

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 2022

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 2022

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BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022

TRUSTEES	D R Harper - Chair A R Bowlas (resigned 12/9/2022) J Fisher Ms C J M Harper Ms S A Holborn D R Purvis K B Siseman M Crawford D P Inglis (resigned 10/1/2023) Ms C M Handley (appointed 11/4/2022) Ms J G Montgomery (appointed 11/4/2022)
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
INDEPENDENT EXAMINER	J.H. Greenwood & Company Chartered Accountants Ava Lodge Castle Terrace Berwick Upon Tweed Northumberland TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022

At the outset I would like to express my thanks on behalf of the Trust to Alan Bowlas who resigned last year. Alan was one of the founding members of the organisation and the significance of his contribution over the years cannot be overstated. Trustees and officers alike send Alan their best wishes for the future.

I would like to welcome onto the Board Joan Montgomery and Catherine Handley, both of whom had been observers over the past twelve months. The Trust also has two new officers, Sarah Ponton and Freya Herriott, welcome.

Thankfully, the impact of COVID has lessened over the past year and although usage of the William Elder Building is now returning to its pre COVID levels, there have been a number of lingering negative impacts which along with the current economic pressures on some households has resulted in an increased demand on the services offered by the Trust. It is reassuring to think that the Trust can help in such circumstances, whether it be in terms of the Food Bank, or the wider range of social assistance on offer.

Last year saw the Trust acquire "The Lookout". This café situated within the northern parapet of the Old Bridge has been acquired for the community and possible ways in which the premises can be improved and expanded are currently being considered. The Trust is also actively looking for further projects which could promote and assist in regenerating the Town.

Finally, I would like to express on behalf of the Board, my sincere thanks to Becci Murray and her team for their excellent work over the past twelve months and I have every confidence that this year will see the Trust continue to build on its recent success.



David Harper

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees present their report and the independently reviewed financial statements of the charity for the year ended 31 December 2022. 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 two fully accessible meeting rooms. Traditionally the larger room is used by Slimming World, Reed in Partnership, the Methodist Church for their Sunday services and a Muslim Prayer Group. This also doubles as a conference room for meetings and group bookings of up to 75 people. There is a smaller room which is 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. These spaces have been widely used during the year and provide a key meeting facility in the town.

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 grants were awarded during the year to the value of £20,000. A sum of £165k remains in the fund for distribution. Proactive work has been carried out during 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 2022

Here for You

This is one of the primary services 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. The telephone delivery model used through Covid has continued and is now supplemented with face to face engagement with customers on a one-to-one basis for those who find this easier or require extra support. 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. In addition there is internal funding from Berwick Food Bank to support their clients who frequently benefit from the Here for You service providing "wrap around" and ongoing support.

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 via Localgiving and BACS donations, as well as food, either donated directly or via collection points. During 2022 there were 548 parcels distributed. There was a marked increase in use of the service towards the end of the year as inflationary effects began to impact on families. This trend is anticipated to continue into 2023. The service seeks to take an holistic approach to the challenges that residents face and, in the first instance, would refer clients who they consider require advice on budgeting/benefits etc. to the Here For You service. This referral allows in depth discussions to take place with staff who are experienced in this field and enables the best way forward for the client to be identified. Accessing the food bank continues to be by an "open door" approach and avoids any restrictive referral processes.

Childcare Provision

The Trust continues to act as a staffing agency for childcare provision to the Family Hub, formerly Sure Start Centre, in Berwick. This is part of a long term agreement with Northumberland County Council and ensures that a key service is provided to some 83 families.

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. The group runs on two Saturdays a month. The group was funded through residual balances and further external funding was received during the year to enable the group to continue to operate.

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. £23,000 funding from Northumberland Communities Together was received in 2020 to develop these initiatives, and this continues to fund ongoing activities under this umbrella.

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 in supporting the town's development. As part of this engagement the future of the Serendipity Artisan shop in the town centre is being discussed.

Old Brewery Tweedmouth

The Trust continues to own this building and it was placed on the market for sale during the year. Whilst there was some interest, no sale has been made and the future of the building remains an ongoing challenge.

