

REGISTERED COMPANY NUMBER: 05290088 (England and Wales)
REGISTERED CHARITY NUMBER: 1109088

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

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FOR THE YEAR ENDED 31 DECEMBER 2021

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**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021**

TRUSTEES	D R Harper - Chair A R Bowlas Ms M B Burns (resigned 25/2/2021) J Fisher Ms S J Hallsworth (resigned 19/2/2021) Ms C J M Harper Ms S A Holborn D R Purvis K B Siseman M Crawford (appointed 21/9/2021) D Inglis (appointed 21/9/2021)
REGISTERED OFFICE	The William Elder Building 56-58 Castlegate Berwick Upon Tweed Northumberland TD15 1JT
REGISTERED COMPANY NUMBER	05290088 (England and Wales)
REGISTERED CHARITY NUMBER	1109088
SOLICITORS	Adam Douglas and Sons 49 - 51 Bridge Street Berwick-Upon-Tweed TD15 1ES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

Independent examiner's report to the trustees of Berwick-Upon-Tweed Community Development Trust Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



M McLeman
ICAEW
J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

6 April 2022

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

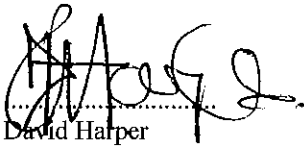
CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

At the outset I would like to express my thanks on behalf of the Trust to Monica Burns and Susan Holdsworth, both of whom resigned last year and I would like to welcome Dan Inglis and Michael Crawford who were appointed Trustees in September. It is also encouraging to see several observers attending meetings with a view, hopefully, to becoming Trustees in the future.

Without doubt, during the past twelve months COVID has continued to have a significant effect on the organisation's operations, both in terms of how it has been able to operate and the demands placed upon it.

The continued need for social distancing has resulted in staff having to work partly from home and the need to exclude all non-essential members of staff (principally volunteers) from the William Elder Building. The consequence of the latter has been that staff have had to manage the Food Bank, sometimes to the exclusion of other activities. As in previous years, I have been greatly impressed by the level of support for the Food Bank from the Local Community. Thank you.

During 2021, the Trust has been actively engaged in a variety of social and development activities and I have high hopes that some major projects will come to fruition this coming year. The commitment and dedication of the staff, under the excellent stewardship of Becci Murray, continues to exceed expectation and I am proud to be involved with an organisation which continues to deliver so much for the local community.



David Harper

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021**

The Trustees present their report and the independently reviewed financial statements of the charity for the year ended 31 December 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) (FRS 102 (second edition - October 2019)) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 effective from 1 January 2019.

OBJECTIVES & ACTIVITIES

The Trust exists to make Berwick a better place to live, work and visit. Activities are intended to generate public benefit for residents, businesses, and visitors to the Berwick area.

The Trust works to provide services directly for residents, to develop social enterprises and to provide active support and advice in Berwick upon Tweed. All profits generated through the Trust's economic activities are reinvested back into the Community; reinvestment that enables further development of projects and services.

As an organisation that is run by the community, for the benefit of the community, the Trust seeks to encourage stakeholder involvement. The Directors/Trustees all have a passion for the town and surrounding area and everyone who lives, works, or plays a part in the community is welcome to become a member of BCT. Membership entitles people to vote on issues relating to BCT at the AGM, including electing Directors/Trustees.

In order to maintain and enhance its effectiveness, the Trust has a wide range of documented policies and procedures which are subject to regular review. Board meetings were held monthly during the year and reports on the Trust finances and an update from the Operations Director were standard items on the agenda. In addition, one-off reports are produced to update members on specific relevant matters.

STRATEGIC REPORT

Achievements and performance

In order to achieve its aims, the Trust has adopted a strategy of working in partnership with other local and regional organisations to initiate social enterprises and grant funded projects. Activities are selected on their likely contribution to the building of wealth, employment, cultural or life opportunities for residents of Berwick upon Tweed and its surrounding communities. Activities undertaken this year in pursuit of these objects are identified below.

The William Elder Building

Office spaces within the building are let to a range of organisations including not-for-profit and community groups, providing BCT with a vital and sustainable source of income.

In addition to the office space, the building has a number of fully accessible meeting rooms. Traditionally the larger room is used by Slimming World, Reed in partnership and the Methodist Church for their Sunday services. This also doubles as a conference room for meetings and group bookings of up to 75 people. There are two smaller rooms which are let out to various local organisations, community groups and businesses on a regular or casual basis. The Trust operates a tiered pricing policy that charges local and charitable bodies less than others. There was a major impact on the occupation of the building by the various casual users as a continuing consequence of the Covid pandemic. There is confidence however that once this is over the building will return to the high level of occupancy which prevailed pre Covid.

