-	-	-	-	-
Sub total	-	-	2,284,163	2,284,163	152,889
Total payments	764	-	2,378,434	2,379,198	379,901
Net of receipts/(payments)	26,825	-	- 2,285,962	- 2,259,138	2,164,141
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	4,045	-	2,686,763	2,690,808	526,667
Cash funds this year end	30,870	-	400,800	431,670	2,690,808

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	400,800
	Income account	29,359	-	-
	Income account	1,511		
		-	-	-
	Total cash funds	30,870	-	400,800
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	1,217,865
	Investment portfolio	Endowment	-	1,168,750
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	

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

CCXX R2 accounts (SS)

Signature

Katherine Forder
Katherine Forder (Aug 20, 2024 09:30 GMT+1) 2

Print Name

Katherine Forder on behalf of Ludlow Trust Company Limited

Date of approval

19/08/2024

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 November 2022 To 31 October 2023

Charity name: The Pointer Family Trust

Charity registration number: 1131857

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the Trust are to further such objects or purposes which are exclusively charitable according to the laws of England and Wales in any part of the world and in such a manner as the Trustees may in their absolute discretion think fit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In furtherance of the charity's objects for the public benefit the trustees provide grants.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the year under review the charity made a grants to the following charities: Dorset Wildlife Trust £20,000 MyTime £30,000 Bournemouth Symphony Orchestra £14,846

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period the charity had free reserves of £30,870 (2022: £4,045). In addition to the free reserves the charity has bank balances of £400,800 (2022: £2,686,763) and investments valued at £2,386,615 within the expendable endowment fund which can be released to support the activities of the charity.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any		

social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		Expendable endowment funds are those which are required to be invested to produce income, but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives. Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed dated 17 August 2009
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of	Para 1.25	Trustees are appointed by the settlors during their lifetime and then by the survivor of them or subject to this appointment is by the trustees.

any person or body entitled to appoint one or more trustees		
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Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	No trustee received any remuneration or was reimbursed any expenses in the year under review. Ludlow Trust Company Limited was paid £17,666 for trust administration services during the year under review. These fees are authorised under clause 6 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Pointer Family Trust
Other name the charity uses	
Registered charity number	1131857
Charity's principal address	Trustees Department 1 st Floor, Tower Wharf Cheese Lane, Bristol BS2 0JJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David James Pointer			
2	Janet Pointer			
3	Ludlow Trust Company Limited			
4				
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

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

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers	Coutts & Co Waverton Investment Managers	440 The Strand, London, WC2R 0QS 16 Babmaes Street, London, SW1Y 6AH
Bankers	Coutts & Co	440 The Strand, London, WC2R 0QS
Accountants	KJF Accounting Limited	17 Sheringham Avenue, Southgate, London, N14 4UB

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<u>Katherine Forder</u> Katherine Forder (Aug 20, 2024 09:30 GMT+1)	
Full name(s)	Katherine Forder On behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		
Date		



Section A

Independent Examiner's Report

Report to the trustees/
members of

The Pointer Family Trust

On accounts for the year
ended

31st October 2023

Charity no
(if any)

1131857

Set out on pages

1 to 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st October 2023.

Responsibilities and
basis of report

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

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

Independent
examiner's statement

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

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

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

Signed:

K Felton

Date:

29-07-2024

Name:

Mr Keith Felton

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

ACCA

Address:

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

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

2024-08-20Accounts

Final Audit Report

2024-08-20

Created:	2024-08-20
By:	Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA2JliATr5z362wReY5IkIahrp0VNzOJ-F

"2024-08-20Accounts" History

-  Document created by Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
2024-08-20 - 7:44:45 AM GMT
-  Document emailed to Katie Forder (katie.forder@ludlowtrust.com) for signature
2024-08-20 - 7:44:50 AM GMT
-  Email viewed by Katie Forder (katie.forder@ludlowtrust.com)
2024-08-20 - 8:08:15 AM GMT
-  Signer Katie Forder (katie.forder@ludlowtrust.com) entered name at signing as Katherine Forder
2024-08-20 - 8:30:56 AM GMT
-  Document e-signed by Katherine Forder (katie.forder@ludlowtrust.com)
Signature Date: 2024-08-20 - 8:30:58 AM GMT - Time Source: server
-  Agreement completed.
2024-08-20 - 8:30:58 AM GMT

