

**REGISTERED CHARITY NUMBER: 1111347**

**GERRARD AND AUDREY COUCH CHARITABLE TRUST  
REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE  
YEAR ENDED 31 MARCH 2025**



**GERRARD AND AUDREY COUCH CHARITABLE TRUST**

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FOR THE YEAR ENDED 31 MARCH 2025**

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# **GERRARD AND AUDREY COUCH CHARITABLE TRUST**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and policies**

In accordance with the trust deed, the fund is held for the trustees to provide assistance and support for charities and charitable purposes connected with animals, rescuers at sea and seafarers, cultivation of medicine and surgery, churches in Merseyside or other such charitable objectives as the trustees may in their absolute discretion think fit, especially the Arts, People and Education:

### **FINANCIAL REVIEW**

Net income for the year, before gains/(losses) on investments, was £18,069. Total unrestricted income funds carried forward as at 31 March 2025 were £2,081,729 (2024: £2,070,780).

### **FUNDING**

The Trust will continue to support projects in line with its objectives and policies.

The trustees are satisfied that the trust's assets are available and adequate to fulfil its obligations in relation to those funds.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

#### **Registered Charity number**

1111347

#### **Principal address**

Aaron & Partners LLP  
5-7 Grosvenor Court  
Foregate Street  
Chester  
CH1 1HG

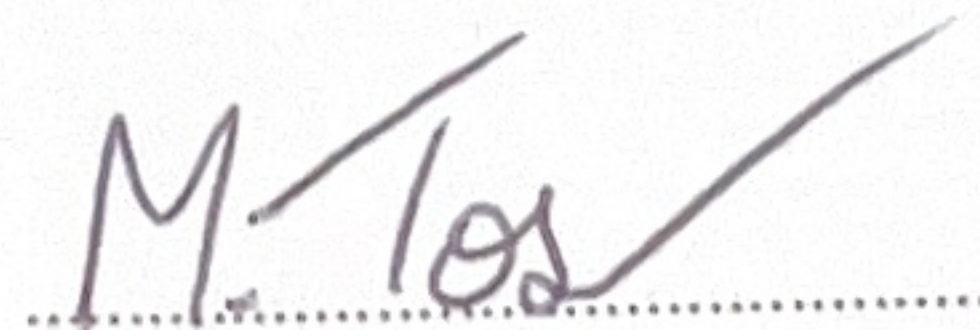
#### **Trustees**

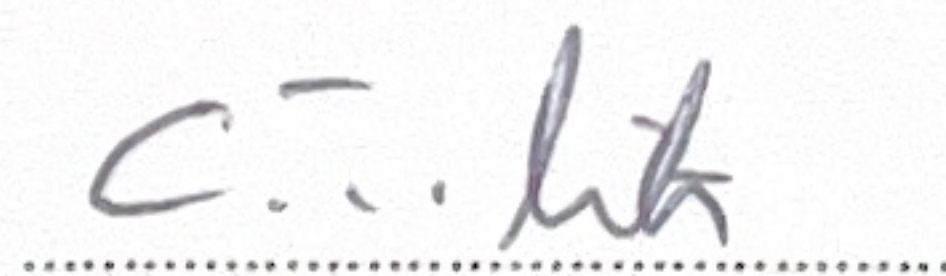
M J Tozer  
C T Pointon

#### **Independent examiner**

Milne Thomas & Co  
Chartered Accountants  
27 Sellaer Street  
Chester  
Cheshire  
CH1 3NA

Approved by order of the board of trustees on 18/09/2025 and signed on its behalf by:

  
M J Tozer – Trustee

  
C T Pointon – Trustee



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE GERRARD AND AUDREY COUCH CHARITABLE TRUST**

**Independent examiner's report to the trustees of The Couch Charitable Trust**

I report to the charity trustees on my examination of the accounts of the Gerrard and Audrey Couch Charitable Trust (the Trust) for the year ended 31 March 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').

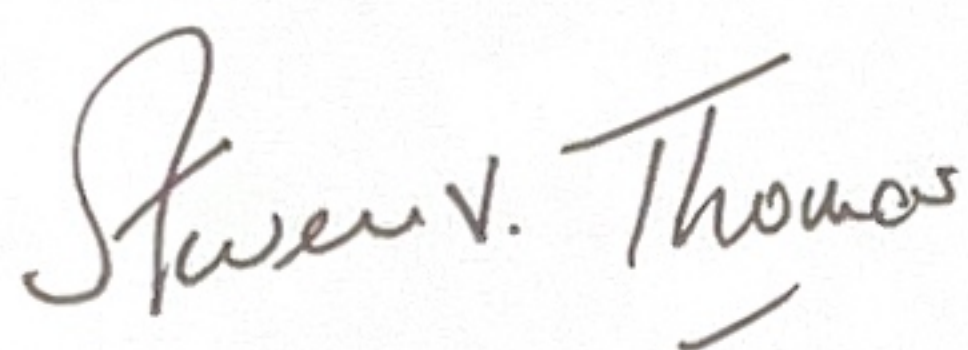
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Direction given by the Charity Commission under section 145(5)(b) of the Act.

