



CHARITY COMMISSION
FOR ENGLAND AND WALES

Gninwod Trust

1186982

Receipts and payments accounts

CC16a

For the period from	Period start date 04.09.24	To	Period end date 03.09.25
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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					
Investment income	5,810	-	-	5,810	
Interest	21,248	-	-	21,248	36,853
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	27,058	-		27,058	36,853
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	2,804	2,804	
	-	-	-	-	-
Sub total	-	-	2,804	2,804	-
Total receipts	27,058	-	2,804	29,862	36,853
A3 Payments					
Grants awarded	10,000	-	-	10,000	5,000
Investment manager fees (VAT inclusive)		-	243	243	-
Trust administration fees (VAT inclusive)	7,650	-		7,650	7,600
Independent Examiners fees	780	-	-	780	-
Bank charges		-	-	-	-
Cash management fees	763	-	-	763	1,627
	-	-	-	-	-
	-	-	-	-	-
Sub total	19,193	-	243	19,436	14,227
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	870,000	870,000	-
	-	-	-	-	-
Sub total	-	-	870,000	870,000	-
Total payments	19,193	-	870,243	889,436	14,227
Net of receipts/(payments)	7,866		- 867,439	- 859,574	22,626
A5 Transfers between funds	5,264		- 5,264	-	-
A6 Cash funds last year end	38,962		879,537	918,499	895,873
Cash funds this year end	52,091	-	6,834	58,925	918,499

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	-	-	6,834
	Income account	52,092	-	-
		-	-	-
	Total cash funds	52,091	-	6,834
	(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		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Investment portfolio	Endowment	-	878,445
			-	-
			-	-
			-	-
			-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
		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
			Stuart Robinson on behalf of Ludlow Trust Company Limited	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 04 September 2024 To 03 September 2025

Charity name: The Gninwod Trust

Charity registration number: 1186982

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 hold the capital and income for charitable purposes and to apply the income, and all or such parts of the capital, at such time or times and in such manner to or for the benefit of such charities or exclusively charitable purposes according to the laws of England and Wales in any part of the world as the Trustees may in their 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 accordance with the letter of wishes.
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 a grant payment of £10,000 to St Pauls Church, East Molesey.

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	<p>At the end of the reporting period the charity had free reserves of £52,091 (2024: £38,962).</p> <p>In addition to the free reserves the charity has bank balances of £6,834 (2024: £879,537) within the expendable endowment fund and an investment portfolio of £878,445 (2024: £nil).</p>
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		<p>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.</p> <p>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.</p>

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed date 03 September 2019
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust deed
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 settlors or the survivor of them during their lifetime and 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	<p>No trustee received any remuneration nor reimbursed any expenses in the year under review.</p> <p>During the year Ludlow Trust Company was paid fees for trust administration services of £8,413. These fees are authorised under clause 6.2 of the trust deed.</p>
Other		

Reference and Administrative details

Charity name	The Gninwod Trust
Other name the charity uses	
Registered charity number	1186982
Charity's principal address	<p>Trustees Department</p> <p>1st Floor, Tower Wharf</p> <p>Cheese Lane, Bristol</p> <p>BS2 0JJ</p>

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	Simon Richard Downing	Settlor		
2	Anne Williams	Settlor		
3	Ludlow Trust Company Limited			
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19				
20				

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

Director name		

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		

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)	Stuart Robinson on behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		
Date		

Document Activity Report

Document Sent Wed, 15 Apr 2026 09:15:12 GMT

Document Approval Status Approved

Approval Activity Summary

Stuart Robinson Approved Wed, 15 Apr 2026 09:19:18 GMT

Document Activity History

Document history shows most recent activity first

Date	Activity
Wed, 15 Apr 2026 09:18:46 GMT	Stuart Robinson viewed the document

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Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Audrey Knowles Charitable Trust

On accounts for the
period ended

31st August 2025

Charity no
(if any)

1055582

Set out on pages

Financial statements page 1 - 2
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 31/08/2025.

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: 15/04/2026

Name:

Ian Rodd

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

BSc FCA FCCA

Address:

TC Group
115 – 119 Holdenhurst Road
Bournemouth BH8 8DY

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