

BERWICK EDUCATIONAL ASSOCIATION

England & Wales · Charity number 1173505

Details

Status Registered

Legal form CIO

Registered 2017-06-21

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

Contact

Address 10 Grange Road
Berwick-Upon-Tweed
TD15 1NN

Phone 01289303030

Email berwickea@gmail.com

Website berwickea.org

Activities

Objects: FOR THE PUBLIC BENEFIT TO PROMOTE THE EDUCATION OF PEOPLE IN THE LOCAL COMMUNITY OF BERWICK-UPON-TWEED AND SURROUNDING AREAS, IN SUCH WAYS AS THE CHARITY TRUSTEES THINK FIT, INCLUDING, BUT NOT LIMITED TO, ORGANISING EDUCATIONAL COURSES, DAY SCHOOLS AND EXCURSIONS.

Activities: Organisation of educational courses, day courses and excursions in Berwick-upon-Tweed and surrounding areas.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£18,238	£16,098	-	-
2024-07-31	£10,619	£15,779	-	-
2023-07-31	£28,856	£29,945	-	-
2022-07-31	£15,121	£13,833	-	-
2021-07-31	£11,018	£5,873	-	-
2020-07-31	£21,203	£24,562	-	-

Trustees

Name	Role	Appointed
Angela Elliott		2018-10-31
Catherine Gowthorpe		2025-05-13
Cian Ronan McHugh		2025-05-31
Maura Veitch		2026-05-30
Pamela Jean Campion		2026-05-30

BERWICK EDUCATIONAL ASSOCIATION

England & Wales - Charity number 1173505

Accounts

**BERWICK EDUCATIONAL ASSOCIATION
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2025**

BERWICK EDUCATIONAL ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

A Elliott
C Gowthorpe
C McHugh
J Neilson

Charity number

1173505

Principal address

10 Grange Road
Berwick-upon-Tweed
TD15 1NN

BERWICK EDUCATIONAL ASSOCIATION

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BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT

FOR THE YEAR ENDED 31 JULY 2025

The trustees present their report and accounts for the year ended 31 July 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution and the Charities Act 2011.

Structure, governance and management

The charity was established by a charitable trust deed as a Charitable Incorporated Organisation (CIO) on 21 June 2017.

The trustees who served during the year were: Pam Campion (resigned May 30, 2025), Angela Elliott, Catherine Gowthorpe, Cian McHugh, June Neilson, Maura Veitch (resigned May 30, 2025).

New trustees are recruited from those who have participated actively and effectively as BEA volunteers.

The trustees meet regularly to review BEA's policies and performance. During the year, day-to-day operations were handled by:

- Program Director: Pam Campion
- Program Managers: Pam Campion (Art, Science), Angela Elliott (History, Literature), Cian McHugh (Film, Music)
- Secretary: June Neilson
- Treasurer: Cian McHugh
- Compliance: Angela Elliott
- Safeguarding: Ray Clarke
- Diversity: Maura Veitch
- Environment: Pam Campion

Risk review

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and activities

The charity's objects are to benefit the public by promoting the education of people in the local community of Berwick-upon-Tweed and surrounding areas, in such ways as the charity thinks fit, including, but not limited to, organising educational courses, day schools and excursions.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Public benefit

In considering the operation, achievements and performance and finances of the Trust, the trustees are satisfied that public benefit has been provided in accordance with the Charities Act 2011 and the guidance provided by the Charity Commission.

BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2025

Achievements and performance

We held over 50 individual events during the year, with generally excellent attendance numbers. Topics covered included art, history, astronomy, environmental issues and music. Particular emphasis was placed on cooperating with other local organisations such as Greener Berwick, Berwick History Society and The Berwickshire Naturalists' Club. These joint events proved popular and enabled us to reach a wider audience.

We continued to support Maltings, Berwick, in two high profile local exhibitions, and our related art workshops, tours and lectures drew an audience from all over Northumberland and the Borders. We worked with Space for Shorebirds to deliver another guided walk of the Berwick shoreline.

The musical highlight of the year was the Singfest! musical festival, which was held in spring 2025. Singfest! was a successful community celebration involving local choirs and schools working with the theme 'Songs of the Sea'. The final concert at the Parish Church was well attended. Thanks are due to Sam Lord for all her work in arranging the festival, and also to our grantors who provided the funds which enabled it to take place.

