



CHARITY COMMISSION
FOR ENGLAND AND WALES

The J Cohen Family Charitable Trust

1140810

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/03/2024

To

Period end date
28/02/2025

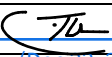
Section A Receipts and payments

	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 Interest	7,120		-	7,120	4,579
HMRC Gift aid		-	3,750	3,750	6,250
Additions from settlor	-	-	15,000	15,000	25,000
	-	-	-	-	-
Sub total (Gross income for AR)	7,120	-	18,750	25,870	35,829
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	7,120	-	18,750	25,870	35,829
A3 Payments					
Charitable Payments	26,500	-	-	26,500	36,033
Trust administration charges	2,160	-	-	2,160	2,160
Cash management charges	290	-	-	290	296
Sub total	28,950	-	-	28,950	38,489
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	28,950	-	-	28,950	38,489
Net of receipts/(payments)	- 21,830	-	18,750	- 3,080	- 2,660
A5 Transfers between funds	23,660		23,660	-	-
A6 Cash funds last year end	2,513		157,081	159,594	162,254
Cash funds this year end	4,343	-	152,171	156,514	159,594

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	-	-	152,171
	Income account	4,343	-	-
		-	-	-
	Total cash funds	4,343	-	152,171
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	-
			-	-
			-	-
			-	-
			-	-
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
	Christopher Thurlow on behalf of Ludlow Trust Company Ltd	22/12/2025
Chris Thurlow (Dec 22, 2025 20:40:50 GMT)		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/03/2024 To 28/02/2025

Charity name: The J Cohen Family Charitable Trust

Charity registration number: 1140810

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trustees shall hold the capital and income of the Trust Fund upon trust to apply the income and all or such part or parts of the capital at such time or times and in such manner to or for the benefit of such exclusively charitable objects and purposes in any part of the world as the Trustees may in their absolute discretion think fit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In furtherance of the charity's objects for the public benefit the trustees provides grants in accordance with the trust deed.
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	

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	Grants awarded totalled £26,500. They were distributed to the following recipients: - CHABAD lubavitch UK - Halev Ltd - The Chicken Soup Shelter - Neveh Shalom - Shema Bni - University College School Hampstead - StandWithUs UK - Beit Halochem UK - JNF Charity

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	

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 £4,343 (2024: £2,513). In addition to the free reserves the charity has bank balances of £152,171 (2024: £157,081 and no investments 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	Para 1.25	Trust deed dated 08/02/2011
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 existing trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	No trustee received any remuneration or was reimbursed any expenses in the year under review. Ludlow Trust Company Limited was paid £2,450 for trust administration services and cash management fees during the year under review. These fees are authorised under clause 3.16 of the trust deed. During the period a grant was made to the University College School, Hampstead. Joseph Cohen declared that he is a trustee of the University College School and would not therefore take part in consideration of the proposed grant. In the circumstances Ludlow Trust Company, as the sole

		remaining unconflicted Trustee, and in exercise of the powers contained in clause 2.3 of the original Trust Deed, and in accordance with the provisions contained in clause 5.2, approved the proposed grant.
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Reference and Administrative details

Charity name	The J Cohen Family Charitable Trust
Other name the charity uses	
Registered charity number	114810
Charity's principal address	Ludlow Trust Company Ltd Tower Wharf Cheese Lane BRISTOL BS2 0JJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Ludlow Trust Company Ltd			
2	Joseph Cohen			

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

Director name		
Gary St John Collins		
Walter Duncan Coxon		
Ali Reza Sarikhani		
Ziba Christina Sakine Sarikhani		
Christopher Ian Thurlow		
Matthew John Wickers		
John 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	
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Funds held as custodian trustees on behalf of others

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

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers		
Bankers		
Accountants	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)

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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)		
Full name(s)	Chris Thurlow (Dec 22, 2025 20:40:50 GMT) Christopher Thurlow on behalf of Ludlow Trust Company Ltd	
Position (eg Secretary, Chair, etc)		
Date	22/12/2025	

2025-12-22JCohenFamilyCT-ReceiptsAndPayments

Final Audit Report

2025-12-22

Created:	2025-12-22
By:	Marta Kurpickaja (marta.kurpickaja@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAQzQ2a_UBUFQUAEhaJ38fDBTYtgqIHXTN

"2025-12-22JCohenFamilyCT-ReceiptsAndPayments" History

 Document created by Marta Kurpickaja (marta.kurpickaja@ludlowtrust.com)
2025-12-22 - 8:32:57 PM GMT

 Document emailed to Chris Thurlow (chris.thurlow@ludlowtrust.com) for signature
2025-12-22 - 8:33:02 PM GMT

 Email viewed by Chris Thurlow (chris.thurlow@ludlowtrust.com)
2025-12-22 - 8:40:31 PM GMT

 Document e-signed by Chris Thurlow (chris.thurlow@ludlowtrust.com)
Signature Date: 2025-12-22 - 8:40:50 PM GMT - Time Source: server

 Agreement completed.
2025-12-22 - 8:40:50 PM GMT



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

The J Cohen Family Charitable Trust

On accounts for the year
ended

28 February 2025

Charity no
(if any)

1140810

Set out on pages

Financial statements page 1-2
Trustee report page 3-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **28/02/2025**.

Responsibilities and
basis of report

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

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

Independent
examiner's statement

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

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

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

Signed:

Date: 23/12/2025

Name:

Ian Rodd

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

BSc FCA

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.

n/a