DUMBRECK CHARITY

ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2026

DUMBRECK CHARITY

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FOR THE YEAR ENDED 5 APRIL 2026

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DUMBRECK CHARITY

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees:	HB Carslake Mrs JE Melling Mrs JE Uloth
Accountants:	PS Accounting 41 Sycamore Drive Hollywood Birmingham B47 5QX
Independent examiner:	Jeremy Kitson FCA Prime Chartered Accountants 161 Newhall Street Birmingham B3 1SW
Bankers:	Lloyds Bank plc Units 2&3 Caxton Gate 36/38 New Street Birmingham B2 4LP
Solicitors:	Shakespeare Martineau 1 Colmore Square Birmingham B4 6AA
Investment manager:	EFG Harris Allday 5th Floor 103 Colmore Row Birmingham B3 3AG
Registration number:	273070
Registered address:	c/o PS Accounting 41 Sycamore Drive Hollywood Birmingham B47 5QX

DUMBRECK CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 5 APRIL 2026

The Trustees present their annual report and financial statements of the charity for the year ended 5 April 2026. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting 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 (FRS102) (effective 1 January 2019).

Going concern

The accounts have been prepared on the basis of being a going concern. The Trustees confirm that they have taken into account all available information about the future for at least 12 months from the date the accounts were approved and conclude that there is no uncertainty relating to going concern.

Structure, governance and management

The Dumbreck Charity was created by the late Mrs B H Mellor by a Deed of Settlement dated 6 January 1976. Further gifts to the trustees were made by Miss BY Mellor on 31 January 1978 and by Mrs Mellor on 14 August 1979 and 22 October 1985. In addition, part of the estate of the late Mrs Mellor, who died on 9 April 1986, was given to the trust by virtue of a deed made by Miss BY Mellor on 7 November 1986. On 25 October 1991 Miss BY Mellor made a further gift of investments to the Settlement. Miss Mellor died on 29 July 2008 and left a quarter of the residue of her estate to the trustees.

The trustees hold the settled property upon trust to apply the income in payment of donations to such charitable institutions or for such charitable purposes as they or a majority of them shall determine. The trustees also have power to apply capital in the same manner.

The original trustees were appointed by Mrs B H Mellor. Since her death, the power to appoint new trustees is vested in the existing trustees. The trust deed provides that there should not be fewer than three trustees at any time.

Objectives and grant making policy

The objective is to support general worthy causes and donations are made to any charitable institution or for charitable purposes, provided there is majority agreement amongst the trustees. The trustees regularly consider applications for donations and meet every six months to approve expenditure.

In general, new applications are only considered from organisations in the Midlands counties.

The majority of the donations made fall within the following categories: animal welfare and conservation, children's welfare, care of the elderly and physically or mentally handicapped, general medical and culture and the arts. However, applications for donations for other purposes are considered.

Achievements and performance

The charity has continued to be able to support charitable causes and has made grants totalling £116,000 during the year, as shown on Statement 3 (2025 - £142,000). The trustees are satisfied that this expenditure is ultimately for public benefit having regard to Charity Commission guidelines because the donations are to other charitable organisations, whose funds are generally utilised for the benefit of a wide population.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 5 APRIL 2026 (CONTINUED)

Investment policy and returns

There are no restrictions on the charity's power to invest and the trustees have power to delegate discretionary powers of investment to an investment manager. The charity has adopted a total return policy for its investment income and a strategy and risk profile is agreed annually with the investment manager. The investment performance is reviewed via the manager's quarterly reports and the trustees meet with the manager twice a year to discuss this performance. The total return on the investments over the last year was 20.13%, which is regarded by the trustees as being very satisfactory compared with relevant indices.

Reserves policy

The trustees have reviewed the reserves of the charity, which are wholly unrestricted. The majority of these reserves are represented by investments. The trustees do not actively fundraise and therefore rely on the income earned from these investments to enable them to continue their philanthropic work. The trustees consider that the current level of reserves is appropriate to enable them to continue to fund grants and governance costs without significantly reducing the investment capital of the charity.

