

THE SIMPSON MCCREATH TRUST

England & Wales · Charity number 1126805

Details

Status Registered

Legal form Trust

Registered 2008-11-19

Register [View on the Charity Commission register](#)

Contact

Address Tweed Valley Maltings
Tweedside Trading Estate
Berwick Upon Tweed
Northumberland
TD15 2UZ

Phone 01289330033

Email malt@simpsonsmalt.co.uk

Website www.simpsonsmalt.co.uk

Activities

Objects: THE TRUSTEES MUST APPLY THE INCOME OF THE CHARITY IN FURTHER THE FOLLOWING OBJECTS ("THE OBJECTS") WHICH SHALL BE FURTHERED IN PARTICULAR BUT NOT EXCLUSIVELY IN THE AREA OF BENEFIT AS DESCRIBES: -A) THE ADVANCEMENT OF EDUCATIONB) THE PROMOTION OF GOOD HEALTH.C) THE RELIEF OF FINANCIAL HARDSHIP.D) THE PROMOTION OF THE ARTS FOR THE PUBLIC BENEFIT.E) TO PROVIDE OR ASSIST IN THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES, OR THE PUBLIC AT LARGE, WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.F) THE PROMOTION OF SUCH OTHER CHARITABLE PURPOSES AS THE TRUSTEES IN THEIR ABSOLUTE DISCRETION FROM TIME TO TIME DETERMINE.THESE OBJECTS SHALL BE FURTHER PARTICULARLY BUT NOT EXCLUSIVELY BY THE PROVISION OF GRANTS AND THE AREA OF BENEFIT OF THE TRUST SHALL BE PRIMARILY THE ADMINISTRATIVE BOROUGH OF BERWICK UPON TWEED, NORTHUMBERLAND.

Activities: The Simpson McCreath Trust supports a wide variety of organisations within the Borough of Berwick-upon-Tweed, with small donations to adhere to specific objectives. Grants normally range in size between -?500 and -?5,000.Most grants are made under the general headings of Sports, The Arts, Health & Social Welfare, Education, Community Facilities and the Environment.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** LOCAL
- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£44,950	£47,315	-	-
2023-12-31	£27,362	£36,359	-	-
2022-12-31	£17,150	£9,654	-	-
2021-12-31	£13,220	£8,724	-	-
2020-12-31	£5,600	£12,102	-	-

Trustees

Name	Role	Appointed
Abigail McCreath		2024-01-22
Eva Simpson		2024-01-22
Richard Ellis Simpson		
TIMOTHY ROBSON MCCREATH		

THE SIMPSON MCCREATH TRUST

England & Wales - Charity number 1126805

Accounts



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
The Simpsons McCreath Trust

**On accounts for the year
ended**

31 December 2024

**Charity no
(if any)**

1126805

Set out on pages

2 to 6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

**Responsibilities and
basis of report**

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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* *Please delete the words in the brackets if they do not apply.*

Signed: DocuSigned by: Anne Hallowell **Date:** 27 October 2025

Name: Anne Hallowell

**Relevant professional
qualification(s) or body
(if any):**

BSc FCA DChA

Address:

UNW LLP
Citygate St James' Boulevard
Newcastle upon Tyne NE1 4JE



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1	January	2024		31	December	2024

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	RE Simpson	None		n/a
2	TR McCreath	None		n/a
3	E Simpson	None	From 22 Jan 2024	n/a
4	A McCreath	None	From 22 Jan 2024	n/a
5				
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
As above	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity’s trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

None

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The Trustees must apply the income of the Charity in furthering the following objects ("the Objects") which shall be furthered in particular but not exclusively in the area of benefit as described:-

- (a) The advancement of education
- (b) The promotion of good health
- (c) The relief of financial hardship
- (d) The promotion of the arts for the public benefit

(e) To provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances, or the public at large, with the object of improving their conditions of life.
(f) The promotion of such other charitable purposes as the Trustees in their absolute discretion from time to time determine

