

# THE DAVID RICHARD BELL AND ROSEMARY ELIZABETH BELL CHARITABLE TRUST

England & Wales - Charity number 1157031

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 2014-05-13

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

## Contact

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**Address** Ludlow Trust Co (Southampton) Ltd  
Yarmouth House  
1300 Parkway  
Solent Business Park  
Whiteley  
PO15 7AX

**Phone** 023 8212 2700

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

## Activities

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**Objects:** THE OBJECTS ARE TO PROMOTE SUCH PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE UNDER THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES SHALL AT THEIR ABSOLUTE DISCRETION DETERMINE.THE TRUSTEES MUST USE THE INCOME OF THE CHARITY IN PROMOTING THE OBJECTS.

**Activities:** The charity provides financial support to charitable organisations operating in Derby England within a 50 mile radius. The Charity aims to support - Christian organisations and organisations supporting disabilities.

## Classification

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- **How:** Makes Grants To Organisations
- **What:** Disability, Religious Activities
- **Who:** Children/young People, People With Disabilities

## Geography

- Derby City

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-27	£45,123	£47,528	-	-
2024-04-05	£21,996	£44,799	-	-
2023-04-05	£15,800	£22,609	-	-
2022-04-05	£14,168	£31,301	-	-
2021-04-05	£21,313	£43,682	-	-
2020-04-05	£23,339	£54,980	-	-

## Trustees

Name	Role	Appointed
DAVID RICHARD BELL		2013-12-18
Elizabeth Bell		2022-10-25
LUDLOW TRUST COMPANY (SOUTHAMPTON) LTD		2013-08-27
Rosemary Bell		2013-12-18

**THE DAVID RICHARD BELL AND ROSEMARY ELIZABETH BELL CHARITABLE TRUST**

England & Wales - Charity number 1157031

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# Accounts

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

The David Richard Bell and Rosemary Elizabeth Bell  
Charitable Trust

1157031

CC16a

## Receipts and payments accounts

For the period from	Period start date 06/04/2024	To	Period end date 27/08/2025
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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 £
<b>A1 Receipts</b>					
Income from investments	36,554			36,554	
Income from Interest	462		-	462	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>37,016</b>	<b>-</b>	<b>-</b>	<b>37,016</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
Sale of investments	-	-	22,464	22,464	
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>22,464</b>	<b>22,464</b>	<b>-</b>
<b>Total receipts</b>	<b>37,016</b>	<b>-</b>	<b>22,464</b>	<b>59,480</b>	<b>21,996</b>
<b>A3 Payments</b>					
Charitable Payments	28,000	-	-	28,000	
Trust management fees	8,107	-	-	8,107	
Investment Management Fees	-	-	11,421	11,421	-
	-	-	-	-	-
<b>Sub total</b>	<b>36,107</b>	<b>-</b>	<b>11,421</b>	<b>47,528</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Investment purchases		-		-	
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>36,107</b>	<b>-</b>	<b>11,421</b>	<b>47,528</b>	<b>44,799</b>
<b>Net of receipts/(payments)</b>	<b>909</b>	<b>-</b>	<b>11,043</b>	<b>11,952</b>	<b>- 22,803</b>
<b>A5 Transfers between funds</b>	<b>8,107</b>		<b>- 8,107</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>2,918</b>		<b>1,411</b>	<b>4,329</b>	<b>27,132</b>
<b>Cash funds this year end</b>	<b>11,934</b>	<b>-</b>	<b>4,347</b>	<b>16,281</b>	<b>4,329</b>

## 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 £
<b>B1 Cash funds</b>	Capital account	-	-	4,347
	Income account	11,934	-	-
		-	-	-
	<b>Total cash funds</b>	<b>11,934</b>	<b>-</b>	<b>4,347</b>
	<small>(agree balances with receipts and payments account(s))</small>	OK	OK	OK

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

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>	Investment portfolio	Endowment	-	1,043,293
			-	-
			-	-
			-	-
			-	-

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

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Joanne Spiceley on behalf of Ludlow Trust Company (Southampton) Limited	