Financial Review

Income for the year has increased slightly by 1.8% to £193,592 (2025 – £190,048), due to increases in interest from UK unit trusts and banks, countered by a reduction in dividends from UK companies. Costs of raising funds comprise investment manager fees and these have increased from £20,911 in 2025 to £22,122. Grants payable have decreased from £142,000 in 2025 to £116,000 this year, due to there being a number of large one off donations last year. Other costs have increased by £264, to £12,166 (2025 – £11,902). The net result is net income before gains and losses on investments of £43,304 (2025 – £15,235).

There have been net gains on investments this year of £744,668 (2025 – net losses of £145,903), a significant increase attributable to the global market recovery. The total investments and reserves values are deemed sufficient to enable the charity to continue operations in the normal way.

The net result is a net movement in funds of £787,972 (2025 – negative movement of £130,668).

Investments under management total £5,338,795 (2025 - £4,599,092), a 16% increase.

Risk Management

The trustees have examined the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate our exposure to the major risks.

Approved by the trustees on 25 June 2026 and signed on their behalf by:

……..
HB Carslake

DUMBRECK CHARITY

Independent examiner's report to the trustees of Dumbreck Charity

I report to the trustees on my examination of the accounts of Dumbreck Charity (the Trust) for the year ended 5 April 2026, which are set out in Statements 1 and 2, Statement 3 which comprises pages 1 to 4 and Statement 4 which comprises pages 1 to 3.

Respective responsibilities of trustees and examiner

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 Trustees' accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed by 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 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.

Jeremy Kitson FCA

Prime Chartered Accountants
161 Newhall Street
Birmingham, B3 1SW

Date: 1 September 2026

DUMBRECK CHARITY **STATEMENT 1**

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 5 APRIL 2026

	Statement	2026	2025
INCOME			
Income and endowments			
Investment income (Note 2)	4	186,915	184,858
Gross bank interest		6,677	5,190
TOTAL INCOME		193,592	190,048
EXPENDITURE			
Costs of raising funds (Note 1(3))			
Investment management fees	4	22,122	20,911
Charitable Activities			
Grants payable	3	116,000	142,000
Other expenditure			
Accountancy and administration charges		10,657	10,425
Independent examination		1,326	1,380
Bank charges		9	-
Trustees expenses		174	97
TOTAL EXPENDITURE		150,288	174,813
NET INCOME AND NET MOVEMENT IN FUNDS BEFORE GAINS AND LOSSES ON INVESTMENTS		43,304	15,235
Net (losses)/gains on investments (Note 3)	4		
On Listed investments		744,668	(145,903)
NET MOVEMENT IN FUNDS		787,972	(130,668)
RECONCILIATION OF FUNDS			
Total funds brought forward		4,721,840	4,852,508
TOTAL FUNDS CARRIED FORWARD		£5,509,812	£4,721,840

BALANCE SHEET - 5 APRIL 2026

	Note	2026		2025	
Fixed Assets					
Investments under management	3		5,338,795		4,599,092
Total Fixed Assets			5,338,795		4,599,092
Current Assets					
Investment income receivable		5,787		-	
Balances at bank	4	171,616		128,128	
Total Current Assets		177,403		128,128	
Creditors: amounts falling due within one year	5	(6,386)		(5,380)	
Net Current Assets			171,017		122,748
Net Assets			£5,509,812		£4,721,840
REPRESENTED BY					
FUNDS					
Unrestricted income funds			5,509,812		4,721,840
Total Charity Funds			£5,509,812		£4,721,840

Approved by the trustees on 25 June 2026

GRANTS PAYABLE
FOR THE YEAR ENDED 5 APRIL 2026

REGULAR DONATIONS

ANIMAL WELFARE/CONSERVATION

The British Horse Society	2,000	
Brooke – Hospital for Animals Cairo	2,000	
Redwing Horse Sanctuary	1,000	
Spear	2,000	
		7,000

CHILDREN'S WELFARE

The Stars Appeal (Children's Ward Salisbury Hospital)	1,000	
The Country Trust	1,000	
Young People First	1,000	
		3,000

CARE OF THE ELDERLY AND PHYSICALLY/MENTALLY HANDICAPPED

Dogs for Good	1,000	
Guide Dogs for the Blind Association	1,000	
The Injured Jockey's Fund	1,000	
Leamington Spa Macular Society Support Group	1,000	
The Royal British Legion Poppy Appeal	1,000	
Warwickshire Vision Support	1,000	
		6,000

