



**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

Section A **Reference and administration details**

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				
6				
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)

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:-

- The advancement of education
- The promotion of good health
- The relief of financial hardship
- The promotion of the arts for the public benefit

<p>(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.</p> <p>(f) The promotion of such other charitable purposes as the Trustees in their absolute discretion from time to time determine</p>	
	<p>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.</p>

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)

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.

<p>None</p>

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

<p>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.</p>
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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)	<small>DocuSigned by:</small> <i>Richard Simpson</i>	<small>DocuSigned by:</small> <i>Tim McCreath</i>
Full name(s)	<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

Receipts and payments accounts

CC16a

For the period
from

01-Jan-24

To

31-Dec-24

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	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	None	-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None		-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None		-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	None		-	
			-	
Signed by one or two trustees on behalf of all the trustees	DocuSigned by: Richard Simpson DocuSigned by: 7510C345C8BA45E Tim McCreath	Print Name	Date of approval	
		RE Simpson	27-Oct-25	
		TR McCreath	27-Oct-25	