Tourism Project

A Destination Marketing and Development Officer was put in post in May 2022. Their role is to promote Berwick upon Tweed, work with businesses, festivals and community groups and keep a visible online presence via the Visit Berwick website and social media. The cost of the service has been partly met through financial support from the Town Council and other grant making bodies grants with the balance being funded by the Trust from prior years balances.

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT
TRUST LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

The Lookout

In March 2022 the Trust purchased The Lookout at Berwick Quayside. This project came with a tenant in place who runs a small café. This is producing useful income for the Trust but importantly it gives the Trust access to a building in a strategically important area of the town.

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, The Old Brewery and The Lookout, 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 previous ongoing turbine income.

FINANCIAL REVIEW

Results for the Year

The overall income of the Trust during the period was £375,384 (2021 £362,186) with expenditure of £389,672 (2021 £454,081) 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 £329,261 (2021 £332,610) of which £286,178 (2021 £285,000) is represented by Tangible Assets and £43,083 (2021 £47,610) is represented by the unspent money in the specified projects. £1,120,080 (2021 £1,131,019) is held as unrestricted and designated funds carried forward for use by the Trust.

Plans for 2023

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 and The Lookout.
- Develop beach wheelchair access at Spittal for residents and visitors.
- Install viewing telescope at Spittal for additional income and for the benefit of visitors and residents.
- A continuing 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 2022**

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 2022 BCT employed 17 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 2022

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. 11 April 2023 Signed on its behalf by:

A handwritten signature in black ink, appearing to read 'D R Harper', with a horizontal line extending from the end of the signature.

D R Harper - Trustee

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 2022.

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

11 April 2023

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

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted funds £	Designated £	Restricted funds £	31/12/22 Total funds £	31/12/21 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	66,171	30,356	23,121	119,648	113,702
Charitable activities	5					
Charitable activities		13,616	-	166,852	180,468	176,131
Other trading activities	3	68,945	-	400	69,345	70,376
Investment income	4	<u>5,923</u>	<u>-</u>	<u>-</u>	<u>5,923</u>	<u>1,977</u>
Total		<u>154,655</u>	<u>30,356</u>	<u>190,373</u>	<u>375,384</u>	<u>362,186</u>
EXPENDITURE ON						
Charitable activities	6					
Charitable activities		<u>155,687</u>	<u>40,263</u>	<u>193,722</u>	<u>389,672</u>	<u>454,081</u>
NET INCOME/(EXPENDITURE)		(1,032)	(9,907)	(3,349)	(14,288)	(91,895)
RECONCILIATION OF FUNDS						
Total funds brought forward		930,221	200,798	332,610	1,463,629	1,555,524
TOTAL FUNDS CARRIED FORWARD		<u>929,189</u>	<u>190,891</u>	<u>329,261</u>	<u>1,449,341</u>	<u>1,463,629</u>

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 2022**

	Notes	Unrestricted funds £	Designated £	Restricted funds £	31/12/22 Total funds £	31/12/21 Total funds £
FIXED ASSETS						
Tangible assets	11	251,485	-	286,178	537,663	441,960
CURRENT ASSETS						
Debtors	13	9,013	4,894	-	13,907	36,017
Cash at bank and in hand		692,967	185,997	45,814	924,778	1,031,610
		<u>701,980</u>	<u>190,891</u>	<u>45,814</u>	<u>938,685</u>	<u>1,067,627</u>
CREDITORS						
Amounts falling due within one year	14	(24,276)	-	(2,731)	(27,007)	(45,958)
NET CURRENT ASSETS		<u>677,704</u>	<u>190,891</u>	<u>43,083</u>	<u>911,678</u>	<u>1,021,669</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>929,189</u>	<u>190,891</u>	<u>329,261</u>	<u>1,449,341</u>	<u>1,463,629</u>
NET ASSETS		<u>929,189</u>	<u>190,891</u>	<u>329,261</u>	<u>1,449,341</u>	<u>1,463,629</u>
FUNDS						
Unrestricted funds	15				1,120,080	1,131,019
Restricted funds					329,261	332,610
TOTAL FUNDS					<u>1,449,341</u>	<u>1,463,629</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 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.

