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 Mabel Gale Bequest		
On accounts for the year ended	31 March 2026	**Charity no (if any)**	200857
Set out on pages	1 to 5 inclusive		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2026.**

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.

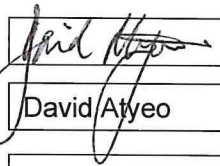
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	09/10/2026
Name:	David Atyeo		
Relevant professional qualification(s) or body (if any):	Member of the Association of Accounting Technicians (Licence No. 606)		
Address:	Donovan Atyeo Unit 4 Hounsell Building, North Mills Trading Estate, Bridport DT6 3BE		

MABEL GALE TRUST

INCOME AND EXPENDITURE ACCOUNT

for the year ended 31st March 2026

Expenditure		£
Electricity	Victoria Grove/Perryhayes	4,453.89
Gardener	,,	4,300.00
Insurance Premium	,,	1,468.20
Water Rates	,,	2,946.90
Maintenance	,,	5,115.20
Careline Charges	Victoria Grove/Perryhayes	1,092.88
Kitson & Trotman costs of collecting rents, correspondence and managing the properties 2025/2026		4,800.00
Almshouses Ass. Sub.		433.00
Gifts	David Atyeo	97.74
	Christmas cards for ladies	7.98
Land Registry	Searches	50.40
Capital Expenditure	See below	6,747.74
Balance held	Kitson & Trotman Client Ledger 31.03.26	30,396.17
		61,910.10

Income	£	£
Capital in Client Account 01.04.25		15,153.98
K & T Interest		241.03
COIF Interest		2.95
M&G Charifund Dividends		2,299.00
		17,696.96
Maintenance Contribution Income		44,213.14
		61,910.10

Capital Expenditure

Hussey & Briggs	New UPVC shed door 6 Perryhayes	931.74
Burwoods	New cooker 2 Perryhayes	524.00
M Scadding	New Boiler 2 Perryhayes	792.00
G Tuck	New roof (South side) 4 Victoria Grove	4,500.00
		6,747.74

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MABEL GALE TRUST

CAPITAL ASSETS AS AT 31ST MARCH 2026

		2025	2026
2170	M&G Charifund Income	36,742.86	43,424.00
	Charities Deposit Fund	73.81	73.81
	Kitson & Trotman Client Account Balance	15,153.98	30,396.17
		51,970.65	73,893.98

MABEL GALE TRUST
PROVISIONAL BUDGET 2026/2027

	2024/2025 Estimate	2024/2025 Actual	2025/2026 Estimate	2025/2026 Actual	2026/2027 Estimate
EXPENDITURE					
Electricity	5,000.00	7,160.00	8,000.00	4,500.00	10,000.00
Gardener	3,200.00	3,300.00	3,500.00	4,300.00	4,200.00
Insurance	1,200.00	1,422.00	1,450.00	1,470.00	1,500.00
Water Rates	2,500.00	2,390.00	2,500.00	2,950.00	3,500.00
National Association of Almshouses	420.00	419.00	425.00	433.00	440.00
Costs and fees	4,800.00	4,800.00	4,800.00	4,800.00	4,800.00
Maintenance General	3,500.00	3,937.00	4,000.00	5,115.00	6,000.00
Maintenance Refurbishment	10,000.00	14,296.00	12,000.00	0.00	12,000.00
Maintenance Capital	3,000.00	1,235.00	3,000.00	2,250.00	3,000.00
Exterior Works	2,000.00	N/A	N/A	N/A	
Careline	900.00	686.00	700.00	1,093.00	900.00
Exceptional Work - new roof			4,000.00	4,500.00	
Exceptional Work - Damp @ 4 Perryhayes					3,200.00
	36,520.00	**39,645.00**	**44,375.00**	**31,411.00**	**49,540.00**
INCOME					
Maintenance contribution at new rate	40,092.00	£38,507.00	42,048.00	£44,200.00	43,680.00
Void - possible unoccupancy @ 5%	-2,005.00		-2,102.00		-2,184.00
Dividends expected	2,000.00	£2,194.00	2,200.00	£2,543.00	2,600.00
	40,087.00	**40,701.00**	**44,248.00**	**46,743.00**	**44,096.00**

Actual Expenditure & Income

The estimated costs were overstated by £13,000 compared to the actual costs.
The electricity costs were less than the estimate by £3,500 this is due to the ongoing issue of EDF not reading the meter which does not seem to be recording the usage properly
The credit balance on the Perryhayes account was repaid 1.4.26 £2,826.05.
The general maintenance was underestimated by £1,115.00
The estimate for refurbishment costs of £12k was not used
£3,000 was estimated for capital expenditure but the actual cost totalled £2250.This included the cost estimated in last years budget of £900 for a new shed door at 6 Perryhayes.
The estimated cost for the new roof at 4 Perryhayes included in last year's estimate (£4k) actually cost £4,500.
The cost of the gardener was underestimated by £800 this was due to a timing difference as he did not bill the Trust for some work done in 2024/25 until 2025/26 he usually bills c.£350 per month.
Careline costs were underestimated by £393.00 this was due to a general increase to the monthly maintenance costs and the addition of one more lady. There was also the cost of £200 for new equipment for Mrs Courtney at 2 Perryhayes replacing her out of date equipment.
An estimate of £3,200 has been brought in for work to be carried out at 4 Perryhayes due to a problem with damp. Mark Scadding is carrying out the proposed work.

The estimated income totalled £44,248 which included the deduction of a 5% void for possible unoccupancy - the total received was £46,743.00. There was a void in this year which totalled £2,102. The void was not needed.
Mrs Cummins has overpaid her contributions by £1,200 it appears she has forgotten Dorset Council awarded her Housing Benefit which is paid directly into the Trust. A letter has been sent to Mrs Cummins explaining the overpayment and asking how she would like to be repaid.

Depending on the Trustees decision at the AGM regarding the maintenance contribution the total income could increase for 2026/27
The dividend and interest income was underestimated by £343.00

The bungalows are fully occupied. No's 2,4 & 5 in Perryhayes have long term residents and have not been refurbished and neither has No.5 Victoria Grove.

The estimated budget for 2026/27 shows an overspend of c.£5.5k - the estimate for EDF is £10k
£8,000.00 estimate for 2026/27 PLUS)
£3,500.00 difference during 2025/26 LESS)
(£2,800.00) credit balance refunded PLUS) £10k
£1,300.00 contingency figure)

There is an estimate of £12k for a possible refurbishment if needed.

There is a void figure of £2,184.00 being 5% for possible unoccupancy which if unused would reduce the overspend to £3.5k

A further reduction of £12k would be made if the refurbishment figure remains unused in 2026/27 which would result in an underspend of £8.5k

The client account balance as at 31.3.26 = £30,400.00