

THE VERONIQUE CHARITABLE TRUST

England & Wales · Charity number 279349

Details

Status Registered

Legal form Trust

Registered 1980-02-07

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: SUCH REGISTERED CHARITIES AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE.

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:** Disability
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£34,834	£25,564	-	-
2024-04-05	£10,879	£25,307	-	-
2023-04-05	£7,921	£14,493	-	-
2022-04-05	£7,905	£3,104	-	-
2021-04-05	£13,064	£23,453	-	-

Trustees

Name	Role	Appointed
LUDLOW TRUST COMPANY LTD		2021-04-06

THE VERONIQUE CHARITABLE TRUST

England & Wales - Charity number 279349

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 06 April 2024 To 05 April 2025

Charity name: The Veronique Charitable Trust

Charity registration number: 279349

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To hold the capital and income upon trust to apply the income and all or such parts of the capital at such time or times and in such a 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. The Trustees will take into account the Letter of Wishes which requests that consideration be given to benefit the following charities: Jewish Blind & Physically Handicapped Society Ltd and Nightingale Hammerson
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	Para 1.18	In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.

Commission on public benefit		
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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 two grants to the following charities totalling £20,018. • Jewish Blind And Physically Handicapped • Nightingale Hammerson

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	In addition to the free reserves the charity has bank balances of £16,269 (2024: £35,577) and investments valued at £378,341 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	At the end of the reporting period the charity had free reserves of £14,539 (2024: £3,332).
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	No funds in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		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 18 January 1980
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	Para 1.25	Trustees are appointed by the trustees from time to time.

to appoint one or more 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	No trustee received any remuneration or was reimbursed any expenses in the year under review. Ludlow was paid £3,609 (2024: £2,606) for trust administration and cash management fees during the year under review. These fees are authorised under clause 11 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Veronique Charitable Trust
Other name the charity uses	
Registered charity number	279349
Charity's principal address	Ludlow Trust Co 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				
3				
4				
5				

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

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

Funds held as custodian trustees on behalf of others

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

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers	NatWest	2nd Floor, Trinity Quay II, Avon Street, PO Box 3138, BRISTOL, BS2 2DH
Bankers	NatWest	2nd Floor, Trinity Quay II, Avon Street, PO Box 3138, BRISTOL, BS2 2DH
Accountants	Charter Tax Consulting Limited	8th Floor, 1 Southampton St, London WC2R 0LR
Independent Examiner	James O'Rourke	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, PO19 1SY

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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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	
Position (eg Secretary, Chair, etc)	On behalf of Ludlow Trust Company Limited (Trustee)	
Date	04 February 2026	



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Veronique Charitable Trust

279349

Receipts and payments accounts

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For the period from	Period start date 06.04.2024	To	Period end date 05.04.2025
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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	10,579	-	-	10,579	10,336
Interest received	850	-	-	850	713
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	11,429	-	-	11,429	11,049
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	269,537	269,537	313,293
	-	-	-	-	-
Sub total	-	-	269,537	269,537	313,293
Total receipts	11,429	-	269,537	280,966	324,342
A3 Payments					
Grants Awarded	20,018	-	-	20,018	20,840
Investment Management Fees	-	-	1,937	1,937	1,860
Trust Administration Fees	3,583	-	-	3,583	2,574
Cash Management Charges	26	-	-	26	32
Legal Fees	-	-	-	-	1
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	23,627	-	1,937	25,564	25,307
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	263,503	263,503	271,823
	-	-	-	-	-
Sub total	-	-	263,503	263,503	271,823
Total payments	23,627	-	265,440	289,067	297,130
Net of receipts/(payments)	- 12,198	-	4,097	- 8,101	27,212
A5 Transfers between funds	23,405		- 23,405	-	-
A6 Cash funds last year end	3,332		35,577	38,909	11,697
Cash funds this year end	14,539	-	16,269	30,808	38,909

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	-	-	16,269
	Income account	14,539	-	-
		-	-	-
	Total cash funds	14,539	-	16,269
	(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	-	378,341
			-	-
			-	-
			-	-
			-	-

	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
<i>Chris Thurlow</i>	Chris Thurlow on behalf of Ludlow Trust Company Limited (Trustee)	04 February 2026

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

I report to the charity trustees on my examination of the accounts of the charity for the year ended 05 April 2025

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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



James O'Rourke FCA
Blue Spire Limited
Cawley Priory
South Pallant
Chichester
West Sussex
PO19 1SY

Date 04 February 2026