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Simpson McCreath Trust supports a wide variety of organisations within the Borough of Berwick-upon-Tweed and communities close to our operational and storage sites, with small donations to adhere to specific objectives. Grants normally range in size between 500 and 5,000. Most grants are made under the general headings of Sports, The Arts, Health & Social Welfare, Education, Community Facilities and the Environment.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

None

Section D Achievements and performance

Summary of the main achievements of the charity during the year

During 2024 Grants totalling £44950 were made. Grants ranged in size from £2,000 to £10,000. £7,000 went to improving education provision and activity in schools. £22,950 went under the heading of sport and recreation, £5,000 for improvements to a community hall and the largest £10,000 went towards a learning and changing facility for local fire cadets.

Section E Financial review

Brief statement of the charity's policy on reserves

The Charity has no policy and aims to ensure income donations are matched by donation payments after payment of any other costs. Cash assets arise where matched donations occur in different reporting periods

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

None

Section F Other optional information

None

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

	<small>DocuSigned by:</small> <i>Richard Simpson</i>	<small>DocuSigned by:</small> <i>Tim McCreath</i>
	<small>7510C345C8BA45E...</small> Richard E Simpson	<small>4F8F4586EED146F...</small> Timothy R McCreath
Position (eg Secretary, Chair, etc)	Trustee	Trustee
Date	27 October 2025	



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Simpson McCreath Trust		1126805	CC16a
Receipts and payments accounts			
For the period from	01-Jan-24	To	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
	-	-	-	-	-
Donations	44,950	-	-	44,950	27,362
	-	-	-	-	-
Sub total (Gross income for AR)	44,950	-	-	44,950	27,362
A2 Asset and investment sales, (see table).					
None	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	44,950	-	-	44,950	27,362
A3 Payments					
	-	-	-	-	-
Donations	44,950	-	-	44,950	36,353
Bank charges	1	-	-	1	6
other	2,364	-	-	2,364	-
Sub total	47,315	-	-	47,315	36,359
A4 Asset and investment purchases, (see table)					
None	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	47,315	-	-	47,315	36,359
Net of receipts/(payments)	- 2,365	-	-	- 2,365	- 8,997
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	4,016	-	-	4,016	13,013
Cash funds this year end	1,651	-	-	1,651	4,016

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	1,651	-	-
		-	-	-
	Total cash funds	1,651	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details			
	None	-	-	-
		-	-	-
B3 Investment assets	Details			
	None		-	-
			-	-
B4 Assets retained for the charity's own use	Details			
	None		-	-
			-	-
B5 Liabilities	Details			
	None		-	-
			-	-
Signed by one or two trustees on behalf of all the trustees	DocuSigned by: Richard Simpson DocuSigned by: 7510C345C8BA45E Tim McCreath	Print Name	RE Simpson	Date of approval
			TR McCreath	27-Oct-25
				27-Oct-25

THE SIMPSON MCCREATH TRUST

England & Wales - Charity number 1126805

Accounts



Section A Independent Examiner's Report

**Report to the trustees/
members of** The Simpson McCreath Trust

**On accounts for the year
ended** 31 December 2023 **Charity no
(if any)** 1126805

Set out on pages 2 to 8

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2023**.

**Responsibilities and
basis of report** 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: DocuSigned by: Anne Hallawell **Date:** 4th November 2024
59C7DD6C467F49E...

