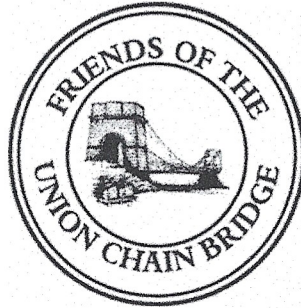


Registered as a Charity in England and Wales No 1162687
Registered as a Charity in Scotland No. SC046208



THE FRIENDS OF THE UNION CHAIN BRIDGE
in the parishes of Horncliffe (England) and Hutton (Scotland)

**TRUSTEES' REPORT AND
FINANCIAL STATEMENT
FOR THE FINANCIAL YEAR ENDED
31st MARCH 2025**

Robert Humphrey, Honorary Treasurer
E O Cawthorn, Honorary Secretary

The Friends of the Union Chain Bridge is a Charitable Incorporated Organisation constituted under the Charities Act 2011

CHARITY INFORMATION

Registered Address

Chain Bridge House, Horncliffe, Berwick-upon-Tweed TD15 2XT

Registered Charity Numbers

1162687 (England and Wales) SC046208 (Scotland)

Patron

Dr Prof R A Paxton MBE MSc PhD HonDEng CEng FICE FRSE Heriot-Watt University
Professor Paxton died on the 30th October 2025

Trustees

Martha Veronica Andrews (retired March 13th 2025)
Edward Oates Cawthorn (retired March 13th 2025)
Elizabeth Edgerton (representing the interests of the Parish of Hutton)
Sadie Holland
Robert Humphrey (appointed March 13th 2025, following co-option)
Carol Jones (office of trustee vacated 12th June 2025)
Stephen Kedwyn Jones
Philip Rowett (appointed March 13th 2025, following co-option)
Clive Simpson
Carol Whinnom (appointed March 13th 2025)
Eric Wood (appointed March 13th 2025)
Ross Woodrow

Chairman and Trustee

Vacant

Honorary Treasurer and Trustee

Robert Humphrey
8 Palace Green
Berwick-upon-Tweed
TD15 1HR

Honorary Secretary and Trustee

Edward O Cawthorn
Chain Bridge House
Horncliffe
Berwick-upon-Tweed
TD15 2XT

Bankers

Barclays Bank plc
Edinburgh Princes Street Branch
Edinburgh
EH2 2AN

Independent Examiner

James Waugh
34 Goldstone
Berwick-upon-Tweed
TD15 2ER

TRUSTEES' REPORT FOR THE FINANCIAL YEAR ENDED 31st MARCH 2025

The Trustees present their Report and Financial Statement for the financial year ended 31st March 2025.

The provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (March 2005) amended 2008, is used in preparing this Annual Report and Financial Statement, so far as it is applicable to the Charity's circumstances.

Constitution

The Friends of the Union Chain Bridge is a Charity registered in England and Wales and in Scotland and constituted as a Charitable Incorporated Organisation (CIO) under a Constitution dated the 4th May 2015. The conversion of the charitable trust into a CIO was approved at an Extraordinary General Meeting of the members of the Charity held in the Village Hall, Paxton on the 29th January 2015. The Constitution was amended at the Annual General Meeting in December 2021 to allow the Trustees to invite an appropriate organisation operating in the parishes of Horncliffe or Hutton to nominate a resident of the parish to represent the interests of the community of that parish on the CIO in the event of the inability or failure of the Parish or Community Council, as the case may be, to appoint a representative in that capacity.

The Objects of the CIO

The objects of the CIO are:

1. To promote for the benefit of the public the conservation, protection and improvement of the physical, natural and man-made environment by promoting the historical and architectural heritage of the Union Chain Bridge ("the Bridge") in the parishes of Horncliffe, Northumberland, England and Hutton, Berwickshire, Scotland and of the natural environment in which the Bridge is situated.
2. To advance the education of the public, in particular in relation to the history and architecture of the heritage of the Bridge by developing public interest in the architecture, history and heritage of the Bridge by means of publications, public lectures and exhibitions and co-operation with schools and other educational establishments and other bodies and societies.

All the activities of the CIO to date have been in full accordance with its objects.

Statement of Trustees' Responsibilities

The law applicable to charities in England and Wales 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 Charity and of the incoming resources and application of resources of the Charity 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
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statement
- prepare the financial statements on the going-concern basis unless it is inappropriate to presume that the Charity will continue in operation

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011 (England and Wales) and the Charities and Trustee Investment (Scotland) 2005 Act and Regulations 2008 made under those Acts and the provisions of the Charity's Constitution dated 4th May 2015. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Investment Policy

The Constitution allows the Trustees to invest funds in any investment they think fit, in their absolute discretion. To date, they have not exercised their power to invest funds.