**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 Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as a part of an independent examination.

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.



Steven Thomas  
Milne Thomas & Co.  
Chartered Accountants  
27 Sellar Street  
Chester  
CH1 3NA

Date: ..... 22/09/2025 .....



**GERRARD AND AUDREY COUCH CHARITABLE TRUST**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 Total Funds £	2024 Total Funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Investment income	2	63158	58773
Other income		21397	250
<b>Total</b>		<b>84555</b>	<b>59023</b>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Grants to institutions		45053	32500
Other		21433	21047
<b>Total</b>		<b>66486</b>	<b>53547</b>
Net gains/(losses) on investments		( 7120)	191721
<b>NET INCOME/(EXPENDITURE)</b>		<b>10949</b>	<b>197197</b>
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		<b>2070780</b>	<b>1873583</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>2081729</b>	<b>2070780</b>

The notes form part of these financial statements




**GERRARD AND AUDREY COUCH CHARITABLE TRUST**

**BALANCE SHEET  
AS AT 31 MARCH 2025**

	Notes	2025 Total Funds £	2024 Total Funds £
<b>FIXED ASSETS</b>			
Investments	4	2030913	2040613
<b>CURRENT ASSETS</b>			
Cash at bank		51945	32630
<b>CREDITORS</b>			
Amounts falling due within one year	5	( 1129)	( 2463)
<b>NET CURRENT ASSETS</b>		50816	30167
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		2081729	2070780
<b>NET ASSETS</b>		2081729	2070780
<b>FUNDS</b>			
Unrestricted funds	6	2081729	2070780
<b>TOTAL FUNDS</b>		2081729	2070780

The financial statements were approved by the Board of Trustees on 18/09/2025 and were signed on its behalf by:

  
.....  
M J Tozer – Trustee

  
.....  
C T Pointon - Trustee

The notes form part of these financial statements



GERRARD AND AUDREY COUCH CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2025 £	2024 £
Dividends	63158	58773
Interest receivable	-	-
	63158	58773

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2025.



**GERRARD AND AUDREY COUCH CHARITABLE TRUST**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**4. FIXED ASSET INVESTMENTS**

	Listed Investments £
<b>MARKET VALUE</b>	2040613
At 1 April 2024	-
Additions	( 2580)
Disposals	( 7120)
Revaluations	_____
	2030913
At 31 March 2025	_____
<b>NET BOOK VALUE</b>	2030913
31 March 2025	_____
	£
Fixed asset investments can be categorised as follows:	2030913
UK	-
Overseas	_____
	2030913
	_____

**5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025 £	2024 £
Accrued expenses	1129	2463
	_____	_____

**6. MOVEMENT IN FUNDS**

	At 01.04.2024 £	Net movement in funds £	At 31.03.2025 £
<b>Unrestricted funds</b>			
General fund	2070780	10949	2081729
	_____	_____	_____
<b>TOTAL FUNDS</b>	2070780	10949	2081729
	_____	_____	_____

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	84555	(66486)	( 7120)	10949
	_____	_____	_____	_____

**7. RELATED PARTY EXPOSURES**

During the year, Aaron & Partners LLP invoice the Trust £8,183 for legal and professional services. The Trustee, C Pointon, is a partner of Aaron & Partners LLP.



GERRARD AND AUDREY COUCH CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Investment income</b>		
Dividends	63158	58773
Interest receivable	-	-
Donations	11800	250
Other income	9597	-
<b>Total incoming resources</b>	84555	59023
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Grants to institutions	45053	32500
<b>Support costs</b>		
<b>Other</b>		
Accountancy fees	1128	1104
Legal and professional fees	9820	10624
Investment management fees	10244	9319
Sundries	241	-
	21433	21047
<b>Total resources expended</b>	66486	53547
<b>Net income/(expenditure) before gains and losses</b>	18069	5476
<b>Realised recognised gains and losses</b>		
Gains/(losses) on revaluations and disposals of investment assets	( 7120)	191721
<b>Net income/(expenditure)</b>	10949	197197

This page does not form part of the statutory financial statements