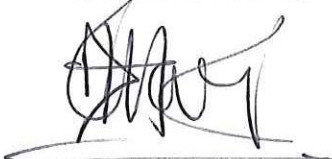
The notes form part of these financial statements

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

BALANCE SHEET - continued
31 DECEMBER 2022

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 11 April 2023 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 2022**

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 2022**

2. DONATIONS AND LEGACIES

	31/12/22	31/12/21
	£	£
Donations	37,843	27,489
Grants	81,429	58,073
Commission on sales as donations	376	240
Covid-19 assistance grants	-	27,900
	<u>119,648</u>	<u>113,702</u>

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

	31/12/22	31/12/21
	£	£
NCC Community Chest	1,200	-
Tesco Groundwork Token Scheme	500	-
Community Fund	18,663	-
Madeline Kinlen Fund	8,333	-
The Lough Fund	8,333	-
Neighbourly Fund	500	-
BerwickTown Council	6,875	-
Other grants	37,025	58,073
	<u>81,429</u>	<u>58,073</u>

3. OTHER TRADING ACTIVITIES

	31/12/22	31/12/21
	£	£
Rents and services	49,152	57,970
Casual room hire	20,193	12,406
	<u>69,345</u>	<u>70,376</u>

4. INVESTMENT INCOME

	31/12/22	31/12/21
	£	£
Deposit account interest	<u>5,923</u>	<u>1,977</u>

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

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

5. INCOME FROM CHARITABLE ACTIVITIES

		31/12/22	31/12/21
	Activity	£	£
Childcare services	Charitable activities	180,468	176,131
		<u> </u>	<u> </u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Charitable activities	387,572	2,100	389,672
	<u> </u>	<u> </u>	<u> </u>

7. SUPPORT COSTS

	Governance costs £
Charitable activities	2,100
	<u> </u>

8. NET INCOME/(EXPENDITURE)

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

	31/12/22	31/12/21
	£	£
Depreciation - owned assets	4,898	3,589
	<u> </u>	<u> </u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

10. STAFF COSTS

	31/12/22	31/12/21
	£	£
Wages and salaries	276,007	274,357
Social security costs	10,943	27,569
Other pension costs	8,025	18,820
	<u>294,975</u>	<u>320,746</u>

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

	31/12/22	31/12/21
Employed in charitable activities	17	19
	<u> </u>	<u> </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 2022**

11. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Computer equipment £	Totals £
COST				
At 1 January 2022	716,076	14,100	28,219	758,395
Additions	90,985	1,571	8,045	100,601
	<u>807,061</u>	<u>15,671</u>	<u>36,264</u>	<u>858,996</u>
DEPRECIATION				
At 1 January 2022	281,126	8,769	26,540	316,435
Charge for year	-	2,170	2,728	4,898
	<u>281,126</u>	<u>10,939</u>	<u>29,268</u>	<u>321,333</u>
NET BOOK VALUE				
At 31 December 2022	<u>525,935</u>	<u>4,732</u>	<u>6,996</u>	<u>537,663</u>
At 31 December 2021	<u>434,950</u>	<u>5,331</u>	<u>1,679</u>	<u>441,960</u>

12. FIXED ASSET INVESTMENTS

There were no investment assets outside the UK.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/22 £	31/12/21 £
Trade debtors	2,500	6,340
Amounts owed by group undertakings	-	19,473
Prepayments and accrued income	11,407	10,204
	<u>13,907</u>	<u>36,017</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/22 £	31/12/21 £
Trade creditors	2,307	920
Social security and other taxes	13,241	3,026
Accruals and deferred income	11,459	42,012
	<u>27,007</u>	<u>45,958</u>

