



**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**

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 Hallaswell

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**Date:**

4<sup>th</sup> November 2024

**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

Section A	Reference and administration details
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Charity name	The Simpson McCreath Trust
Other names charity is known by	n/a
Registered charity number (if any)	1126805
Charity's principal address	c/o Simpsons Malt Limited, Tweed Valley Maltings, Tweedside Trading Estate, Ord Road, Berwick-upon-Tweed Postcode 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
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
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)**

<b>Type of adviser</b>	<b>Name</b>	<b>Address</b>
<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

## 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**

**Signature(s)**

DocuSigned by:

*Richard Simpson*

DocuSigned by:

*Tim McCreath*

**Full name(s)**

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Richard E Simpson

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Timothy R McCreath


**Position (eg Secretary, Chair, etc)**

Trustee

Trustee

**Date**

4 November 2024

 <b>CHARITY COMMISSION</b> FOR ENGLAND AND WALES	The Simpson McCreath Trust		1126805		<b>CC16a</b>
	<b>Receipts and payments accounts</b>				
	For the period from	01-Jan-23	To	31-Dec-23	

<b>Section A Receipts and payments</b>					
	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 £
<b>A1 Receipts</b>					
	-	-	-	-	-
Donations	27,362	-	-	27,362	17,150
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	27,362	-	-	27,362	17,150
<b>A2 Asset and investment sales, (see table).</b>					
None	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	27,362	-	-	27,362	17,150
<b>A3 Payments</b>					
	-	-	-	-	-
Donations	36,353	-	-	36,353	9,651
Bank charges	6	-	-	6	3
	-	-	-	-	-
<b>Sub total</b>	36,359	-	-	36,359	9,654
<b>A4 Asset and investment purchases, (see table)</b>					
None	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	36,359	-	-	36,359	9,654
<b>Net of receipts/(payments)</b>	- 8,997	-	-	- 8,997	7,496
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	13,013	-	-	13,013	5,517
<b>Cash funds this year end</b>	4,016	-	-	4,016	13,013
<b>Section B Statement of assets and liabilities at the end of the period</b>					
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	
<b>B1 Cash funds</b>	Bank account	4,016	-	-	
		-	-	-	
	<b>Total cash funds</b>	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 £	
<b>B2 Other monetary assets</b>	None	-	-	-	
		-	-	-	
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
<b>B3 Investment assets</b>	None	-	-	-	
		-	-	-	
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
<b>B4 Assets retained for the charity's own use</b>	None	-	-	-	
		-	-	-	
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)	
<b>B5 Liabilities</b>	None	-	-	-	
		-	-	-	
Signed by one or two trustees on behalf of all the trustees	DocuSigned by: Signature Richard Simpson 7510C345C8BA45E... DocuSigned by: Tim McCreath 4F8F4586EED146F...	Print Name RE Simpson TR McCreath	Date of approval 04-Nov-24 04-Nov-24		