

THE WHITEWATER CHARITABLE TRUST

England & Wales · Charity number 1146069

Details

Status Registered

Legal form Trust

Registered 2012-02-23

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: CLAUSE2.2 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 TRUSTEE MAY IN THEIR ABSOLUTE DISCRETION THINK FIT.

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

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-01-15	£72,245	£41,337	-	-
2024-01-15	£50,900	£123,243	-	-
2023-01-15	£34,246	£39,035	-	-
2022-01-15	£35,455	£23,829	-	-
2021-01-15	£32,569	£27,217	-	-

Trustees

Name	Role	Appointed
JOHN PHILLIPS MCMONIGALL		2012-02-01
Ludlow Trust Company Ltd		2021-07-05

THE WHITEWATER CHARITABLE TRUST

England & Wales - Charity number 1146069

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Whitewater Charitable Trust

1146069

Receipts and payments accounts

CC16a

For the period
from

Period start date
16.01.2024

To

Period end date
15.01.2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Income from investments	48,811	-	-	48,811	45,199
Interest received	7,856	-	-	7,856	5,702
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	56,667	-	-	56,667	50,901
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	1,787,819	1,787,819	898,848
	-	-	-	-	-
Sub total	-	-	1,787,819	1,787,819	898,848
Total receipts	56,667	-	1,787,819	1,844,485	949,749
A3 Payments					
Grants awarded	15,000	-	-	15,000	100,000
Investment management fees (VAT inclusive)	-	-	8,999	8,999	8,827
Trust administration fees (VAT inclusive)	15,679	-	-	15,679	13,328
Cash management fees	279	-	-	279	308
Accountancy	1,200	-	-	1,200	-
Independent Examiners fees	180	-	-	180	780
	-	-	-	-	-
	-	-	-	-	-
Sub total	32,338	-	8,999	41,337	123,243
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	1,767,100	1,767,100	899,603
	-	-	-	-	-
Sub total	-	-	1,767,100	1,767,100	899,603
Total payments	32,338	-	1,776,099	1,808,437	1,022,846
Net of receipts/(payments)	24,329	-	11,720	36,049	- 73,097
A5 Transfers between funds	15,578	-	15,578	-	-
A6 Cash funds last year end	81,217	-	65,703	146,920	220,017
Cash funds this year end	121,124	-	61,844	182,968	146,920

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	-	-	61,844
	Income account	121,124	-	-
			-	-
	Total cash funds	121,124	-	61,844
	(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	-	2,149,508
			-	-
			-	-
			-	-
			-	-
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	
	Chris Thurlow	Chris Thurlow on behalf of Ludlow Trust Company Limited	14/11/25	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 16 January 2024 To 15 January 2025

Charity name: The Whitewater Charitable Trust

Charity registration number: 1146069

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the charity 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 one grant award to St Michael's Hospice of £15,000.

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 £121,124.02 (2024: £81,216.88.) In addition to the free reserves the charity has bank balances of £61,844 (2024: £65,703) and investments valued at £2,149,508 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.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
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	
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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 15 January 2012
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by the settlor during his lifetime and subject to this 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 trustee received any remuneration or was reimbursed any expenses in the year under review.

		Ludlow Trust Company Limited was paid £15,958 for trust administration services during the year under review. These fees are authorized under clause 6 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Whitewater Charitable trust
Other name the charity uses	
Registered charity number	1146069
Charity's principal address	Ludlow Trust Company Ltd 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	John P McMonigall			
2	Ludlow Trust Company Limited			
3				
4				
5				
6				
7				

8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

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

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this	

falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers	Coutts & Co	440 The Strand, London, WC2R 0QS
Bankers	Coutts & Co	440 The Strand, London, WC2R 0QS
Accountants	Charter Tax Consulting Ltd	8th Floor, 1 Southampton Street, London WC2R 0LR

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Chris Thurlow</i>	
Full name(s)	Chris Thurlow on behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		
Date	14/11/25	