Core Legacy Fund

The Trust operates this grant giving fund to support eligible entities in North Northumberland to develop community renewable energy projects and initiatives. The fund seeks to advance the deployment of renewable generation technologies, reduce carbon emissions and build sustainable communities. Income for the fund came from the Wind Turbine project and is a finite sum of money. Two applications were made during the year to the value of £12,700. A sum of £185k remains in the fund for distribution. Proactive work has been carried out during the last quarter of the year to contact those who may be eligible for help through the fund.

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

Here for You

This is the primary service through which the Trust directly supports residents in need. It is free to users and provides a wide range of advice and practical support around employment, benefits, budgeting and housing applications. During the pandemic delivery models were changed to accommodate social distancing and lockdown regulations. Due to the success of this delivery model it has been decided to continue this delivery model but also re engage with customers on a one to one basis for those who require the extra support and budgeting sessions. The service is made possible in part by generous funding from Bernicia Housing and the Community Foundation for Northumberland and Tyne and Wear including their Northern Angel and Lough Funds.

Food Bank

The Trust runs the local food bank with the support of residents and community partners including churches, schools and amenity groups. Donations take the form of both cash, online and BACS donations, as well as food, either donated directly to us or via collection points. During 2021 demand was lower than levels seen in 2020, with a total of 603 parcels distributed compared to 957 in 2020. The service seeks to take an holistic approach to the challenges that residents face and makes onward referrals to specialists such as the CAB, Job Centre, Social Services, housing agencies and addiction services. Benefit checks and budgeting sessions are also part of the work that the food bank undertakes together with collaborating with partners to provide additional support where needed. Accessing the food bank continues to be by an "open door" approach to avoid restrictive referral processes.

Childcare Provision

The Trust continues to act as the staffing agency for childcare provision to the Sure Start centre in Berwick, the Coquet Centre no longer has staff supplied by the Trust. During the course of the year staff contracts have been updated and standardised in terms of pay rates with the County Council staff. An extension of three years was negotiated to the previous contract to provide the staff cover.

Young Carers Project

The Trust has a Young Carers Group for the benefit of young people who have caring responsibilities. It enables attendees to have time for themselves in a safe and structure environment and provides critical support for both the children and their families. Pre-pandemic the group ran on alternate Saturdays, and sessions resumed in November 2021 providing two sessions a month. The group is now funded through residual balances and will be seeking external funding for continuation in 2022.

Northern Food Partnership

The Trust continues to be involved in the Northern Food Partnership, linking food provisions, food banks and delivering sustainable food options in the Northumberland area. £20,000 funding from Northumberland Communities Together has been received to develop these initiatives.

General Community Support and Engagement

The Trust continues to be a key player in providing help, support and advice to a number of external organisations and bodies in the Town and the surrounding area. Much of this support is largely unseen but it is absolutely crucial in the town's continued development. This is achieved through applying the depth of knowledge and understanding of the Trustees and staff to supporting the town's development. During this year, the Trust has undertaken more visible engagement, working with the community, fundraised for beach wheelchairs to be located in Spittal, completed the Castlegate Garden project and been awarded ownership of several prominent planters on the Quayside and planted these with spring flowers.

Old Brewery Tweedmouth

The Trust continues to own this building and is looking for a way to both return it to use and to provide some financial return to the Trust. A number of opportunities have not been developed any further and development of the premises still remains a key objective in 2022.

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

Welcome Visitor Project

The Welcome Visitor Project funding ended at the end of March 2021. The Trust employed a member of the project staff to fill the role of a permanent Tourism Officer dedicated to Berwick upon Tweed. This role supports local tourism businesses, seeks to extend the visitor offer and promote the town in a proactive and expansive manner. So far this is proving very successful and as the pandemic restrictions ease is gathering momentum. The Trust also took control of the Visit Berwick website and social media accounts and received funding from Berwick Town Council and the Community Foundation.

Management of Risks

The Trust takes their responsibility to identify and mitigate risk as a key priority. Business plans plus a variety of policies have been developed to reflect this responsibility and are regularly reviewed. The principal risks the Trust face are those arising out of its ownership and operation of The William Elder Building and The Old Brewery, its role as an employer, its continuing need to develop and deliver on the various projects it undertakes and the identification of a suitable capital venture to produce income to replace the loss of the ongoing turbine income.