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

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

15. MOVEMENT IN FUNDS

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	930,221	(1,032)	929,189
Food bank - Designated	5,211	10,843	16,054
Core Legacy - Designated	185,587	(20,750)	164,837
Repairs fund - designated	10,000	-	10,000
	<u>1,131,019</u>	<u>(10,939)</u>	<u>1,120,080</u>
Restricted funds			
Young Carer's scheme	6,549	123	6,672
Three Fields Resident Ass	296	-	296
Safe Steps	3,860	(234)	3,626
NCC Communities Together	19,461	(5,735)	13,726
William Elder	285,000	-	285,000
Tourism Project	7,051	(3,004)	4,047
Beach Wheelchairs	10,393	3,000	13,393
Defibrillator - Restricted	-	2,501	2,501
	<u>332,610</u>	<u>(3,349)</u>	<u>329,261</u>
TOTAL FUNDS	<u>1,463,629</u>	<u>(14,288)</u>	<u>1,449,341</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	154,655	(155,687)	(1,032)
Food bank - Designated	30,356	(19,513)	10,843
Core Legacy - Designated	-	(20,750)	(20,750)
	<u>185,011</u>	<u>(195,950)</u>	<u>(10,939)</u>
Restricted funds			
Restricted - Childcare	166,851	(166,851)	-
Young Carer's scheme	4,502	(4,379)	123
Safe Steps	-	(234)	(234)
NCC Communities Together	-	(5,735)	(5,735)
Tourism Project	13,106	(16,110)	(3,004)
Beach Wheelchairs	3,000	-	3,000
Defibrillator - Restricted	2,914	(413)	2,501
	<u>190,373</u>	<u>(193,722)</u>	<u>(3,349)</u>
TOTAL FUNDS	<u>375,384</u>	<u>(389,672)</u>	<u>(14,288)</u>

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

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

15. MOVEMENT IN FUNDS - continued

Comparatives for 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>

Comparative 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 2022**

16. OTHER FINANCIAL COMMITMENTS

The Trust has set aside the sum of £4,500 which it expects to pay out over the early part of 2023 for repair works at The Lookout, these costs were intended to be incurred in late 2022 but were deferred until a change in tenant.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

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

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Unrestricted funds £	Restricted funds £	31/12/22 Total funds £	31/12/21 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	33,127	4,716	37,843	27,489
Grants	63,024	18,405	81,429	58,073
Commission on sales as donations	376	-	376	240
Covid-19 assistance grants	-	-	-	27,900
	<u>96,527</u>	<u>23,121</u>	<u>119,648</u>	<u>113,702</u>
Other trading activities				
Rents and services	48,752	400	49,152	57,970
Casual room hire	20,193	-	20,193	12,406
	<u>68,945</u>	<u>400</u>	<u>69,345</u>	<u>70,376</u>
Investment income				
Deposit account interest	5,923	-	5,923	1,977
Charitable activities				
Childcare services	13,616	166,852	180,468	176,131
	<u>185,011</u>	<u>190,373</u>	<u>375,384</u>	<u>362,186</u>
Total incoming resources				
	185,011	190,373	375,384	362,186
EXPENDITURE				
Charitable activities				
Wages	105,651	170,356	276,007	274,357
Social security	1,690	9,253	10,943	27,569
Pensions	2,747	5,278	8,025	18,820
Rent, rates and water	15,593	-	15,593	15,947
Insurance	4,040	-	4,040	5,610
Light and heat	5,348	-	5,348	5,682
Telephone	2,876	-	2,876	1,538
Postage and stationery	673	-	673	7,048
Sundries	4,402	589	4,991	2,672
Equipment repairs and renewals	432	296	728	2,112
Computer and IT costs	2,327	718	3,045	6,660
Staff Training	2,253	24	2,277	700
Travel costs	168	325	493	1,025
Promotional activities	1,059	219	1,278	660
Management costs	-	-	-	15,091
Food bank purchases	1,181	-	1,181	-
Professional fees	7,608	536	8,144	31,142
Bank charges	623	-	623	497
Carried forward	158,671	187,594	346,265	417,130

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

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Unrestricted funds £	Restricted funds £	31/12/22 Total funds £	31/12/21 Total funds £
Charitable activities				
Brought forward	158,671	187,594	346,265	417,130
Property repairs	5,958	66	6,024	2,706
Property insurance	4,716	-	4,716	719
Donations made	20,000	5,669	25,669	28,937
Plant and machinery	1,777	393	2,170	1,777
Computer equipment	2,728	-	2,728	1,812
	<u>193,850</u>	<u>193,722</u>	<u>387,572</u>	<u>453,081</u>
Support costs				
Governance costs				
Accountancy and legal fees	<u>2,100</u>	<u>-</u>	<u>2,100</u>	<u>1,000</u>
Total resources expended	<u>195,950</u>	<u>193,722</u>	<u>389,672</u>	<u>454,081</u>
Net (expenditure)/income	<u>(10,939)</u>	<u>(3,349)</u>	<u>(14,288)</u>	<u>(91,895)</u>

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