Our Safeguarding Policy was updated during the year by our Safeguarding Officer and approved by the Trustees. The updated policy was circulated to all our current lecturers, who were also offered the opportunity to attend a local council-approved online Safeguarding course.

Our Diversity Officer has been working on making our publicity more inclusive and broadening the appeal of our courses. Our Environment Officer has been seeking to increase the presence of environmental issues in our lectures.

Pam Campion and Maura Veitch stepped down at the end of their fourth terms of office on 30th May 2025

Cian McHugh resumed his role as trustee on 30th May 2025.

Catherine Gowthorpe began her two-year term as trustee on 13th May 2025

We owe our thanks to the hard work of our Course Programmers for planning and hosting courses covering a wide range of topics. Once again our thanks are due to our excellent lecturers, both old and new, who showed great flexibility in sometimes difficult circumstances. We appreciate that the popularity of our annual programme is due to the high quality of their contributions. Our ability to sustain such a large and varied programme is due to our tireless volunteers, and we are very grateful to them for their time and effort in keeping the show on the road

Financial review

Total income for the year amounted to £18,238 (2024: £10,619) against running costs of £16,098 (2024: £15,779) resulting in an operating surplus of £2,140 (2024: deficit £5,160).

Total funds at the year-end were £15,441 (2024: £13,301) of which £15,441 (2024: £13,401) was unrestricted and £nil (2024: £nil) restricted.

Our policy is to maintain unrestricted funds at a level that will enable us to pay any outstanding bills, maintain continuity in our programming and pricing, and allow us the possibility of increasing both the number of events and the range of our subjects while keeping our entrance costs very affordable.

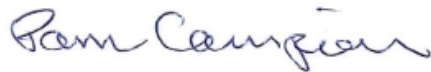
We do not hold any funds as custodian trustees. We had no outstanding guarantees to third parties nor any debts secured on our

Statement of Trustees responsibilities

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees have adopted the concession permitted to small charities to prepare Receipts and Payments accounts.

On behalf of the board of trustees

A handwritten signature in blue ink that reads "Pam Campion". The signature is written in a cursive, flowing style.

Pam Campion
Chair of Trustees
Dated: 24 April 2026

BERWICK EDUCATIONAL ASSOCIATION

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 JULY 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<u>Incoming Resources</u>					
Incoming resources from generated funds					
Donations and legacies	2	-	8,750	8,750	4,400
Incoming resources from charitable activities					
		9,488	-	9,488	6,219
<hr/>					
Total incoming resources		9,488	8,750	18,238	10,619
<hr/>					
<u>Resources expended</u>					
Charitable activities					
Charitable activities		6,297	8,750	15,047	14,669
<hr/>					
Administration and Governance costs		1,051	-	1,051	1,110
<hr/>					
Total resources expended	3	7,348	8,750	16,098	15,779
<hr/>					
Net income for the year/ Net movement in funds		2,140	-	2,140	-5,160
<hr/>					
Fund balances at 1 August 2024		13,301	-	13,301	18,461
<hr/>					
Fund balances at 31 July 2025		15,441	-	15,441	13,301
<hr/>					

BERWICK EDUCATIONAL ASSOCIATION

STATEMENT OF BALANCES

AS AT 31 JULY 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Cash at bank and in hand		<u>15,441</u>		<u>13,301</u>	
Total assets less current liabilities			<u><u>15,441</u></u>		<u><u>13,301</u></u>
Income funds					
Restricted funds	6		-		
Unrestricted funds			<u>15,441</u>		<u>13,301</u>
			<u><u>15,441</u></u>		<u><u>13,301</u></u>

The accounts were approved by the Trustees on 24 April, 2026



Cian McHugh
Treasurer

BERWICK EDUCATIONAL ASSOCIATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2025

1 Accounting Policies

The accounts have been prepared on a Receipts and Payments basis

2 Grants and Donations

	2025	2024
	£	£
Grant Income – restricted	8,750	4,400
Donations		
Total	8,750	4,400

3 Total Resources Expended

	2025	2024
	£	£
Charitable Activities	15,047	14,669
Governance Costs	1,051	1,110
Total	16,098	15,779

4 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits during the year (20234: £nil)

5 Employees

There were no employees during the year.

