



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Rosemary and David Coveney Charitable Trust

**On accounts for the year
ended**

16/10/2023

**Charity no
(if any)**

1173068

Set out on pages

As above.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 16/10/2022.

**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:

Tom Wilcox

Date:

08/08/2023

Name:

Tom Wilcox

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

FMAAT FCIE

Address:

Counterculture Partnership LLP
Ducie House
Ducie Street
Manchester M1 2JW

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.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 17/10/2022
date

Period start date To 16/10/2023

Period end

Charity name: Rosemary and David Coveney Charitable Trust

Charity registration number: 1173068

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objects are: (a) the advancement of health and the saving of lives and the relief of those in need by reason of ill health by promoting study and research into the nature, causes, diagnosis, prevention, treatment and care of all forms of cancer, provided that the useful results of such study and research are disseminated to the public at large; (b) the relief of those in need by reason of ill health by providing financial support and assistance to charities and other organisations (in particular, but not limited to hospices) providing care, facilities, support services and equipment to those affected by cancer, together with their families and carers; and (c) to promote such purposes which are exclusively charitable under the laws of England and Wales as the Trustees shall at their absolute discretion determine.
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	Grant-making to pursue the Objects
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

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	Made donations from income to the East Cheshire Hospice, specialising in palliative cancer care, in line with the objects of the charity and benefiting local cancer patients.

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	Financial position is stable, with assets of £275k (cost basis) and cash of £45k comparable to the prior year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Cash is held for investment opportunity and to enable grant-making. Investments are held to generated income for grant-making.
Amount of reserves held	Para 1.22	Cash at year end of £45k
Reasons for holding zero reserves	Para 1.22	N/a
Details of fund materially in deficit	Para 1.24	N/a
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		

Structure, Governance and Management

Description of charity's trusts:		Charitable Trust
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable 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	4.4 Future Trustees must be appointed by resolution of the Trustees. 4.5 Every future Trustee must sign a declaration of willingness to act as a Trustee of the Charity before he or she may act as a Trustee.

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	
Other		

Reference and Administrative details

Charity name	The Rosemary and David Coveney Charitable Trust
Other name the charity uses	N/a
Registered charity number	1173068

Charity's principal address	The White Cottage Parkfield Road Knutsford Cheshire WA16 8NP

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	David Coveney			
2	Paul Coveney			
3	Nicola Coveney			
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Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

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

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)		
Full name(s)	Paul Coveney	
Position (eg Secretary, Chair, etc)	Trustee	
Date	01/07/2024	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Rosemary and David Coveney Charitable Trust

1173068

Receipts and payments accounts

CC16a

For the period
from

17/10/2022

To

16/10/2023

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Investment income (dividends)	10,526	-	-	10,526	10,922
Interest (HL)	234	-	-	234	6
Donation from D Coveney (18/11/2022)	15,000	-	-	15,000	15,000
		-	-	-	-
		-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	25,761	-	-	25,761	25,927
A2 Asset and investment sales, (see table).					
		-	-	-	1,472
	-	-	-	-	-
Sub total	-	-	-	-	1,472
Total receipts	25,761	-	-	25,761	27,400
A3 Payments					
Donation to East Cheshire Hospice (15/12/22)	2,000	-	-	2,000	2,000
Donation to East Cheshire Hospice (03/08/2023)	2,000	-	-	2,000	
Donation to East Cheshire Hospice (12/10/2023)	2,000	-	-	2,000	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
Sub total	6,000	-	-	6,000	2,000
A4 Asset and investment purchases, (see table)					
Vanguard Funds plc S&P 500 UCITS ETF USD(GBP) 150 @ 6300.35		-	-	-	9,462
Rio Tinto plc Ordinary 10p 200 @ 5375				-	10,763
				-	
				-	
				-	
				-	
				-	
				-	
				-	
Sub total	-	-	-	-	20,225
Total payments	6,000	-	-	6,000	22,225
Net of receipts/(payments)	19,761	-	-	19,761	5,174
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	25,817	-	-	25,817	20,643
Cash funds this year end	45,578	-	-	45,578	25,817

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	RBS Bank	16,000	-	-
	HL Trading account cash	29,578	-	-
		-	-	-
	Total cash funds	45,578	-	-
	(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		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Compass Group plc Ordinary 11.05p		9,921	-
	Diageo plc Ordinary 28 101/108p		18,201	-
	F&C Investment Trust Ord 25p		7,540	-
	GCP Infrastructure Investments Ltd 1p Shs		7,542	-
	Great Portland Estates Ord 15 5/19p Shares		16,229	-
	HICL Infrastructure plc ORD GBP0.0001		21,478	-
	HSBC Holdings plc Ordinary USD0.50		18,310	-
	Legal & General Group plc Ord 2.5p Shares		17,774	-
	M&G plc ORD GBP0.05		3,525	-
	Mondi Plc Ordinary Eur0.20		24,356	-
	National Grid Ord 12, 204/473p		8,286	-
	Prudential plc Ordinary 5p		32,040	-
	Rio Tinto plc Ordinary 10p		19,139	-
	Unilever plc Ordinary 3.11p		15,431	-
	United Utilities Group Plc Ordinary 5p		15,914	-
	Vanguard Funds FTSE Emerging Markets ETF		10,163	
	Vanguard Funds plc FTSE Dev Asia Pacific		14,992	
	Vanguard Funds plc S&P 500 ETF USD/GBP		14,648	
			-	-
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	
	Paul Coveney	29-Jul-24	



Section A

Independent Examiner's Report

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Tom Wilcox

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08/08/2023

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Tom Wilcox

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qualification(s) or body
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FOR ENGLAND AND WALES

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Other name the charity uses	N/a
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Names of the charity trustees who manage the charity

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

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Name of trustees holding title to property belonging to the charity

[illegible]

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

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)	Paul Coveney	
Position (eg Secretary, Chair, etc)	Trustee	
Date	01/07/2024	