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

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

**From 06 April 2024 To 27 August 2025**

**Charity name: The David Richard Bell and Rosemary Elizabeth Bell Charitable Trust**

**Charity registration number: 1157031**

### **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote such purposes which are exclusively charitable under the laws of England and Wales as the Trustees shall at their absolute discretion determine. The charity provides financial support to charitable organisations operating in Derby England within a 50-mile radius. The Charity aims to support - Christian organisations and organisations supporting disabilities.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In furtherance of the charity's objects for the public benefit the trustees provide grants. In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	

**Additional information (optional)**

You may choose to include further statements where relevant about:

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

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year under review the charity made grants to the following charities totaling £28,000</p> <ul style="list-style-type: none"> <li>- Buttercup Children's Trust</li> <li>- Upbeat Communities</li> <li>- British Disabled Angling Association</li> <li>- Cope Children's Trust (Rainbows)</li> <li>- Newlife</li> <li>- Brainwave</li> <li>- Mission to Seafarers</li> <li>- Christian Aid</li> <li>- Derby City Mission</li> <li>- Sudden Productions</li> <li>- Newlife Charity</li> <li>- Go Beyond</li> </ul>

### Additional information (optional)

You may choose to include further statements where relevant about:

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

### Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>At the end of the reporting period the charity had free reserves of £11,934 (2024: £2,918).</p> <p>In addition to the free reserves the charity has bank balances of £4,347 (2024: £1,411) and investments valued at £1,043,293 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	<p>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.</p>
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	Para 1.23	

charity continuing as a going concern		
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### 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 27 August 2013
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
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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	<p>No trustee received any remuneration or was reimbursed any expenses in the year under review.</p> <p>Ludlow Trust Company (Southampton) Limited was paid £2,533 for trust administration services during the year under review.</p> <p>HSBC UK Bank PLC also received £16,995 for trust administration services and investment management fees. These fees are authorised under clause 7.4 of the trust deed.</p>
Other		

**Reference and Administrative details**

Charity name	The David Richard Bell and Rosemary Elizabeth Bell Charitable Trust
Other name the charity uses	

Registered charity number	1157031
Charity's principal address	Ludlow Trust Co (Southampton) Ltd, Yarmouth House, 1300 Parkway, Solent Business Park, Whiteley, PO15 7AX

**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	Elizabeth Bell			
2	Rosemary Bell			
3	David Richard Bell			
4	Ludlow Trust Company (Southampton) Ltd			

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

Director name		
Gary St John Collins		
Walter Duncan Coxon		
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
<b>Investment Managers</b>	HSBC UK Bank PLC	1 Centenary Square, Birmingham, B1 1HQ
<b>Bankers</b>	HSBC UK Bank PLC	1 Centenary Square, Birmingham, B1 1HQ
<b>Accountants</b>	Charter Tax Consulting Limited	8th Floor 1 Southampton Street, London, England, 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

<b>Signature(s)</b>		
<b>Full name(s)</b>	Joanne Spiceley on behalf of Ludlow Trust Company (Southampton) Limited	
<b>Position (eg Secretary, Chair, etc)</b>		

**Date**

## Document Activity Report

**Document Sent** Thu, 16 Apr 2026 10:03:20 GMT

**Document Approval Status** Approved

### Approval Activity Summary

Joanne Spiceley Approved Thu, 16 Apr 2026 10:32:03 GMT

### Document Activity History

Document history shows most recent activity first

<b>Date</b>	<b>Activity</b>
Thu, 16 Apr 2026 10:31:30 GMT	Joanne Spiceley viewed the document

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**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
The David Richard Bell and Rosemary Elizabeth Bell Charitable Trust

**On accounts for the  
period ended**

27<sup>th</sup> August 2025  
**Charity no  
(if any)** 1157031

**Set out on pages**

Financial statements page 1 - 2  
Trustee report page 3 - 11

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 27/08/2025.

**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:** 27 April 2026

**Name:**

Ian Rodd

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

BSc FCA FCCA

**Address:**

TC Group  
115 – 119 Holdenhurst Road  
Bournemouth BH8 8DY

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