2025-11-14Whitewater-Accounts

Final Audit Report

2025-11-14

Created:	2025-11-14
By:	Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAALrevkw1WSxmbfwFiMvKEVpVy5ZQ6um6-

"2025-11-14Whitewater-Accounts" History

 Document created by Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
2025-11-14 - 3:22:13 PM GMT

 Document emailed to Chris Thurlow (chris.thurlow@ludlowtrust.com) for signature
2025-11-14 - 3:22:18 PM GMT

 Email viewed by Chris Thurlow (chris.thurlow@ludlowtrust.com)
2025-11-14 - 3:23:50 PM GMT

 Document e-signed by Chris Thurlow (chris.thurlow@ludlowtrust.com)
Signature Date: 2025-11-14 - 3:24:03 PM GMT - Time Source: server

 Agreement completed.
2025-11-14 - 3:24:03 PM GMT



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
The Whitewater Charitable Trust

On accounts for the year
ended

15 January 2025

Charity no
(if any)

1146069

Set out on pages

Financial statements page 1-2
Trustee report page 3-13

(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 15/01/2025.

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 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: 14/11/2025

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.

n/a

THE WHITEWATER CHARITABLE TRUST

England & Wales - Charity number 1146069

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Whitewater Charitable Trust

1146069

Receipts and payments accounts

CC16a

For the period
from

Period start date
16.01.2023

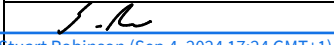
To

Period end date
15.01.2024

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Income from investments	45,199	-		45,199	33,679
Interest received	4,921	-	780	5,701	567
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	50,120	-	780	50,900	34,246
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	898,848	898,848	1,371,864
	-	-	-	-	-
Sub total	-	-	898,848	898,848	1,371,864
Total receipts	50,120	-	899,628	949,748	1,406,110
A3 Payments					
Grants awarded	100,000	-		100,000	15,000
Investment management fees (VAT inclusive)	-	-	8,827	8,827	9,021
Trust administration fees (VAT inclusive)	-	-	13,328	13,328	14,234
Independent Examiners fees			780	780	780
Cash management fees	308	-	-	308	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	100,308	-	22,935	123,243	39,035
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	899,603	899,603	1,375,650
	-	-	-	-	-
Sub total	-	-	899,603	899,603	1,375,650
Total payments	100,308	-	922,538	1,022,846	1,414,685
Net of receipts/(payments)	- 50,188	-	- 22,910	- 73,098	- 8,575
A5 Transfers between funds				-	-
A6 Cash funds last year end	131,404		88,612	220,016	228,591
Cash funds this year end	81,216	-	65,702	146,918	220,016

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	-	-	65,702
	Income account	81,216	-	-
			-	-
	Total cash funds	81,216	-	65,702
	(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	-	1,891,046
			-	-
			-	-
			-	-
			-	-
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	
	 Stuart Robinson (Sep 4, 2024 17:24 GMT+1)	Stuart Robinson on behalf of Ludlow Trust Company Limited		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 16 January 2023 To 15 January 2024

Charity name: The Whitewater Charitable Trust

Charity registration number: 1146069

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the charity 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 one grant award to Sepsis UK of £100,000.

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 £81,217 (2023: £131,404). In addition to the free reserves the charity has bank balances of £65,703 (2023: £88,612) and investments valued at £1,891,046 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.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
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 15 January 2012
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by the settlor during his lifetime and subject to this 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 trustee received any remuneration or was reimbursed any expenses in the year under review.