FINANCIAL REVIEW

Results for the Year

The overall income of the Trust during the period was £362,186 (2020 £610,444) with expenditure of £454,081 (2020 £626,521) The principal funding sources are shown in the appropriate notes to the accounts.

Fund Balances

The balances on the individual funds are set out in Note 15 to the accounts.

Funds received from awarding bodies with specific restrictions, or donations with donor requests, are spent against the projects for which they were given. These reserves do not generally build up as they are given for specific activities and purposes during the period. Restricted reserves stand at £332,610 (2020 £348,738) of which £285,000 (2020 £285,000) is represented by Tangible Assets and £47,610 (2020 £63,738) is represented by the unspent money in the specified projects. £1,131,019 (2020 £1,206,786) is held as unrestricted and designated funds carried forward for use by the Trust.

Plans for 2022

Over the next 12 months the Trust expects to commit significant resources to:

- Develop a landmark project (or projects) funded through cash reserves to ensure the long term financial stability of the Trust.
- Participate in, and promotion of, appropriate regeneration programmes for the Town.
- Provide employment support and advice as opportunity and finance allows.
- Operation and support of the Food Bank and the Young Carers Project.
- Operation of the Child Care contract with Northumberland County Council.
- Community engagement on a range of projects set up to benefit the town.
- The continued operation of the William Elder Building for the benefit of the Community
- The development and future use of The Old Brewery.
- Develop beach wheelchair access at Spittal for residents and visitors
- Install view telescope at Spittal for additional income and for the benefit of visitors
- A grass roots review of the current plans/policies/procedures of the Trust.

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Berwick Community Trust (BCT) is a Company Limited by Guarantee established by Memorandum and Articles of Association dated 8th September 2004 and registered in England as a charity on the 18th April 2005.

BCT Membership is open to all who live or work in the Berwick upon Tweed area with 62 individuals or organisations currently registered. Directors/Trustees are elected from the membership at the AGM and serve on a Board that oversees the Trust's work and manages its affairs. The Directors/Trustees elect from themselves a Chair, Vice-Chair and Honorary Treasurer. Currently BCT has 9 Directors/Trustees. The Directors/Trustees come from a range of business and voluntary backgrounds and offer a broad diversity of skills and experience.

At 31st December 2021 BCT employed 16 members of staff headed by an Operations Director who is responsible for day to day decision making, management of the staff team and ensuring that the agreed work programmes are followed. The Operations Director reports to the Board, and the Chair meets regularly with the Operations Director to enhance communication between the staff and the Board.

The contribution of volunteers is essential to the operation of the Trust and this is especially true of the significant amount of work the Directors/Trustees have done through the course of the year. Volunteers are also active in various aspects of the Trust's work and particularly the food bank.

The Directors/Trustees would like to acknowledge the support and assistance given to the Trust by paid staff, contractors and volunteers.

TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Berwick-Upon-Tweed Community Development Trust Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report (including the Strategic Report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP (FRS 102 (second edition - October 2019).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company's accountants are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the accountants are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

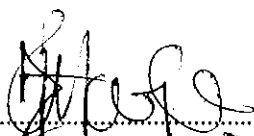
**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021**

Disclosure of information to the Independent Reviewer

We, the directors of the company who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the company's independent accountants are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant information and to establish that the company's independent accountants are aware of that information.

In approving the Trustees' Annual Report, we also approve the Strategic Report included therein, in our capacity as company directors. Signed on its behalf by:


.....
D R Harper - Trustee

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted fund £	Designated £	Restricted funds £	31/12/21 Total funds £	31/12/20 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	56,777	16,264	40,661	113,702	304,625
Charitable activities						
Charitable activities	5	11,714	-	164,417	176,131	235,440
Other trading activities	3	70,376	-	-	70,376	68,358
Investment income	4	1,977	-	-	1,977	2,021
Total		140,844	16,264	205,078	362,186	610,444
EXPENDITURE ON						
Charitable activities	6					
Charitable activities		202,992	29,883	221,206	454,081	626,521
NET INCOME/(EXPENDITURE)		(62,148)	(13,619)	(16,128)	(91,895)	(16,077)
RECONCILIATION OF FUNDS						
Total funds brought forward		992,369	214,417	348,738	1,555,524	1,571,601
TOTAL FUNDS CARRIED FORWARD		930,221	200,798	332,610	1,463,629	1,555,524

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED (REGISTERED NUMBER: 05290088)**