Name: Anne Hallowell

**Relevant professional
qualification(s) or body
(if any):** FCA DChA

Address: UNW LLP
Citygate St James' Boulevard
Newcastle upon Tyne NE1 4JE



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1	January	2023		31	December	2023

Section A

Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

c/o Simpsons Malt Limited, Tweed Valley Maltings,	
Tweedside Trading Estate, Ord Road,	
Berwick-upon-Tweed	
<i>Postcode</i>	TD15 2UZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	RE Simpson	None		n/a
2	TR McCreath	None		n/a
3	E Simpson	None	From 22 Jan 2024	n/a
4	A McCreath	None	From 22 Jan 2024	n/a
5	S B Simpson	None	To 19 Dec 2023	n/a
6	DR McCreath	None	To 12 Oct 2023	n/a
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19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
As above	

Names and addresses of advisers (Optional information)

<u>Type of adviser</u>	<u>Name</u>	<u>Address</u>
<u>Accountant</u>	UNW LLP	Citygate, St James' Boulevard, Newcastle upon Tyne, NE1 4JE
<u>Lawyer</u>	Muckle LLP	Time Central, 32 Gallowgate, Newcastle upon Tyne, NE1 4BF

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

	None
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Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

The Trustees must apply the income of the Charity in furthering the following objects ("the Objects") which shall be furthered in particular but not exclusively in the area of benefit as described:-

- (a) The advancement of education
- (b) The promotion of good health
- (c) The relief of financial hardship
- (d) The promotion of the arts for the public benefit
- (e) To provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances, or the public at large, with the object of improving their conditions of life.
- (f) The promotion of such other charitable purposes as the Trustees in their absolute discretion from time to time determine

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Simpson McCreath Trust supports a wide variety of organisations within the Borough of Berwick-upon-Tweed, with small donations to adhere to specific objectives. Grants normally range in size between 500 and 5,000. Most grants are made under the general headings of Sports, The Arts, Health & Social Welfare, Education, Community Facilities and the Environment.

Additional details of objectives and activities (Optional information)

None

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

During 2023 8 grants were made ranging from £571 to £5000. Grants totalling £10580 benefitted people with disabilities, £1782 supported a community cinema in a remote village helping to bring people together, £4000 went to improving educational provision in schools, £5000 under the heading of sport and recreation, £3000 for improvements to a care home for the elderly and the remaining £3000 to support a feasibility study for a museum in the local community.

Section E Financial review

Brief statement of the charity's policy on reserves

The Charity has no policy and aims to ensure income donations are matched by donation payments after payment of any other costs. Cash assets arise where matched donations occur in different reporting periods

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

None

Section F Other optional information

None

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

	<small>DocuSigned by:</small> <i>Richard Simpson</i>	<small>DocuSigned by:</small> <i>Tim McCreath</i>
Signature(s)	<small>7510C345C8BA45E...</small> Richard E Simpson	<small>4F8F4586EED146F...</small> Timothy R McCreath
Full name(s)	Trustee	Trustee
Position (eg Secretary, Chair, etc)		
Date	4 November 2024	



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Simpson McCreath Trust 1126805

Receipts and payments accounts

CC16a

For the period from 01-Jan-23 To 31-Dec-23

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	27,362	-	-	27,362	17,150
Sub total (Gross income for AR)	27,362	-	-	27,362	17,150
A2 Asset and investment sales, (see table).					
None	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	27,362	-	-	27,362	17,150
A3 Payments					
Donations	36,353	-	-	36,353	9,651
Bank charges	6	-	-	6	3
Sub total	36,359	-	-	36,359	9,654
A4 Asset and investment purchases, (see table)					
None	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	36,359	-	-	36,359	9,654
Net of receipts/(payments)	8,997	-	-	8,997	7,496
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	13,013	-	-	13,013	5,517
Cash funds this year end	4,016	-	-	4,016	13,013

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	4,016	-	-
	Total cash funds	4,016	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	None	-	-	-
		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	None	-	-	-
		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	None	-	-	-
		-	-	-
		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	None	-	-	-
		-	-	-
Signed by one or two trustees on behalf of all the trustees	DocuSigned by: Signature Richard Simpson	Print Name RE Simpson	Date of approval 04-Nov-24	
	DocuSigned by: Tim McCreath	TR McCreath	04-Nov-24	