BERWICK EDUCATIONAL ASSOCIATION

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2025

6 Restricted funds

The income funds of the charity include restricted funds comprising unexpended balances of donations and grants held on trust for specific purposes.

Fund	Balance 01/08/2024	Received	Disbursed	Balance 31/07/2025
	£	£	£	£
EC Graham Belford Charitable Trust	-	2,000	-2,000	-
Sir James Knott Trust	-	2,000	-2,000	-
Hadrian Trust	-	1,000	-1,000	-
Community Foundation	-	3,750	-3,750	-
Total	-	8,750	-8,750	-

7 Analysis of net assets between funds

Fund	Unrestricted	Restricted	Total
	£	£	£
Fund balances at 31 July 2025 are represented by:			
Current Assets	15,441	-	15,441

BERWICK EDUCATIONAL ASSOCIATION

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JULY 2025

	£	2025 £	£	2024 £
<u>Incoming resources from generated funds</u>				
Donations and legacies				
Grant income - restricted	8,750		4,400	
Donations	-			
		8,750		4,400
Incoming resources from charitable activities				
Course and event fees	9,488		6,219	
		9,488		6,219
Total incoming resources		18,238		10,619
<u>Resources expended</u>				
Charitable activities				
Publicity and Printing	704		539	
Lecturers and Performers fees	10,420		12,504	
Lecturers and Performers travel expenses	1,163		416	
Premises hire	1,825		1,174	
Other expenses	935		36	
		(15,047)		(14,669)
Administrative and governance costs				
Insurance	199		192	
Office costs	852		918	
		(1,051)		(1,110)
Surplus for the Year		2,140		-5,160

BERWICK EDUCATIONAL ASSOCIATION

Independent examiner's report to the trustees of Berwick Educational Association

I report to the trustees on my examination of the accounts of Berwick Educational Association (the Charity) for the year ended 31 July 2025.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

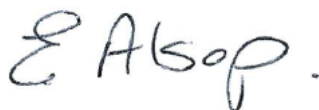
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Elaine Alsop ACA DChA FCIE

EA Independent Ltd
5 South Charlotte Street
Edinburgh
EH2 4AN

27 April 2026

BERWICK EDUCATIONAL ASSOCIATION

England & Wales - Charity number 1173505

Accounts

**BERWICK EDUCATIONAL ASSOCIATION
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2024**

BERWICK EDUCATIONAL ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

P Campion
A Elliott
J Neilson
M Veitch

Charity number

1173505

Principal address

10 Grange Road
Berwick-upon-Tweed
TD15 1NN

BERWICK EDUCATIONAL ASSOCIATION

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BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT

FOR THE YEAR ENDED 31 JULY 2024

The trustees present their report and accounts for the year ended 31 July 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution and the Charities Act 2011.

Structure, governance and management

The charity was established by a charitable trust deed as a Charitable Incorporated Organisation (CIO) on 21 June 2017.

The trustees who served during the year were:

P Campion
A Elliott
C McHugh
J Neilson
M Veitch

New trustees are recruited from those who have participated actively and effectively as BEA volunteers.

The trustees meet regularly to review BEA's policies and performance. During the year, day-to-day operations were handled by:

- Program Director: Pam Campion
- Program Managers: Pam Campion (Art, Science), Angela Elliott (History, Literature), Cian McHugh (Film),
- Treasurer: Cian McHugh
- Compliance: Angela Elliott
- Safeguarding: Jacqui Parkin
- Diversity: Maura Veitch
- Environment: Pam Campion

Risk review

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and activities

The charity's objects are to benefit the public by promoting the education of people in the local community of Berwick-upon-Tweed and surrounding areas, in such ways as the charity thinks fit, including, but not limited to, organising educational courses, day schools and excursions.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Public benefit

In considering the operation, achievements and performance and finances of the Trust, the trustees are satisfied that public benefit has been provided in accordance with the Charities Act 2011 and the guidance provided by the Charity Commission.

BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT

FOR THE YEAR ENDED 31 JULY 2024

Achievements and performance

After the very substantial growth in both events and attendances in 2023, our year to July 31, 2024 saw a return to more normal levels. Lower numbers in class attendances (624 vs 1134) were due primarily to a reduction in the number of events that we organised (29 vs 66). Due to a reduction in our volunteer numbers, we have cut back on lectures between May and September.