THE POINTER FAMILY TRUST

England & Wales - Charity number 1131857

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	November	2021		31	October	2022

Section A Reference and administration details

Charity name The Pointer Family Trust

Other names charity is known by

Registered charity number (if any) 1131857

Charity's principal address Trustee Department

1st Floor, Tower Wharf

Cheese Lane, Bristol

Postcode BS2 0JJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David James Pointer			
2	Janet Pointer			
3	Ludlow Trust Company Limited			
4				
5				
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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
Investment Managers	Coutts & Co	440 The Strand, London, WC2R 0QS
Bankers	Coutts & Co	440 The Strand, London, WC2R 0QS
Solicitors	TLT LLP	One Redcliffe Street, Bristol, BS1 6TP
Independent Examiners	Geoffrey Frost	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, West Sussex, PO19 1SY

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed dated 17 August 2009
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by the settlors during their lifetime and then by a survivor of them or subject to this appointment is by the trustees.

Additional governance issues (Optional information)

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

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

--

Section C Objectives and activities

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

The objects of the Trust are to further such objects or purposes which are exclusively charitable according to the law of England and Wales in any part of the world and in such manner as the Trustees may in their absolute discretion think fit.

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

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

Additional details of objectives and activities (Optional information)

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

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

Summary of the main achievements of the charity during the year

During the year under review the charity made 9 grant payments totalling £209,801 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 £4,045 (2021: £5,427).
In addition to the free reserves the charity has bank balances of £2,686,763 (2021: £521,240) and investment assets of £186,561 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)	<i>Katherine Forder</i>	
Full name(s)	Katherine Forder On behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		

Date 30 August 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
The Pointer Family Trust

No (if any)
1131857

CC16a

Receipts and payments accounts

For the period from	Period start date 01 November 2021	To	Period end date 31 October 2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Addition to trust	-	-	92,607	92,607	62,641
Gift aid received	-	-	23,152	23,152	15,660
Income from investments	3,618	-	-	3,618	3,741
Income from bank interest	31	-	-	31	2
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	3,649	-	115,759	119,408	82,044
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	2,392,553	2,392,553	151,272
Gain on foreign exchange	-	-	32,081	32,081	-
Sub total	-	-	2,424,634	2,424,634	151,272
Total receipts	3,649	-	2,540,393	2,544,042	233,316
A3 Payments					
Grants awarded	209,801	-	-	209,801	171,750
Inv mgmt and admin	-	-	1,227	1,227	5,213
Independent examination	780	-	-	780	1,620
Administrative services	15,204	-	-	15,204	3,666
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	225,785	-	1,227	227,012	182,249
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	152,889	152,889	147,222
	-	-	-	-	-
Sub total	-	-	152,889	152,889	147,222
Total payments	225,785	-	154,116	379,901	329,471
Net of receipts/(payments)	(222,136)	-	2,386,277	2,164,141	(96,155)
A5 Transfers between funds	220,754	-	(220,754)	-	-
A6 Cash funds last year end	5,427	-	521,240	526,667	622,822
Cash funds this year end	4,045	-	2,686,763	2,690,808	526,667

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	2,686,763
	Income account	4,045	-	-
	Reserve account	-	-	-
	Capital account 2	-	-	-
	Income account 2	-	-	-
	Reserve account 2	-	-	-
	Total cash funds	4,045	-	2,686,763
(agree balances with receipts and payments account(s))		OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investments	Endowment	-	186,561
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Investment management	Endowment	77	
	Independent examination	Unrestricted	780	
	Administrative services	Unrestricted	1,623	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Katherine Forder	Katherine Forder On behalf of Ludlow Trust Company Limited	30 August 2023	

Section C Notes to the Accounts

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

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

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

C2 Grants to institutions

Recipient - 1 payment unless annotated

£

Bournemouth Symphony Orchestra	2 Payments	27,801
Dorset Wildlife Trust		5,000
MYTIME	2 payments	130,000
Ocean Youth Trust South	2 payments	15,000
Solent University		25,000
The Bright Kites Foundation		7,000
		<u>209,801</u>

C3 Related party transactions

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

During the year under review Ludlow Trust Company Limited, a trustee of the charity, were paid fees for the provision of administration services amounting to £15,204 as authorised under clause 6 of the trust deed until retirement.

