

BLANDINA MARSHE CHARITY

Charity Reg. No. 1089412

Trustees Annual Report for the period 1st April 2024 to 31st March 2025

Charity Address:

Association of Dunstable Charities Grove House, 76
High Street North, Dunstable, Bedfordshire.
LU6 1NF

Trustees for the period 1st April 2024 to 31st March 2025

Ex Officio:

Rector of Dunstable - Rev.d Rachel Phillips

Representative Governors Dunstable Town Council:

Cllr Mr Kenson Gurney
Cllr Mrs Elizabeth Jones

Co-optative Governors:

Mrs Carole Owens	Mr John Bradley
Mrs Pat Larkman	Mr Trevor Owens

Chairman:

Mrs Carole Owens

Clerk to the Governors:

Mrs Julie Tipler

Charity Structure, Governance and Management:

Governing document: Charity known as Blandina Marshe's Charity founded by will be dated 5.11.17.30 and comprised in a Scheme of the Charity Commissioners of 25.01.1876 and in the matter of the Charities Act 1960.

Trustee Selection Methods:

One ex officio – Incumbent of the benefice of the Ecclesiastical Parish of Dunstable

Two Nominative Trustees – Appointed by Dunstable Town Council

Four Co-optative Trustees – Appointed by resolution of the Trustees.

Objectives and Activities

Maintenance and upkeep of the Ladies Lodge Almshouses and the gardens and help towards energy and other costs for residents. Concern for the welfare of the six residents.

Achievements and Performance in the past year

Trustees inspect all the lodges in the Almshouse and grounds annually. Issues are reported and dealt with.

Residents are contacted regularly, and the Chairman/Clerk make regular visits throughout the year. The gardens continue to be well maintained, and all residents are happy and enjoying socialising together in the communal garden.

A lodge became vacant and works have begun to update and redecorate the property. It is hoped this will be completed by September 2025 when a new resident will be appointed.

Finances

Buildings and grounds are the main asset. Money is invested although there is little interest currently. Other income is obtained from the maintenance charges received from residents.

Mrs Julie Tipler

Clerk to the Charity

13th August 2025

MARY LOCKINGTON CHARITY

Accounts for the period ending 31/03/2025

	Apr 2024 - Mar 2025		Apr 2023 - Mar 2024	
	£	£	£	£
<u>RECEIPTS</u>				
Income from Investments	11,843.55		11,611.24	
Bank Interest received Bus Reserve	208.80		732.57	
Rent from Lockington Field	700.00		1,400.00	
TOTAL RECEIPTS		£ 12,752.35		£ 13,743.81
<u>EXPENDITURE</u>				
<u>Administration</u>				
ADC - Rent, Admin & Payroll	2,340.00		2,592.00	
Almshouse Membership renewal	0.00		363.00	
Computer equipment	0.00		83.33	
Total administration		2,340.00		3,038.33
<u>Grants</u>				
Grants Lockington Will	0.00		0.00	
Carpets	1,176.00		300.00	
Cookers & white goods	568.00		2,791.99	
Beds/Furniture	1,285.00		1,843.00	
Blandina Marshe	15,000.00		20,000.00	
Electricity Grants to residents	0.00		0.00	
Total grants		18,029.00		24,934.99
C.O.I.F Recoupment A/c	0.00		0.00	
		0.00		0.00
TOTAL EXPENDITURE		£20,369.00		£27,973.32
NET RECEIPTS / (EXPENDITURE)		(7,616.65)		(14,229.51)
Current Account	34,485.53		49,447.61	
Bus. Reserve A/c	55,832.40		55,099.83	
Bank Balances - brought forward		90,317.93		104,547.44
Investments - brought forward		550,300.97		501,081.24
Total assets brought forward		640,618.90		605,628.68
Add Net Receipts/(Expenditure)		(7,616.65)		(14,229.51)
Add movement in investments		(22,570.85)		49,219.73
		610,431.40		640,618.90
Current Account	26,660.08		34,485.53	
Bus. Reserve A/c	56,041.20		55,832.40	
Bank Balances - carried forward		82,701.28		90,317.93

Investments - carried forward

	527,730.12	550,300.97
	610,431.40	640,618.90

Check

0.00

0.00

43 Summer Street
Slip End
Luton
LU1 4BL

26th September, 2025

To Whom It May Concern

BLANDINA MARSHE CHARITY – Charity Reg. No: 1089412

I have been asked by the Clerk to The Trustees of the above charity, Mrs Julie Tipler, to carry out an independent inspection of the accounts for the period from 1st April 2024 to 31st March 2025.

I have been given full access to all relevant documents including:

- The list of current Trustees & their appointment dates
- The Trustees Annual Report for the period 1st April 2024 to 31st March 2025
- Minutes of the Trustees Meeting for this charity & the associated Mary Lockington Charity (No: 204766) dated 12/6/2024
- Minutes of the Trustees Meeting (as above) dated 13/11/2024
- Minutes of the Trustees Budget Meeting dated 12/3/2025 & budget documentation.
- Assets and Liabilities, Balance Sheet & Cashbook spreadsheet for the period under review.
- BACS confirmations for all transactions, supported by suppliers invoices.
- Bank Statements for both bank accounts & COIF investment statements.

I have fully cross-checked all the Bank Statements, BACS payment confirmations, and the relevant invoices for the period, against the cash book spreadsheet and have found no inconsistencies or errors. There are no cash transactions. VAT is paid where it is due and is correctly managed. The Clerk has confirmed that all tax and NI due on her salary and that of her assistant, is paid and in order – this is managed via the Association of Dunstable Charities to which the Blandina Marshe Charity pays a monthly contribution. The very limited number of queries I raised with the Clerk were answered swiftly and satisfactorily. Day to day financial accounting and record-keeping is accurate, efficient and timely. Suppliers are paid promptly. Paperwork is very well managed and there is clear evidence that income and outgoings are regularly scrutinised.

It is evident from both the minutes and the financial transactions, that the objectives of this charity are being met. Managing the upkeep of these historic properties and their gardens is challenging but there is clear evidence that the trustees, and the Clerk and her assistant, are doing all they can to respond pro-actively to meet those challenges. The assessment and ongoing maintenance of each lodge appears thorough and prompt. All capital and ongoing expenditure is prudent and in line with the spirit of the charity. Budgeting is well thought through and realistic. Property repairs and improvements are carried out in a timely and cost-effective manner, by tradespeople with a proven track record known to the Association of Dunstable Charities. Whilst the majority of residents are paying a rather modest maintenance charge (due to their very long residency) there is clear

evidence of efforts to raise this by applying a sensible annual increase, and new residents are charged a more realistic monthly rate. It is noted that those occupying the Almshouses will never pay the "going" rental rate for the area as they are residents rather than tenants. However, efforts to raise their monthly contributions will help support the charity going forward, enabling costs of repair and maintenance to be met.

"Concern for the welfare of the residents" is also demonstrated in the minutes with awareness of both physical and mental health concerns being noted and addressed sensitively.

The full renovation of one of the properties has been costly, but all expenditure was well considered and different quotations were sought and this now provides fit-for-purpose housing for the new resident. The whole project was very well managed and grants were received to support the work. I was fortunate to be asked to review these accounts for the previous year and it is heartening to see the excellent progress made with this renovation in just 9 months since my last review.

Thank you for asking me to carry out this inspection. Should you have any further questions, please do not hesitate to contact me.

Yours faithfully,

Nicola E West