The highlight of the year was our fourth and final Berwick Music Series, which was held in the autumn of 2023. Once again BMS delivered first-class musical performances and our school and community events were well attended and much appreciated. Our thanks are due to Artistic Director Prof Mike Worboys, and Project Manager Cian McHugh as well as to our sponsors. Responsibility for running the Berwick Music Series has now been taken over by the Berwick Music Society.

We continued to co-operate with other local institutions: we supported Maltings, Berwick in two high profile local exhibitions with related art workshops, tours and lectures, which were very popular. We worked with Space for Shorebirds to deliver another guided walk of the Berwick shoreline. And along with Berwick Literary Festival, we hosted Kate Molleson, author, journalist and Radio Three presenter.

At the end of May we marked our tenth anniversary by sponsoring a lecture by renowned art historian Jonathan Horwich on the life and work of the artist L S Lowry.

Our Safeguarding Policy was updated during the year by our Safeguarding Officer and approved by the Trustees. The updated policy was circulated to all our current lecturers, who were also offered the opportunity to attend a local council-approved online Safeguarding course. Our Diversity Officer has been working on making our publicity more inclusive and broadening the appeal of our courses. Our Environment Officer has been seeking to increase the presence of environmental issues in our lectures.

Cian McHugh stepped down as trustee at the end of his fourth term of office on 30th May 2024. June Neilson began her two-year term as trustee on 22nd May 2024

We owe our thanks to the hard work of our Course Programmers for planning and hosting courses covering a wide range of topics including astronomy, geology, art history, local history, natural history and music. Once again our thanks are due to our excellent lecturers, both old and new, who showed great flexibility in sometimes difficult circumstances. We appreciate that the popularity of our annual programme is due to the high quality of their contributions. Our ability to sustain such a large and varied programme is due to our tireless volunteers, and we are very grateful to them for their time and effort in keeping the show on the road.

Financial review

Total income for the year amounted to £10,619 (2023: £28,856) against running costs of £15,779 (2023: £29,945) resulting in an operating deficit of £5,160 (2023: deficit £1,089). Our accounts are prepared on a cash basis, and the deficit principally reflected a decline in restricted funds.

Total funds at the year-end were £13,301 (2023: £18,461) of which £13,301 (2022: £13,401) was unrestricted and £nil (2022: £5,060) restricted.

Our policy is to maintain unrestricted funds at a level that will enable us to pay any outstanding bills, maintain continuity in our programming and pricing, and allow us the possibility of increasing both the number of events and the range of our subjects while keeping our entrance costs very affordable.

We do not hold any funds as custodian trustees. We had no outstanding guarantees to third parties nor any debts secured on our assets.

Statement of Trustees responsibilities

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees have adopted the concession permitted to small charities to prepare Receipts and Payments accounts.

On behalf of the board of trustees

Pam Champion

Pam Champion
Chair of Trustees
Dated:

BERWICK EDUCATIONAL ASSOCIATION

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 JULY 2024

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<u>Incoming Resources</u>					
Incoming resources from generated funds					
Donations and legacies	2	-	4,400	4,400	19,066
Incoming resources from charitable activities					
		6,219	-	6,219	9,790
Total incoming resources		6,219	4,400	10,619	28,856
<u>Resources expended</u>					
Charitable activities					
Charitable activities		5,209	9,460	14,669	28,370
Administration and Governance costs					
		1,110	-	1,110	1,575
Total resources expended		6,319	9,460	15,779	29,945
Net income for the year/ Net movement in funds		-100	-5,060	-5,160	-1,089
Fund balances at 1 August 2023		13,401	5,060	18,461	19,550
Fund balances at 31 July 2024		13,301	-	13,301	18,461

BERWICK EDUCATIONAL ASSOCIATION

STATEMENT OF BALANCES

AS AT 31 JULY 2024

	Notes	2024 £	£	2023 £	£
Current assets					
Cash at bank and in hand		<u>13,301</u>		<u>18,461</u>	
Total assets less current liabilities			<u><u>13,301</u></u>		<u><u>18,461</u></u>
Income funds					
Restricted funds	6		-		5,060
Unrestricted funds			<u>13,301</u>		<u>13,401</u>
			<u><u>13,301</u></u>		<u><u>18,461</u></u>

The accounts were approved by the Trustees on 9 August 2024.