		Ludlow Trust Company Limited was paid £13,328 for trust administration services during the year under review. These fees are authorized under clause 6 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Whitewater Charitable trust
Other name the charity uses	
Registered charity number	1146069
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	John P McMonigall			
2	Ludlow Trust Company Limited			
3				
4				
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7				
8				
9				
10				
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17				
18				
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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	440 The Strand, London, WC2R 0QS
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)	 Stuart Robinson (Sep 4, 2024 17:24 GMT+1)	
Full name(s)	Stuart Robinson 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 Whitewater Charitable Trust

**On accounts for the year
ended**

15th January 2024

**Charity no
(if any)**

1146069

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 15th January 2024.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

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

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

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

Signed:

K Felton

Date:

8-8-2024

Name:

Mr Keith Felton

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

ACCA

Address:

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

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

2024-09-02Accounts

Final Audit Report

2024-09-04

Created:	2024-09-02
By:	Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA7VXWMyKhrcdDxz_fPvKJdZb67ErkXo8L

"2024-09-02Accounts" History

-  Document created by Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
2024-09-02 - 12:13:38 PM GMT
-  Document emailed to Stuart Robinson (stuart.robinson@ludlowtrust.com) for signature
2024-09-02 - 12:13:41 PM GMT
-  Email viewed by Stuart Robinson (stuart.robinson@ludlowtrust.com)
2024-09-04 - 1:54:05 PM GMT
-  Document e-signed by Stuart Robinson (stuart.robinson@ludlowtrust.com)
Signature Date: 2024-09-04 - 4:24:24 PM GMT - Time Source: server
-  Agreement completed.
2024-09-04 - 4:24:24 PM GMT

THE WHITEWATER CHARITABLE TRUST

England & Wales - Charity number 1146069

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Whitewater Charitable Trust

1146069

Receipts and payments accounts

CC16a

For the period
from

Period start date
16.01.2022

To

Period end date
15.01.2023

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	33,679	-		33,679	31,304
Interest received		-	567	567	30
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	33,679	-	567	34,246	31,334
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	1,371,864	1,371,864	1,134,501
	-	-	-	-	-
Sub total	-	-	1,371,864	1,371,864	1,134,501
Total receipts	33,679	-	1,372,431	1,406,110	1,165,835
A3 Payments					
Grants awarded	15,000			15,000	
Investment management fees (VAT inclusive)			9,021	9,021	19,691
Trust administration fees (VAT inclusive)			14,234	14,234	3,358
Independent Examiners fees			780	780	780
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	15,000	-	24,035	39,035	23,829
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	1,375,650	1,375,650	1,074,467
	-	-	-	-	-
Sub total	-	-	1,375,650	1,375,650	1,074,467
Total payments	15,000	-	1,399,685	1,414,685	1,098,296
Net of receipts/(payments)	18,679	-	- 27,254	- 8,575	67,539
A5 Transfers between funds				-	-
A6 Cash funds last year end	112,725		115,866	228,591	161,053
Cash funds this year end	131,404	-	88,612	220,016	228,592

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	-	-	88,612
	Income account	131,404	-	-
			-	-
	Total cash funds	131,404	-	88,612
	(agree balances with receipts and payments account(s))	OK	OK	OK

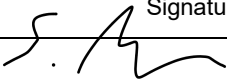
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Investment portfolio	Endowment	-	1,812,531
			-	-
			-	-
			-	-
			-	-

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

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

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

Signature	Print Name	Date of approval
	Stuart Robinson	
		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 16 January 2022 To 15 January 2023

Charity name: The Whitewater Charitable Trust

Charity registration number: 1146069

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the charity 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 one grant award to Action for ME of £15,000.

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 £131,404 (2022: £112,725). In addition to the free reserves the charity has bank balances of £88,612 (2022: £115,866) and investments valued at £1,812,531 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.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
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 15 January 2012
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by the settlor during his lifetime and subject to this 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 trustee received any remuneration or was reimbursed any expenses in the year under review.

