



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Mumford Memorial Trust

Charity no:
1188517

CC16a

Receipts and payments accounts

For the period from	Period start date 29/03/2024	To	Period end date 28/03/2025
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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 £
A1 Receipts					
Income from investments	47,215	-	-	47,215	47,069
Interest received	4,723	-	-	4,723	3,315
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	51,938	-	-	51,938	50,384
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	1,084,083	1,084,083	1,364,815
	-	-	-	-	-
Sub total	-	-	1,084,083	1,084,083	1,364,815
Total receipts	51,938	-	1,084,083	1,136,021	1,415,199
A3 Payments					
Charitable Payments	194,500	-	-	194,500	164,624
Trust Administration fees	11,580	-	-	11,580	12,563
Investment Management Fees		-	8,456	8,456	8,344
Cash Management Fees	148	-	-	148	153
Accountancy	600	-	-	600	600
Independent examination	180	-	-	180	180
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	207,008	-	8,456	215,464	186,463
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	1,012,665	1,012,665	1,200,986
	-	-	-	-	-
Sub total	-	-	1,012,665	1,012,665	1,200,986
Total payments	207,008	-	1,021,120	1,228,129	1,387,450
Net of receipts/(payments)	- 155,071	-	62,963	- 92,108	27,749
A5 Transfers between funds	148,704		- 148,704	-	-
A6 Cash funds last year end	12,615		117,624	130,239	102,490
Cash funds this year end	6,249	-	31,882	38,131	130,239

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	-	-	31,882
	Income account	6,249	-	-
		-	-	-
	Total cash funds	6,249	-	31,882
	(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 Endowment	Cost (optional)	Current value (optional)
	Investment portfolio		-	1,738,071
			-	-
			-	-
			-	-
			-	-
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	
	Approved electronically	Joanne Spicely on behalf of Ludlow Trust Company Limited	Per electronic approval	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 29 March 2023 To 28 March 2025

Charity name: The Mumford Memorial Trust

Charity registration number: 1188517

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the charity are 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 charities or such exclusively charitable purposes according to the law of England and Wales 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 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 grants to thirty one charities totalling £194,500.

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 £6,249 (2024: £12,615). In addition to the free reserves the charity has bank balances of £31,882 (2024: £117,624) and investments valued at £1,738,071 within the expendable endowment fund.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	

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

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed dated 28 March 2019 as amended 22 January 2020.
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 trustees from time to time.

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 £11,727 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 Mumford Memorial Trust
Other name the charity uses	
Registered charity number	1188517
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	Susan Mary Melville			
2	Cynthia Joyce Finch Comyn			
3	Robin Laura Bone			
4	Ludlow Trust Company Limited			
5				
6				
7				
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Corporate trustees – names of the directors at the date the report was approved

Director name		
Gary Collins		
Walter Coxon		
Ali Sarikhani		
Ziba Sarikhani		
Christopher Thurlow		
Matthew 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	KJF Accounting Limited	17 Sheringham Avenue, Southgate, London, N14 4UB

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)	Approved electronically	
Full name(s)	Joanne Spiceley on behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		
Date	Per electronic approval	

Document Activity Report

Document Sent Mon, 26 Jan 2026 16:42:38 GMT

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Approval Activity Summary

Joanne Spiceley Approved Mon, 26 Jan 2026 16:59:18 GMT

Document Activity History

Document history shows most recent activity first

Date	Activity
Mon, 26 Jan 2026 16:58:31 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 Mumford Memorial Trust

On accounts for the year
ended

28 March 2025

Charity no
(if any)

1188517

Set out on pages

Financial statements pg 1-2
Trustee report pg 3-12

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **28/03/2025**.

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: 26/01/2026

Name: Ian Rodd

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

BSc FCA

Address:

TC Group

10 Bridge Street, Christchurch, Dorset, BH23 1EF

Section B**Disclosure**

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

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

Nothing to note