

GAMBLE CHARITABLE FOUNDATION TRUST

GAMBLE CHARITABLE FOUNDATION TRUST TRUSTEES REPORT AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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GAMBLE CHARITABLE FOUNDATION TRUST

CHARITY INFORMATION

Trustees	PJ Gamble R Dollimore KM Gamble
Registered Address	Trethowans LLP Merchant House Vanguard Road Poole BH15 1PH
Charity Number	1192179
Independent Examiner	Saffery LLP Midland House 2 Poole Road Bournemouth BH2 5QY
Solicitors	Trethowans LLP Merchant House Vanguard Road Poole BH15 1PH

**GAMBLE CHARITABLE FOUNDATION TRUST
TRUSTEES REPORT
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

The Trust

The Trust was established under a Deed of Trust dated 28 September 2020 and was entered into the Register of Charities of the UK Charity Commission ("the Commission") on 5 November 2020 under registration number 1192179. The settlors on the Trust are Philip Gamble and Kathleen Gamble from whom the Trust may receive and accept donations. The Trust under the terms of its constitution is not allowed to receive or accept donations, gifts or any other consideration from any other party.

Objects of the Trust

The objects of the Trust are set out in the Deed of Trust referred to above and are summarised below:

1. The advancement of amateur sport in Sidmouth, Devon.
2. The well-being and relief of suffering of the elderly with terminal illnesses.
3. Research into the prevention, diagnosis and treatment of prostate cancer.
4. The physical and mental care and well-being of former members of the British Armed Forces.

The Trust makes grants and donations to charities and other non-for-profit organisations in furtherance of its objects and, as a consequence, for the public benefit.

Activities during the financial year

During the financial year ended 30 September 2025, the Trust receive monetary donations from both of its settlors as reported in the Financial Statements.

In seeking to meet its objects set out above, the trustees continued to identify potential beneficiaries whose charitable activities would benefit from grants made by the Trust. Those beneficiaries chosen to be eligible for grants from the Trust were considered to meet the criteria set out in the Trust's constitution documents and also meet the Commission's guidance on public benefit.

As a consequence of these deliberations, the trustees agreed to make grants during the financial year to:

- a leading UK university in support of its research into the early and improved detection of prostate cancer;
- two hospices providing in-house hospice care and care in the community to the elderly and frail; and
- an established community amateur sports club in relation to the installation of improved training and coaching facilities.

Activities following the end of the financial year

As well as continuing to develop its relationships with existing beneficiaries, the trustees have continued to consider other potential beneficiaries whose charitable activities might benefit from grants made by the Trust. At the date of this Report further grants had been made following the Trust's financial year end amounting to £26,152 with further grant commitments made amounting to £40,000.

One of the trustees has made a further donation to the Trust of £40,000 on 20 March 2026.

Public benefit

In conducting its activities, the trustees have taken into consideration the Commission's guidance on public benefit in assessing the appropriateness of grants and donations to potential beneficiaries. The trustees are satisfied that that guidance continues to be followed by the Trust in carrying out its activities.

Financial statements

The Financial Statements of the Trust for the year ended 30 September 2025 have been prepared on a receipts and payments basis in accordance with the Commission's guidance. They have been the subject of independent review by Saffery LLP, chartered accountants, again in accordance with the guidance, and their report is included with the Financial Statements.

During the financial year, the Trust's receipts amounted to £38,000 (2024: £46,594) being donations from both of its settlors.

Expenditure in the financial year amounted to £53,269 (2024: £41,586). This included grants to beneficiaries of £50,959 (2024: £35,355) as referred to above. The remaining expenditure was in respect of the professional fees of the Trust's accountants. Neither the trustees nor any other individuals received remuneration or expenses from the Trust.

In the financial year the Trust reported an excess of payments over receipts of £15,269 (2024: surplus of £5,008). The Trust's accumulated surplus as at 30 September 2025 amounted to £84,740 (2024: £100,009). As at the date of the financial year end, no commitments had been made to provide grants or donations to potential beneficiaries.

Reserves policy

The Trust holds reserves to meet the funding requirements of future grants and donations approved by the trustees in accordance with its objects and for the public benefit. In addition, the reserves at all times include sufficient funds to meet at least twelve months' anticipated forward expenditure. The Trust only makes or commits to making grants and donations within the reserves that are held and which are not otherwise set aside for existing grant commitments.

The Trust has at all times complied with this policy during the financial year and has continued to do so subsequently.

The donations received to date by the Trust from the settlors are unrestricted.

