



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	<p>During the year under review the charity made 7 grants to the following charities totalling £186,656.</p> <ul style="list-style-type: none">• 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	<p>At the end of the reporting period the charity had free reserves of £55,630 (2024: £62,300).</p> <p>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.</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	£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		<p>Expendable endowment funds are those which are required to be invested to produce income, but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives.</p> <p>Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.</p>

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Trust deed dated 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	<p>No trustees received any remuneration or was reimbursed for any expenses in the year under review.</p> <p>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.</p>
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

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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