**BALANCE SHEET
31 DECEMBER 2021**

	Notes	Unrestricted fund £	Designated £	Restricted funds £	31/12/21 Total funds £	31/12/20 Total funds £
FIXED ASSETS						
Tangible assets	11	156,960	-	285,000	441,960	436,513
CURRENT ASSETS						
Debtors	13	32,377	3,640	-	36,017	51,009
Cash at bank and in hand		779,762	197,158	54,690	1,031,610	1,116,382
		<u>812,139</u>	<u>200,798</u>	<u>54,690</u>	<u>1,067,627</u>	<u>1,167,391</u>
CREDITORS						
Amounts falling due within one year	14	(38,878)	-	(7,080)	(45,958)	(48,380)
NET CURRENT ASSETS		<u>773,261</u>	<u>200,798</u>	<u>47,610</u>	<u>1,021,669</u>	<u>1,119,011</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>930,221</u>	<u>200,798</u>	<u>332,610</u>	<u>1,463,629</u>	<u>1,555,524</u>
NET ASSETS		<u>930,221</u>	<u>200,798</u>	<u>332,610</u>	<u>1,463,629</u>	<u>1,555,524</u>
FUNDS	15					
Unrestricted funds					1,131,019	1,206,786
Restricted funds					332,610	348,738
TOTAL FUNDS					<u>1,463,629</u>	<u>1,555,524</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED (REGISTERED NUMBER: 05290088)

BALANCE SHEET - continued
31 DECEMBER 2021

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 14TH MARCH 2022 and were signed on its behalf by:


.....
D.R. Harper - Trustee

The notes form part of these financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

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

Expenditure

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Plant and machinery	- Straight line over 4 years
Computer equipment	- Straight line over 4 years

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

2. DONATIONS AND LEGACIES

	31/12/21	31/12/20
	£	£
Donations	27,489	38,010
Grants	58,073	185,798
Commission on sales as donations	240	240
Covid-19 assistance grants	27,900	80,577
	<u>113,702</u>	<u>304,625</u>

Grants received, included in the above, are as follows:

	31/12/21	31/12/20
	£	£
Other grants	<u>58,073</u>	<u>185,798</u>

3. OTHER TRADING ACTIVITIES

	31/12/21	31/12/20
	£	£
Rents and services	57,970	59,541
Casual room hire	12,406	8,817
	<u>70,376</u>	<u>68,358</u>

4. INVESTMENT INCOME

	31/12/21	31/12/20
	£	£
Deposit account interest	<u>1,977</u>	<u>2,021</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	31/12/21	31/12/20
	£	£
Childcare services	176,131	235,440
Activity Charitable activities	<u>176,131</u>	<u>235,440</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Charitable activities	<u>453,081</u>	<u>1,000</u>	<u>454,081</u>

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

7. SUPPORT COSTS

	Governance costs £ <u>1,000</u>
Charitable activities	

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/12/21	31/12/20
	£	£
Depreciation - owned assets	<u>3,589</u>	<u>2,500</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

10. STAFF COSTS

	31/12/21	31/12/20
	£	£
Wages and salaries	274,357	372,516
Social security costs	27,569	35,639
Other pension costs	18,820	27,293
	<u>320,746</u>	<u>435,448</u>

The average monthly number of employees during the year was as follows:

	31/12/21	31/12/20
Employed in charitable activities	<u>19</u>	<u>23</u>

No employees received emoluments in excess of £60,000.

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

11. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Computer equipment £	Totals £
COST				
At 1 January 2021	716,076	6,992	26,291	749,359
Additions	-	7,108	1,928	9,036
At 31 December 2021	716,076	14,100	28,219	758,395
DEPRECIATION				
At 1 January 2021	281,126	6,992	24,728	312,846
Charge for year	-	1,777	1,812	3,589
At 31 December 2021	281,126	8,769	26,540	316,435
NET BOOK VALUE				
At 31 December 2021	434,950	5,331	1,679	441,960
At 31 December 2020	434,950	-	1,563	436,513

12. FIXED ASSET INVESTMENTS

There were no investment assets outside the UK.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21 £	31/12/20 £
Trade debtors	6,340	34,277
Amounts owed by group undertakings	19,473	8,000
Prepayments and accrued income	10,204	8,732
	36,017	51,009

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21 £	31/12/20 £
Trade creditors	920	12,603
Social security and other taxes	3,026	4,388
Accruals and deferred income	42,012	31,389
	45,958	48,380