Governance and management

The Trust is managed by its three trustees, two of whom are the settlors on the Trust and one of whom is a practising solicitor. The trustees are responsible for making all decisions in relation to the activities of the Trust in accordance with its constitution documents. They meet as required for that purpose and held three meetings during the financial year. On a day-to-day basis, the Trust is managed by Philip Gamble. Advice is sought from the Trust's solicitors and accountants as required.

The trustees continue to keep under review succession planning and the requirement to recruit additional trustees. In the medium term the intention is to recruit one additional trustee ideally with a financial background.

The trustees

The trustees during the year were:

Philip Gamble, Chairman

Richard Dollimore

Kathleen Gamble

Registered address

The registered address of the Trust is:

Gamble Charitable Foundation Trust

Trethowans LLP

Merchants House

Vanguard Road

Poole BH15 1PH

The Report has been approved by the Trustees at its meeting on 6 June 2026 and Philip Gamble was authorised at the meeting to sign and submit the Report to the Commission on behalf of the trustees.



Philip Gamble

Trustee

Date: 6 June 2026

GAMBLE CHARITABLE FOUNDATION TRUST

Independent examiner's report to the trustees of Gamble Charitable Foundation Trust

I report to the trustees on my examination of the accounts of the Gamble Charitable Foundation Trust (the Trust) for the year ended 30 September 2025.

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 Trust's 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 Act.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 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.

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.

Signed: 

Casidhe Baleri ACA CTA

Saffery LLP, Midland House, 2 Poole Road, Bournemouth, BH2 5QY

Date: 15 June 2026

GAMBLE CHARITABLE FOUNDATION TRUST

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

RECEIPTS AND PAYMENTS ACCOUNT

	2025	2024
	£	£
Receipts		
Grants from settlers (note 3)	38,000	30,000
Gift aid	-	16,594
	-----	-----
Total receipts	38,000	46,594
	-----	-----
Payments		
Grants made (note 4)	50,959	35,355
Professional fees	2,310	6,231
	-----	-----
Total expenditure	53,269	41,586
	-----	-----
(Deficit)/Surplus of receipts over payments in the year	(15,269)	5,008
	-----	-----
Total funds as at 30 September 2024	100,009	95,001
	-----	-----
Total funds as at 30 September 2025	84,740	100,009
	-----	-----

GAMBLE CHARITABLE FOUNDATION TRUST

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

ASSETS AND LIABILITIES

	2025	2024
	£	£
Current assets		
Cash at bank (Note 5)	84,740	100,009
	-----	-----
Net assets	84,740	100,009
	-----	-----
Represented by:		
Unrestricted accumulated funds (Note 6)	84,740	100,009
	-----	-----
Total funds	84,740	100,009
	-----	-----

The attached notes form part of the Financial Statements

The Financial Statements were approved by the trustees at a meeting held on 6 June 2026 and are signed on their behalf by:



Philip Gamble
Trustee

GAMBLE CHARITABLE FOUNDATION TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 STATUTORY INFORMATION

The Charity is registered with the Charity Commission for England and Wales with the charity number 1192179. It is also recognised by HM Revenue & Customs as a charity for tax purposes. The objects of the Charity are set out in a Declaration of Trust dated 28 September 2020, a copy of which has been provided to the Charity Commission. The Charity files its Financial Statements, Annual Return and Annual Report with the Charity Commission.

2 BASIS OF PREPARATION

The Financial Statements have been prepared adopting a receipts and payments basis of accounting.

3 GRANTS RECEIVED FROM SETTLORS

Grants received by the Charity during the financial year were donated by PJ Gamble and Mrs KM Gamble. The Charity does not accept grants and donations from members of the public or from any party other than PJ Gamble and Mrs KM Gamble, both of whom are Trustees.

4 GRANTS MADE

The Charity only makes Grants in accordance with the objects set out in its Declaration of Trust. During the financial year, the Charity made Grants amounting to £50,959 (2024: £35,355), these being to a leading UK university for research into the prevention, diagnosis, and treatment of prostate cancer; to two care hospices both of which are UK registered charities; and to a UK Community Amateur Sports Club.

5 CASH AT BANK

The Charity held all its cash at bank with Barclays Bank PLC.

6 ACCUMULATED FUNDS

The Accumulated Funds stated in the Financial Statements were held as unrestricted funds only.

7 EMPLOYEES AND TRUSTEES

The Charity had no employees at any time during the financial year ended 30 September 2025 (2024: none). The Charity has three Trustees, none of whom receives remuneration or expenses from the Charity.