MEDICAL

Hannah's Willberry Wonder Pony Charity	1,000	
Kissing It Better	1,000	
Salisbury Hospice Charity	1,000	
Shipston Home Nursing	2,000	
Wessex Children's Hospice Trust (Naomi House and jacksplace)	1,000	
		6,000

MISCELLANEOUS

The Countryside Alliance Foundation	1,000	
Countryside Regeneration Trust	1,000	
Hunt Staff Benefit Society	1,000	
SSAFA	1,000	
		4,000

Forward 26,000

GRANTS PAYABLE
FOR THE YEAR ENDED 5 APRIL 2026 (CONTINUED)

Forward		26,000
SPECIAL DONATIONS		
ANIMAL WELFARE/CONSERVATION		
The Barn Owl Trust	500	
Birmingham Dogs Home	1,000	
The Donkey Sanctuary	500	
The Farm Animal Rescue Sanctuary	500	
Greatwood – Horse Power Programme	500	
Mare and Foal Sanctuary	500	
Prickles Hedgehog Rescue	500	
Warwickshire Hedgehog Rescue	500	
		4,500
CHILDREN'S WELFARE		
The Arts of Change Trust	1,000	
Birmingham Boys and Girls Union (BBGU)	1,000	
Community Safety Education CIC	1,000	
The Honeypot Children's Charity	500	
Kids on Track	1,000	
Kingswood Trust	1,000	
Sandwell Young Carers	1,000	
Shine Out of School Clubs	1.000	
Young Minds Matter	1,000	
		8,500
CARE OF THE ELDERLY AND PHYSICALLY/MENTALLY HANDICAPPED		
Birmingham PHAB camps	1,000	
Blesma	1,000	
Blind Veterans UK	1,000	
Chris Westwood Charity	500	
Dog Assistance in Disability	500	
Herefordshire RDA	1,000	
Limbless Association	500	
Listening Books	500	
Lunch on the Run	500	
The Living Paintings Trust	500	
The Movement Centre	500	
Nuneaton & North Warwickshire Equestrian Centre	1,000	
The Fortune Centre of Riding Therapy	1,000	
The Poppy Factory	1,000	
SNAP (Special Needs Addventure Playground) Ltd	500	
Sportability	500	
Support Dogs	1,000	
The Willow Trust	500	
		13,000
Forward		52,000

GRANTS PAYABLE
FOR THE YEAR ENDED 5 APRIL 2026 (CONTINUED)

Forward		52,000
MEDICAL		
Acorns	1,000	
Arrive Alive	1,000	
Asthma Relief	1,000	
Fight for Sight	500	
Harry's Hydrocephalus Awareness Trust	2,000	
Home from Hospital Care	1,000	
Katharine House Hospice	1,000	
Little Hearts Matter	500	
Mary Stevens Hospice	1,000	
Midlands Air Ambulance Charity	2,000	
Motor Neurone Disease Association (MNDA)	1,000	
Multiple Sclerosis Society Andover	500	
Muscular Dystrophy Support Centre	1,000	
Music Therapy Works	1,000	
National Kidney Federation	1,000	
NICE	1,000	
Parkinsons UK (for Research)	1,000	
The Royal Orthopaedic Hospital NHS Foundation Trust	1,000	
Shakespeare Hospice	1,000	
Sightsavers	1,000	
The Smile Train UK	1,000	
St John Ambulance	500	
St Richard's Hospice	1,000	
Stratford upon Avon Stroke Support Group	500	
TASC (The Ambulance Staff Charity)	1,000	
Warwickshire & Northamptonshire Air Ambulance (The Air Ambulance Service)	1,000	
West Midlands CARE (Central Accident Resuscitation Emergency) Team	1,000	
		26,500
SOCIAL WELFARE		
All Saints Youth Project	500	
Anne Robson Trust	1,000	
Birmingham City Mission	1,000	
Bradley & District Senior Citizens Centre	1,000	
Coundon Care Seniors Trust	1,000	
GINA	500	
Insight CCSS	500	
The James Charities	1,000	
Lifespace Trust	1,000	
Martineau Gardens	1,000	
Nicodemus	500	
Priory Park Boxing Club	1,000	
Samaritans Birmingham	1,000	
St Anne's Hostel	1,000	
St Basil's	1,000	
		13,000
Forward		91,500

