CHARITY COMMISSION FOR ENGLAND AND WALES

| The J Cohen Family Charitable Trust | 1140810 |
|---|---|

# Receipts and payments accounts

**CC16a**

| For the period from | Period start date: 1st March 2025 | To | Period end date: 28th February 2026 |
|---|---|---|---|

## 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** | | | | | |
| HMRC Gift Aid | | - | 5,000 | 5,000 | 3,750 |
| Interest Received | 5,912 | - | - | 5,912 | 7,120 |
| Addition From Settlor | - | - | 20,000 | 20,000 | 15,000 |
| ***Sub total** (Gross income for AR)* | 5,912 | - | 25,000 | 30,912 | 25,870 |
| **A2 Asset and investment sales, (see table).** | | | | | |
| Sale Of Investments | - | - | - | - | - |
| | - | - | - | - | - |
| ***Sub total*** | - | - | - | - | - |
| ***Total receipts*** | 5,912 | - | 25,000 | 30,912 | 25,870 |
| **A3 Payments** | | | | | |
| Grants Awarded | 31,850 | - | - | 31,850 | 26,500 |
| Investment Manager Fees | - | - | - | - | - |
| Trust Administration Fees | 2,220 | - | - | 2,220 | 2,160 |
| Independent Examiners Fees | 630 | - | - | 630 | - |
| Accountancy | 600 | - | - | 600 | - |
| Cash Management Fee | 285 | - | - | 285 | 290 |
| ***Sub total*** | 35,585 | - | - | 35,585 | 28,950 |
| **A4 Asset and investment purchases, (see table)** | | | | | |
| Investment Purchases | - | - | | - | - |
| | - | - | - | - | |
| ***Sub total*** | - | - | - | - | - |
| ***Total payments*** | 35,585 | - | - | 35,585 | 28,950 |
| ***Net of receipts/(payments)*** | - 29,673 | - | 25,000 | - 4,673 | - 3,080 |
| **A5 Transfers between funds** | 30,300 | | - 30,300 | - | - |
| **A6 Cash funds last year end** | 4,343 | | 152,171 | 156,514 | 159,594 |
| ***Cash funds this year end*** | 4,970 | - | 146,871 | 151,841 | 156,514 |

## Section B Statement of assets and liabilities at the end of the period

### B1 Cash funds

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---|---|---|---|
| | Capital Account | - | - | 146,871 |
| | Income Account | 4,970 | - | - |
| | | - | - | - |
| | ***Total cash funds*** | 4,970 | - | 146,871 |
| | (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) |
|---|---|---|---|
| Investment Portfolio | Endowment | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |

### B4 Assets retained for the charity's own use

| Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---|---|---|
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |

### B5 Liabilities

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

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

| Signature | Print Name | Date of approval |
|---|---|---|
| | Connor Bunney on behalf of Ludlow Trust Company Ltd | |
| | | |

CHARITY COMMISSION
FOR ENGLAND AND WALES

# Trustees' Annual Report for the period

**From 1st March 2025 To 28th February 2026**

**Charity name: The J Cohen Family Charitable Trust**
**Charity registration number: 1140810**

## Objectives and Activities

| | SORP reference | |
|---|---|---|
| Summary of the purposes of the charity as set out in its governing document | Para 1.17 | 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. |
| 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 | During the year under review the charity made grants to the following charities totalling £31,850.<br>• Chabad Lubavitch UK<br>• Halev Ltd<br>• The Chicken Soup Shelter<br>• The Neveh Shalom<br>• University College School Hampstead<br>• Shema Beni<br>• AJJDC<br>• Torah Action Life<br>• Keren Hayeled CT<br>• Community Security Trust |

**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 £4,970 (2025: £4,343).<br><br>In addition to the free reserves the charity has bank balances of £146,871 (2025: £152,171) and investments valued at £Nil within the expendable endowment fund which can be released to support the activities of the charity. |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks. |
| Amount of reserves held | Para 1.22 | |
| Reasons for holding zero reserves | Para 1.22 | |
| Details of fund materially in deficit | Para 1.24 | |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | |

**Additional information (optional)**

You may choose to include further statements where relevant about:

| | | |
|---|---|---|
| The charity's principal sources of funds (including any fundraising) | Para 1.47 | |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | |
| A description of the principal risks facing the charity | Para 1.46 | |
| Other | | Expendable endowment funds are those which are required to be invested to produce income, but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives.<br><br>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 8th February 2011 |
| How is the charity constituted? | Para 1.25 | Trust |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled | Para 1.25 | Trustees are appointed by the trustees from time to time. |

| | | |
|---|---|---|
| to appoint one or more 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.<br><br>Ludlow Trust Company Ltd was paid £2,505 for trust administration and cash management fees during the year under review. These fees are authorised under clause 6 of the trust deed.<br><br>In accordance with clause 5.2 & 6.4 of the Trust Deed, Joseph Cohen declared that he is a trustee of the University College School and would not therefore take part in consideration of the proposed grant |
| Other | | |

## Reference and Administrative details

| | |
|---|---|
| Charity name | The J Cohen Family Charitable Trust |
| Other name the charity uses | |
| Registered charity number | 1140810 |
| 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) |
|---|---|---|---|
| Ludlow Trust Company Limited | | | |
| Joseph Cohen | | | |
| | | | |

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

| Director name | | |
|---|---|---|
| Alexander Edward Mulroe | | |
| 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** | | |
| **Bankers** | | |
| **Accountants** | Charter Tax Consulting Limited | 8th Floor, 1 Southampton St, London WC2R 0LR |
| | | |

**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)** | Connor Bunney | |
| **Position (eg Secretary, Chair, etc)** | on behalf of Ludlow Trust Company Limited | |
| **Date** | | |

# Document Activity Report

| | |
|---|---|
| **Document Sent** | Mon, 19 Oct 2026 08:26:35 GMT |
| **Document Approval Status** | Approved |

**Approval Activity Summary**

| | | |
|---|---|---|
| Connor Bunney | Approved | Mon, 19 Oct 2026 09:37:31 GMT |

**Document Activity History**

Document history shows most recent activity first

| Date | Activity |
|---|---|
| Mon, 19 Oct 2026 09:37:27 GMT | Connor Bunney viewed the document |

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CHARITY COMMISSION FOR ENGLAND AND WALES

# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

| | | | |
|---|---|---|---|
| **Report to the trustees/ members of** | Charity Name<br>The J Cohen Family Charitable Trust | | |
| **On accounts for the period ended** | 28th February 2026 | **Charity no (if any)** | 1140810 |
| **Set out on pages** | Financial statements page 1 - 2<br>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 28/02/2026.

**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:** | 26/10/2026 |
| **Name:** | Ian Rodd | | |
| **Relevant professional qualification(s) or body (if any):** | BSc FCA FCCA | | |
| **Address:** | TC Group<br>115-119 Holdenhurst Road, Bournemouth<br>Dorset BH8 8DY | | |

| 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**. | n/a |