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

15. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	992,369	(62,148)	-	930,221
Food bank - Designated	4,930	281	-	5,211
Core Legacy - Designated	199,487	(13,900)	-	185,587
Repairs fund - designated	10,000	-	-	10,000
	<u>1,206,786</u>	<u>(75,767)</u>	<u>-</u>	<u>1,131,019</u>
Restricted funds				
Young Carer's scheme	12,146	(5,597)	-	6,549
Three Fields Resident Ass	296	-	-	296
Coastal Communities	10,281	-	(10,281)	-
Safe Steps	4,591	(731)	-	3,860
Welcome Visistor	13,424	(10,424)	(3,000)	-
NCC Communities Together	23,000	(3,539)	-	19,461
William Elder	285,000	-	-	285,000
Tourism Project	-	(6,230)	13,281	7,051
Beach Wheelchairs	-	10,393	-	10,393
	<u>348,738</u>	<u>(16,128)</u>	<u>-</u>	<u>332,610</u>
TOTAL FUNDS	<u>1,555,524</u>	<u>(91,895)</u>	<u>-</u>	<u>1,463,629</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	140,844	(202,992)	(62,148)
Food bank - Designated	16,264	(15,983)	281
Core Legacy - Designated	-	(13,900)	(13,900)
	<u>157,108</u>	<u>(232,875)</u>	<u>(75,767)</u>
Restricted funds			
Restricted - Childcare	164,417	(164,417)	-
Young Carer's scheme	-	(5,597)	(5,597)
Safe Steps	-	(731)	(731)
Welcome Visistor	22,250	(32,674)	(10,424)
NCC Communities Together	-	(3,539)	(3,539)
Tourism Project	8,018	(14,248)	(6,230)
Beach Wheelchairs	10,393	-	10,393
	<u>205,078</u>	<u>(221,206)</u>	<u>(16,128)</u>
TOTAL FUNDS	<u>362,186</u>	<u>(454,081)</u>	<u>(91,895)</u>

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	1,022,984	(30,615)	992,369
Food bank - Designated	1,111	3,819	4,930
Core Legacy - Designated	205,837	(6,350)	199,487
Repairs fund - designated	10,000	-	10,000
	<u>1,239,932</u>	<u>(33,146)</u>	<u>1,206,786</u>
Restricted funds			
Young Carer's scheme	15,433	(3,287)	12,146
Three Fields Resident Ass	296	-	296
Coastal Communities	10,281	-	10,281
Safe Steps	4,591	-	4,591
Welcome Visistor	8,806	4,618	13,424
Quayside Project	7,262	(7,262)	-
NCC Communities Together	-	23,000	23,000
William Elder	285,000	-	285,000
	<u>331,669</u>	<u>17,069</u>	<u>348,738</u>
TOTAL FUNDS	<u>1,571,601</u>	<u>(16,077)</u>	<u>1,555,524</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	194,224	(224,839)	(30,615)
Food bank - Designated	23,120	(19,301)	3,819
Core Legacy - Designated	-	(6,350)	(6,350)
	<u>217,344</u>	<u>(250,490)</u>	<u>(33,146)</u>
Restricted funds			
Restricted - Childcare	266,184	(266,184)	-
Young Carer's scheme	1,666	(4,953)	(3,287)
Welcome Visistor	102,250	(97,632)	4,618
Quayside Project	-	(7,262)	(7,262)
NCC Communities Together	23,000	-	23,000
	<u>393,100</u>	<u>(376,031)</u>	<u>17,069</u>
TOTAL FUNDS	<u>610,444</u>	<u>(626,521)</u>	<u>(16,077)</u>

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

**BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Unrestricted funds £	Restricted funds £	31/12/21 Total funds £	31/12/20 Total funds £
Charitable activities				
Brought forward	212,739	207,097	419,836	601,648
Property insurance	719	-	719	2,105
Donations made	14,828	14,109	28,937	15,281
Feed-in-tariff payments	-	-	-	4,057
Plant and machinery	1,777	-	1,777	-
Computer equipment	1,812	-	1,812	2,500
	<u>231,875</u>	<u>221,206</u>	<u>453,081</u>	<u>625,591</u>
Support costs				
Governance costs				
Accountancy and legal fees	1,000	-	1,000	930
Total resources expended	<u>232,875</u>	<u>221,206</u>	<u>454,081</u>	<u>626,521</u>
Net (expenditure)/income	<u>(75,767)</u>	<u>(16,128)</u>	<u>(91,895)</u>	<u>(16,077)</u>

This page does not form part of the statutory financial statements