GRANTS PAYABLE
FOR THE YEAR ENDED 5 APRIL 2026 (CONTINUED)

Forward		91,500
CULTURE AND THE ARTS		
Armonico Consort	1,000	
Birmingham Royal Ballet	1,000	
City of Birmingham Choir	1,000	
Elmhurst Ballet School	1,000	
Orchestra of the Swan	1,000	
Over Wallop PCC (St Peter's Church)	1,000	
University of Birmingham (for Barber Institute) (2 donations)	4,000	
		10,000
MISCELLANEOUS		
Addington Fund	1,000	
Alternatives to Violence Project Britain	1,000	
British Forces Foundation	1,000	
Castle Bromwich Hall and Gardens Trust	1,000	
Cavell Nurses Trust	1,000	
Chase Africa	1,000	
Clean Rivers Trust	500	
Frank Water	1,000	
Grace Kelly Childhood Cancer Trust	1,000	
Innovation for Agriculture	1,000	
Pat Benson Community Sports Foundation	1,000	
Sport 4 Life UK	500	
Stockbridge Ukraine	2,000	
Sudden Productions	500	
Trailblazers Mentoring Limited	1,000	
		14,500
		£116,000

All grants made represent one payment to institutions for general purposes unless otherwise stated.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 5 APRIL 2026

1 ACCOUNTING POLICIES

(1) Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS102, 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) (effective 1 January 2019)', and comply with the charity's trust deed and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the trust's ability to continue as a going concern.

(2) Income recognition

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

Investment income is accounted for on the date the income becomes due and includes any recoverable tax. All other income is accounted for when received.

(3) Expenditure recognition

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 settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. Grants and donations are payments made to third parties in the furtherance of the charitable objects of the Charity. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award and is accounted for when paid over, or when awarded, if that award creates a constructively binding obligation on the Charity. Costs of raising funds comprise those costs directly attributable to managing the investment portfolio and raising investment income.

(4) Investments

Investments are initially recognised at their transaction value and subsequently measured at their fair value at the balance sheet date using the closing quoted market price as provided by the investment manager. Gains and losses, both realised and those arising on revaluation, are combined and included in the Statement of Financial Activities.

(5) Current assets

Amounts owing to the Charity at the balance sheet date are shown as debtors less provision for amounts that may prove uncollectable.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 5 APRIL 2026 (CONTINUED)

(6) Fund accounting

General funds represent the funds of the Charity that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Charity. Funds designated for a particular purpose by the Charity are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

2 INVESTMENT INCOME

	2026	2025
Dividends – UK equities, including unit trusts & OEICS	125,651	135,775
Interest – UK fixed interest securities, including unit trusts	52,831	40,815
Property income payments	8,433	8,268
	£186,915	£184,858

3 FIXED ASSET INVESTMENTS

	2026	2025
Market value at 5 April 2025	4,438,844	4,611,528
Purchases	628,750	1,306,699
Proceeds	(618,211)	(1,333,480)
Gain/(loss)	744,668	(145,903)
Market value at 5 April 2026	5,194,051	4, 438,844
Cash balances	144,744	160,248
Total under management at 5 April 2026	£5,338,795	£4,599,092
Cost of listed investments at 5 April 2026	£4,364,022	£4,184,594
Investments at market value comprised:		
UK equities, including unit trusts & OEICS	4,046,579	3,324,279
UK fixed interest securities including unit trusts	1,147,472	1,114,565
Market value at 5 April 2026	£5,194,051	£4,438,844

All investment assets are held in the UK. There are no investments in individual entities held at 5 April 2026 which are considered by the Trustees to be material (over 5% of portfolio by value).

The trustees do not actively fundraise and therefore rely on the income earned from these investments to enable them to continue their philanthropic work. They are also able to distribute capital.

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2026 (CONTINUED)

4 BANK ACCOUNTS

Balances held at 5 April 2026 were as follows:

	2026	2025
Lloyds	164,149	118,427
EFG Harris Allday account	7,467	9,701
	£171,616	£128,128

5 CREDITORS: Amounts falling due within one year

	2026	2025
PS Accounting	5,000	4,000
Prime Accountants and Business Advisors Limited	1,386	1,380
	£6,386	£5,380

6 RELATED PARTY TRANSACTIONS

None of the trustees were paid any remuneration or reimbursed any expenses during the year.