Independent Examiner's Report to the Trustees of The Pointer Family Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 October 2022 as set out on pages 6 to 8.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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



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

30 August 2023

Date

THE POINTER FAMILY TRUST

England & Wales - Charity number 1131857

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	November	2020		31	October	2021

Section A Reference and administration details

Charity name The Pointer Family Trust

Other names charity is known by

Registered charity number (if any) 1131857

Charity's principal address Trustee Department

1st Floor, Tower Wharf

Cheese Lane, Bristol

Postcode

BS2 0JJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David James Pointer			
2	Janet Pointer			
3	Coutts & Co		To 06 April 2021	
4	Ludlow Trust Company Limited		From 06 April 2021	
5				
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17				
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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
Investment Managers	Coutts & Co	440 The Strand, London, WC2R 0QS
Bankers	Coutts & Co	440 The Strand, London, WC2R 0QS
Solicitors	TLT LLP	One Redcliffe Street, Bristol, BS1 6TP
Independent Examiners	Geoffrey Frost	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, West Sussex, PO19 1SY

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed dated 17 August 2009
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by the settlors during their lifetime and then by a survivor of them or subject to this appointment is by the trustees.

Additional governance issues (Optional information)

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

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

--

Section C Objectives and activities

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

The objects of the Trust are to further such objects or purposes which are exclusively charitable according to the law of England and Wales in any part of the world and in such manner as the Trustees may in their absolute discretion think fit.

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

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

Additional details of objectives and activities (Optional information)

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

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

Summary of the main achievements of the charity during the year

During the year under review the charity made 5 grant payments totalling £171,750 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 £5,427 (2020: £1,686).
In addition to the free reserves the charity has bank balances of £521,240 (2020: £621,136) within the expendable endowment fund and investment assets of £223,235.
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)

Katherine Forder

Full name(s)

Katherine Forder
On behalf of Ludlow Trust
Company Limited

Position (eg Secretary, Chair, etc)

Date 11 August 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
The Pointer Family Trust

No (if any)
1131857

CC16a

Receipts and payments accounts

For the period from	Period start date 01 November 2020	To	Period end date 31 October 2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Addition to trust	-	-	62,641	62,641	319,396
Gift aid received	-	-	15,660	15,660	79,849
Income from investments	3,741	-	-	3,741	3,851
Income from bank interest	2	-	-	2	1,212
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	3,743	-	78,301	82,044	404,308
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	151,272	151,272	103,225
	-	-	-	-	-
Sub total	-	-	151,272	151,272	103,225
Total receipts	3,743	-	229,573	233,316	507,533
A3 Payments					
Grants awarded	171,750	-	-	171,750	286,000
Inv mgmt and admin	-	-	5,213	5,213	9,773
Independent examination	1,620	-	-	1,620	740
Administrative services	3,666	-	-	3,666	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	177,036	-	5,213	182,249	296,513
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	147,222	147,222	93,452
	-	-	-	-	-
Sub total	-	-	147,222	147,222	93,452
Total payments	177,036	-	152,435	329,471	389,965
Net of receipts/(payments)	(173,293)	-	77,138	(96,155)	117,568
A5 Transfers between funds	177,034	-	(177,034)	-	-
A6 Cash funds last year end	1,686	-	621,136	622,822	505,254
Cash funds this year end	5,427	-	521,240	526,667	622,822

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	521,240
	Income account	5,427	-	-
	Reserve account	-	-	-
	Capital account 2	-	-	-
	Income account 2	-	-	-
	Reserve account 2	-	-	-
	Total cash funds	5,427	-	521,240
(agree balances with receipts and payments account(s))		OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investments	Endowment	-	223,235
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Investment management	Endowment	89	
	Independent examination	Unrestricted	780	
	Administrative services	Unrestricted	631	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
			Katherine Forder on behalf of Ludlow Trust Company Limited	11 August 2022

Section C Notes to the Accounts

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

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

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

C2 Grants to institutions

Recipient - 1 payment unless annotated

£

Dorset Wildlife Trust		60,000
Level Water		10,000
MYTIME	2 payments	36,750
Solent University	2 payments	45,000
The Society of St James		20,000
		171,750

C3 Related party transactions

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

During the year under review Coutts & Co, a trustee of the charity until April 2021, were paid fees for the provision of administration and investment management services amounting to £4,494 as authorised under clause 6 of the trust deed until retirement.

Independent Examiner's Report to the Trustees of The Pointer Family Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 October 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

12 August 2022

Date