		Ludlow Trust Company Limited was paid £14,234 for trust administration services during the year under review. These fees are authorized under clause 6 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Whitewater Charitable trust
Other name the charity uses	
Registered charity number	1146069
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	John P McMonigall			
2	Ludlow Trust Company Limited			
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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	440 The Strand, London, WC2R 0QS
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)		
Full name(s)	Stuart Robinson	
Position (eg Secretary, Chair, etc)		
Date		



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Whitewater Charitable Trust

**On accounts for the year
ended**

15th January 2023

**Charity no
(if any)**

1146069

Set out on pages

1 to 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 15th January 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:

02-11-2023

Name:

Mr Keith Felton

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

ACCA

Address:

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

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

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

2023-11-06WhitewaterCT-Accounts

Final Audit Report

2023-11-06

Created:	2023-11-06
By:	Marta Kurpickaja (marta.kurpickaja@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAuR_cjePmdIFETCzQ7MRBQwZCD4jsKwQi

"2023-11-06WhitewaterCT-Accounts" History

-  Document created by Marta Kurpickaja (marta.kurpickaja@ludlowtrust.com)
2023-11-06 - 10:21:21 AM GMT- IP address: 195.70.87.234
-  Document emailed to Stuart Robinson (stuart.robinson@ludlowtrust.com) for signature
2023-11-06 - 10:21:50 AM GMT
-  Email viewed by Stuart Robinson (stuart.robinson@ludlowtrust.com)
2023-11-06 - 10:26:01 AM GMT- IP address: 104.47.85.62
-  Document e-signed by Stuart Robinson (stuart.robinson@ludlowtrust.com)
Signature Date: 2023-11-06 - 10:29:15 AM GMT - Time Source: server- IP address: 80.189.187.254
-  Agreement completed.
2023-11-06 - 10:29:15 AM GMT

THE WHITEWATER CHARITABLE TRUST

England & Wales - Charity number 1146069

Accounts



Trustees' Annual Report for the period

Period start date		Period end date		
From	Day 16	Month January	Year 2021	To
	Day 15	Month January	Year 2022	

Section A Reference and administration details

Charity name The Whitewater Charitable Trust

Other names charity is known by

Registered charity number (if any) 1146069

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	Mr J P McMonigall			
2	Coutts & Co		To 05 July 2021	
3	Ludlow Trust Company Limited		From 05 July 2021	
4				
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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 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 (eg. trust deed, constitution)	Trust deed dated 15 January 2012
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by the settlor during his lifetime and subject to this 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 charity 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 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 £112,725 (2021: £81,408).
In addition to the free reserves the charity has bank balances of £115,867 (2021: £79,645) and investment assets of £1,926,427 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)

Stuart Robinson

Full name(s)

Stuart Robinson
On behalf of Ludlow Trust
Company Limited

Position (eg Secretary, Chair, etc)

Date

10 November 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
The Whitewater Charitable Trust

No (if any)
1146069

CC16a

Receipts and payments accounts

For the period from	Period start date 16 January 2021	To	Period end date 15 January 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					
Investment income	31,304	-	-	31,304	31,670
Income from bank interest	30	-	-	30	159
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	31,334	-	-	31,334	31,829
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	1,134,501	1,134,501	1,214,126
	-	-	-	-	-
Sub total	-	-	1,134,501	1,134,501	1,214,126
Total receipts	31,334	-	1,134,501	1,165,835	1,245,955
A3 Payments					
Grants awarded	-	-	-	-	5,000
Inv mgmt and admin	-	-	19,691	19,691	21,477
Independent examination	780	-	-	780	740
Administrative services	3,358	-	-	3,358	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	4,138	-	19,691	23,829	27,217
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	1,074,467	1,074,467	1,187,657
	-	-	-	-	-
Sub total	-	-	1,074,467	1,074,467	1,187,657
Total payments	4,138	-	1,094,158	1,098,296	1,214,874
Net of receipts/(payments)	27,196	-	40,343	67,539	31,081
A5 Transfers between funds	4,121	-	(4,121)	-	-
A6 Cash funds last year end	81,408	-	79,645	161,053	129,972
Cash funds this year end	112,725	-	115,867	228,592	161,053

