Personal Construct Education Trust

Annual Accounts

Charity number 1195916

1 January to 31 December 2025

Receipts and payments

Amounts are stated in pounds sterling. These accounts record the charity's cash receipts and payments for the year ended 31 December 2025.

Receipts and payments	2025 £
Donations received	1,000.00
Total receipts	1,000.00
Educational grant distribution	1,021.19
Total payments	1,021.19
Excess of payments over receipts	(21.19)
Cash funds at 1 January 2025	10,749.64
Cash funds at 31 December 2025	10,728.45

Statement of assets and liabilities

At 31 December 2025

Item	2025 £
Cash at bank	10,728.45
Other monetary assets	Nil
Investments and other assets	Nil
Liabilities and outstanding commitments	Nil

Notes to the accounts

1. Basis of preparation. These accounts have been prepared on the receipts and payments basis. The opening and closing cash balances reflect the Chair's confirmation that the donation and grant-distribution payment were the only transactions during 2025.

2. Receipts. A donation of £1,000.00 was received from Sherin Jackson, a trustee, on 7 April 2025.

3. Payments. On 22 May 2025, £1,021.19 was paid to Petar Botic for the distribution of educational grants.

4. No trustee received remuneration, benefits or reimbursement of expenses during 2025, including payments made on the charity's behalf.

5. There are no outstanding guarantees or debts secured on the CIO's assets at 31 December 2025.

6. HMRC agreed that the £100 late-filing penalty mentioned in the previous Treasurer's report was to be refunded; HMRC have not yet expedited this refund.

Trustees approval

The trustees are responsible for preparing and approving these accounts.

Approved by the trustees on: 29 October 2026

Signed on behalf of the trustees:



Dr Timothy Acton
Chair, PCET

Personal Construct Education Trust

Trustees Annual Report

Charity number 1195916
1 January to 31 December 2025

Reference and governance

The Personal Construct Education Trust, known as PCET, is a charitable incorporated organisation governed by its constitution.

The Trust's principle office address is:

1 Top O The Hill
Colden
Hebden Bridge
West Yorkshire
HX7 7PJ

The Trust is governed by a foundation CIO constitution. The date of adoption is not recorded in the copy held by the trustees. The Trust was registered on 24 September 2021

Trustees who served during 2025 are given below (in alphabetical order):

Timothy Acton

Ana Alvarez

Viv Burr

Thea Gavril

Sherin Jackson

David Winter

The above named were all in office at the time this report was approved. New trustees are appointed by resolution at a properly convened meeting of the trustees, having regard to the skills, knowledge and experience required for the effective administration of the Trust. Appointees must expressly acknowledge their acceptance of office before acting.

Purposes and activities

The Trust advances public education in personal construct psychology and psychotherapy by providing scholarships, maintenance allowances and grants for study, and grants to educational institutions to develop educational schemes for the public benefit.

During 2025, PCET continued its grant-making activity. On 22 May 2025, £1,021.19 was paid to Petar Botic for the distribution of educational grants. This financial support was provided in furtherance of the Trust's educational purposes.

During 2025, the Trust supported education in personal construct psychology and psychotherapy through a payment of £1,021.19 to Petar Botic on 22 May 2025 for the distribution of educational grants. Details of the grant beneficiaries are available on request.

Sherin Jackson, a trustee and the charity's sole donor, contributed £1,000.00 on 7 April 2025. The trustees acknowledge her continuing support.

HMRC had agreed that the £100 late-filing penalty, payable on 31 December 2025, was to be refunded; HMRC have not yet expedited this refund.

The trustees have had regard to the Charity Commission's guidance on public benefit when reviewing the Trust's purposes and planning its activities.

Financial review

The charity began the year with a bank balance of £10,749.64. Receipts totalled £1,000.00 and payments totalled £1,021.19. There were no other transactions during the year. Payments exceeded receipts by £21.19, leaving a bank balance of £10,728.45 at 31 December 2025.

The Trust has no formal reserves policy, given its small scale, limited running costs and ability to award grants according to the funds available. As at 31 December 2025, free reserves amounted to £10,728.45, held to support future educational grants. There are no restricted or designated funds or material commitments at the date of this report.

Financial administration

Following the year end, arrangements have been in progress to transfer responsibility for the charity's banking and accounting records to a new Treasurer. The former Treasurer reported holding printed bank statements from the opening of the account in May 2022 to May 2025.

Approved by the trustees on: 29 October 2026

Signed on behalf of the trustees:



Dr Timothy Acton
Chair, PCET