Risk Review

The Trustees continue to keep under review the major risks to which the CIO is, or is likely to be exposed and of the systems and checks to mitigate such risks arising from financial management, Investments, contracts etc, Charity property and the loss of services of officers either temporarily or permanently. The Trustees have adopted a Business Continuity Plan to ensure the proper continuance of financial and secretarial services in this event.

Public Benefit

By considering the operation, achievements and performance and the finances of the Charity, the Trustees are satisfied that public benefit has been provided in accordance with the Charities Act 2011 and the Charities and Trustee Investment (Scotland) 2005 Act and the guidance provided by the Charity Commissioners and the Office of the Scottish Charity Regulator.

Meetings

The Trustees meet in accordance with a meeting calendar; they meet in a bi-monthly cycle; with additional meetings arranged as required. Meetings are held remotely by means of zoom or in hybrid fashion in person and with a zoom facility, as was the case with the Annual General Meeting. The Charity's business is conducted in accordance with its Constitution. There is no formal committee structure but ad hoc committees and working groups are appointed from time to time to deal with specific aspects of business delegated to them. The vast majority of business, however, is conducted by the full Trustee body.

December 2025

Review of Progress and Achievements for the Year ended 31st March 2025

The Trustees continued to meet on a bi-monthly basis throughout the year under review following their decision to move from monthly meetings in December 2023, after completion of the restoration works.

The transition in the Charity's activities, from close involvement in the restoration process as a partner in the Union Bridge Project, to a role as continuing guardian of the Bridge at local level and promoter of its heritage and historical and engineering associations continued throughout the year. Talks on the Bridge's history, Capt Brown and the recent restoration were given to local history societies and other organisations and work started on the preparation of a small and affordable guide to the Bridge and its restoration, which it is hoped will be published during the forthcoming year. Work also proceeded with Kreative Technology of Berwick-upon-Tweed, to assemble a new Friends' website with full details of the restoration, making use of the legacy payment from Museums Northumberland, mentioned in the last report. (The new website was completed following the end of the year under review and has been widely praised as a comprehensive introduction to the Bridge and its engineering and of the restoration works. www.unionbridgefriends.com). The number of visitors arriving at the Bridge having first seen the exhibitions at either Paxton House or the Honey Farm confirmed the Trustees' view that the publicity now in place adequately meets the need to publicise the Bridge in accordance with the conditions of the Lottery award.

During the year under review, Trustees assumed responsibility for the established "Bicentenary+.." events, previously organised by Museums Northumberland and taking the form of a picnic with music and dancing at the Chain Bridge Honey Farm. They decided that the format would benefit from variation and on the 26th July 2024 they organised a successful ceilidh and supper at the Horncliffe Memorial Hall with music provided powerfully by the Glendale Ceilidh Band.

The award of a National Transport Trust "Red Wheel" was made in March 2024, but too late for inclusion in the last report. This prestigious award, unveiled on behalf of the NTT by its vice chairman, John Campbell CBE, with retired trustee John Home Robertson, and the only one in the Scottish Borders, is displayed on the wall adjacent to the Scottish tower and has been widely admired.

On the 19th July 2024, our Chair Martha Andrews was the guest of Spencer Engineering at the New Civil Engineer annual awards ceremony in London when the company was presented with the Award for a Historic Bridge Project, recognising Spencers' delivery of the Union Bridge contract and its "positive collaboration with partners and stakeholders". We were delighted when Diane Rowe of the company travelled especially to Berwick on the 26th July 2024 – the 204th anniversary of the Bridge's opening, to present to the Friends the Award that Spencers had received a week earlier.

Last year's report referred to problems concerning the disappearance, during the restoration, of the ancient track leading from the riverside to the public highway at Bridge House. Trustees continued to express concern to Scottish Borders Council about the loss of the track and continued to make representations, both directly and through the Scottish Rights of Way Society, for its reinstatement and an acknowledgement of its status as a public right of way. Some more positive indications of an acceptance of the Friends' concerns were evident during the year and the Trustees are hopeful that the issue is capable of solution satisfactory to all parties.

Trustees were saddened to learn of the death, in January 2025, of John Hamilton who had retired as Honorary Treasurer in March 2024.

Finally, the Trustees continue to value the continuing support and interest of Friends in our most remarkable Bridge of which we are the unofficial, and self-appointed, local custodians.