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	-	-	115,867
	Income account	112,725	-	-
	Reserve account	-	-	-
	Capital account 2	-	-	-
	Income account 2	-	-	-
	Reserve account 2	-	-	-
	Total cash funds	112,725	-	115,867
(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	-	1,926,939
			-	-
			-	-
			-	-
			-	-
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)
	Inv mgmt and admin	Endowment	2,725	
	Independent examination	Unrestricted	780	
	Administrative services	Unrestricted	3,906	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
		Stuart Robinson	Stuart Robinson On behalf of Ludlow Trust Company Limited	10 November 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

£

-

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 July 2021, were paid fees for the provision of administration and investment management services amounting to £17,436 whilst a trustee. Ludlow Trust Company Limited was appointed trustee in July 2021 and was paid £3,358 for administrative services between appointment and the period end. These fees are authorised under clause 6 of the trust deed.

Independent Examiner's Report to the Trustees of The Whitewater Charitable Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 15 January 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

10 November 2022

Date

THE WHITEWATER CHARITABLE TRUST

England & Wales - Charity number 1146069

Accounts



Trustees' Annual Report for the period

Period start date		Period end date		
From	Day 16	Month January	Year 2020	To
	Day 15	Month January	Year 2021	

Section A Reference and administration details

Charity name The Whitewater Charitable Trust

Other names charity is known by

Registered charity number (if any) 1146069

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	Mr J P McMonigall			
2	Coutts & Co		To 05 July 2021	
3	Ludlow Trust Company Limited		From 05 July 2021	
4				
5				
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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	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 15 January 2012
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by the settlor during his lifetime and subject to this 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 charity 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 1 grant payment to institutions totalling £5,000 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 £81,408 (2020: £54,579).
In addition to the free reserves the charity has bank balances of £79,645 (2020: £75,393) and investment assets of £1,837,710 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 05 November 2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
The Whitewater Charitable Trust

No (if any)
1146069

CC16a

Receipts and payments accounts

For the period from	Period start date 16 January 2020	To	Period end date 15 January 2021
------------------------	--------------------------------------	----	------------------------------------

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					
Investment income	31,670	-	-	31,670	37,307
Income from bank interest	159	-	-	159	773
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	31,829	-	-	31,829	38,080
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	1,214,126	1,214,126	1,145,407
	-	-	-	-	-
Sub total	-	-	1,214,126	1,214,126	1,145,407
Total receipts	31,829	-	1,214,126	1,245,955	1,183,487
A3 Payments					
Grants awarded	5,000	-	-	5,000	30,000
Inv mgmt and admin	-	-	21,477	21,477	21,289
Independent examination	740	-	-	740	400
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	5,740	-	21,477	27,217	51,689
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	1,187,657	1,187,657	1,206,436
	-	-	-	-	-
Sub total	-	-	1,187,657	1,187,657	1,206,436
Total payments	5,740	-	1,209,134	1,214,874	1,258,125
Net of receipts/(payments)	26,089	-	4,992	31,081	(74,638)
A5 Transfers between funds	740	-	(740)	-	-
A6 Cash funds last year end	54,579	-	75,393	129,972	204,610
Cash funds this year end	81,408	-	79,645	161,053	129,972

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	-	-	22,122
	Income account	81,376	-	-
	Reserve account	-	-	57,523
	Capital account 2	-	-	-
	Income account 2	32	-	-
	Reserve account 2	-	-	-
	Total cash funds	81,408	-	79,645
(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	-	1,837,710
			-	-
			-	-
			-	-
			-	-
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)
	Inv mgmt and admin	Endowment	6,463	
	Independent examination	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	05 November 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 payment unless annotated

£

St Michaels Hospice

5,000

5,000

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, were paid fees for the provision of administration and investment management services amounting to £21,477 (2020: £21,289) as authorised under clause 6 of the trust deed.

Independent Examiner's Report to the Trustees of The Whitewater Charitable Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 15 January 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

05 November 2021

Date