December 2025

THE FRIENDS OF THE UNION CHAIN BRIDGE

BALANCE SHEET AT 31ST MARCH 2025

2024		2025
£		£
1,981	Fixed Assets	2,306
1,648	Stock	1,648
0	Debtors	0
26,435	Cash: Barclays Bank current account (formerly general funds)	26,600
0	Cash: Barclays Bank deposit account (formerly designated funds)	0
0	Current Liabilities	0
30,064	Net Current Assets	30,554


THE FRIENDS OF THE UNION CHAIN BRIDGE


STATEMENT OF FINANCIAL ACTIVITIES
INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT
FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2025

2024		2025
£		£
9,848	Incoming resources	2,034
59,450	Resources expended	1,869
(49,602)	Net movement in funds	165
76,037*	Total funds brought forward	26,435
26,435	Total funds carried forward	26,600

* as per note 1.2 in 2022/23 Accounts

The financial statements were approved by the Trustees on *13th November* 2025
and signed on their behalf by:


.....(Trustee)
CLIVE A SIMPSON


.....(Trustee)
ROSS WOODROW

Notes to the Accounts

I Accounting policies

I.1 Charity information

The Friends of the Union Chain Bridge, a Charity registered in both England and Wales and Scotland, was established on 4th May 2015, to promote for the benefit of the public the historical and architectural heritage of the Union Chain Bridge and to develop public interest in the architecture, history and heritage of the Bridge.

I.2 Accounting convention

The financial statements have been prepared under the historical cost convention.

The Accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in the UK and Republic of Ireland. These accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Charities Act 2011, the Charities and Trustee Investment (Scotland) 2005 Act and UK Generally Accepted Accounting Practice as it applies from 1 January 2019. The Charity is a Public Benefit Entity as defined by FRS 102.

The accounts are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

I.3 Accounting Policy

As the Charity obtained sponsorship for the refurbishment project, it carried a substantial income requiring it to use accrual accounting methods for the period between 2019 and 2022. With the disbursement of the funds and the reduction of gross income, a reversion to the cash accounting methods previously used is now being used. This was disclosed in the Accounts for the financial year 2022/23.

I.4 Going Concern

At the time of approving the accounts, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The trustees continue to adopt the "going concern" basis of accounting in preparing the accounts.

I.5 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objects unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The Charity held no such restricted funds in the financial year to 31st March 2025.

Designated funds are donations held by the Charity in respect of non-statutory elements of the Union Bridge restoration contract 2019-2023 and are designated for transfer to Northumberland County Council in that connection.

1.6 Incoming resources

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

2	Income Details	2024	2025
		£	£
2.1	Members subscriptions	1,055	899
2.2	Donations	6,677	405
2.3	Sales	1,369	330
2.4	Gift Aid	697	0
2.5	Other Income	50	400
3	Expenditure Details	2024	2025
		£	£
3.1	NCC	50,000	0
3.2	Printing	650	0
3.3	Hall Hire	110	8
3.4	Event Expenses	160	989
3.5	Photography	4,000	0

3.6	Audit	600	0
3.7	Insurance	281	281
3.8	IT	2,146	120
3.9	Other Expenditure	1,503	471

Bank and Deposits

4	Bank and Deposits	2024	2025
		£	£
	Barclays Bank Business Account	26,435	26,600
	Barclays Bank Savings Account	0	0

5 Investments

The Charity holds no investments and there was no investment activity during the year.

6 Income from Investments

There was no income from investments during the accounting period.

7 Employees

There were no employees of the Charity during the year.

8 Current Creditors and Debtors

Debtors are the amounts owed to the Charity. They are measured on the basis of their recoverable amount

Creditors are the amounts owed by the Charity. They are measured at the amount the Charity expects to have to pay to settle the debt.

9 Direct Charitable Expenditure

No expenditure was incurred that was not for charitable purposes.

10 Governance Costs

No governance costs were incurred during the accountancy period.

11 Trustees' remuneration and Expenses

No trustee received any expenses during the accountancy period other than reimbursement for postage and printing costs incurred in the administration of the Charity or travel whilst representing the Charity. No remuneration directly or indirectly out of funds of the Charity was paid or payable for the year to any trustee or to any person or persons known to be connected with them.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

The Friends of the Union Chain Bridge

On accounts for the year ended

31 March 2025

Charity no
(if any)

1162687

Set out on pages

1-12

(Remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2025.

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]. Delete [] if not applicable.~~

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

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

Signed:

J D Waugh

Date:

1/11/25

Name:

JAMES DAVID WAUGH

Relevant professional

—

qualification(s) or body
(if any):

--

Address:

34 GOLDSTONE
TWEEDMOUTH
BERWICK UPON TWEED TD15 2ER

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

--