Cian McHugh

Treasurer

BERWICK EDUCATIONAL ASSOCIATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2024

1 Accounting Policies

The accounts have been prepared on a Receipts and Payments basis

2 Grants and Donations

	2024	2023
	£	£
Grant Income – restricted	4,400	19,060
Donations		6
Total	4,400	19,066

3 Total Resources Expended

	2024	2023
	£	£
Charitable Activities	14,669	28,370
Governance Costs	1,110	1,575
Total	15,770	29,945

4 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits during the year (2023 £nil)

5 Employees

There were no employees during the year.

BERWICK EDUCATIONAL ASSOCIATION

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2024

6 Restricted funds

The income funds of the charity include restricted funds comprising unexpended balances of donations and grants held on trust for specific purposes.

Fund	Balance 01/08/2023	Received	Disbursed	Balance 31/07/2024
	£	£	£	£
Rothley Trust	-	900	-900	-
Vaughan Williams Foundation	-	1,000	-1,000	-
Hadrian Trust	-	1,000	-1,000	-
Community Foundation	5,060	-	-5,060	-
Berwick Town Council	-	1,500	-1,500	-
Total	5,060	4,400	-9,460	-

All the above funds were received and disbursed in support of Berwick Music Series 2023.

7 Analysis of net assets between funds	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Fund balances at 31 July 2024 are represented by:			
Current Assets	13,301	-	13,301

BERWICK EDUCATIONAL ASSOCIATION

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JULY 2024

	£	2024 £	£	2023 £
<u>Incoming resources from generated funds</u>				
Donations and legacies				
Grant income - restricted	4,400		19,060	
Donations	-		6	
	-	4,400	19,066	19,066
Incoming resources from charitable activities				
Course and event fees	6,219		9,790	
	6,219		9,790	9,790
Total incoming resources		10,619		28,856
<u>Resources expended</u>				
Charitable activities				
Publicity and Printing	539		2,445	
Lecturers and Performers fees	12,504		22,647	
Lecturers and Performers travel expenses	416		948	
Premises hire	1,174		2,062	
Other expenses	36		268	
	(14,669)		(28,370)	(28,370)
Administrative and governance costs				
Insurance	192		187	
Office costs	918		1,388	
	(1,110)		(1,575)	(1,575)
Deficit for the Year		-5,160		-1,089

BERWICK EDUCATIONAL ASSOCIATION

Independent examiner's report to the trustees of Berwick Educational Association

I report to the trustees on my examination of the accounts of Berwick Educational Association (the Charity) for the year ended 31 July 2024.

Responsibilities and basis of report

As the trustees of the Charity 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 Charity'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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Elaine Alsop ACA DChA FCIE

EA Independent Ltd
5 South Charlotte Street
Edinburgh
EH2 4AN

23rd January 2025

BERWICK EDUCATIONAL ASSOCIATION

England & Wales - Charity number 1173505

Accounts

**BERWICK EDUCATIONAL ASSOCIATION
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2023**

BERWICK EDUCATIONAL ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

P Campion
A Elliott
C McHugh
J Parkin
M Veitch

Charity number

1173505

Principal address

10 Grange Road
Berwick-upon-Tweed
TD15 1NN

Independent Examiner

Elaine Alsop
EA Independent Ltd
1 Rosebery Place
Dunbar
EH42 1AQ

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BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT

FOR THE YEAR ENDED 31 JULY 2023

The trustees present their report and accounts for the year ended 31 July 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution and the Charities Act 2011.

Structure, governance and management

The charity was established by a charitable trust deed as a Charitable Incorporated Organisation (CIO) on 21 June 2017.

The trustees who served during the year were:

P Campion
A Elliott
C McHugh
J Parkin
M Veitch

New trustees are recruited from those who have participated actively and effectively as BEA volunteers.

The trustees meet regularly to review BEA's policies and performance. During the year, day-to-day operations were handled by:

- Program Director: Pam Campion
- Program Managers: Pam Campion (Art, Science), Susan Block (History, Literature), Cian McHugh (Film), Graham Kelly (Music)
- Treasurer: Cian McHugh
- PRO: Angela Elliott
- Volunteer Management and Compliance: Angela Elliott
- Safeguarding: Jacqui Parkin

Risk review

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and activities

The charity's objects are to benefit the public by promoting the education of people in the local community of Berwick-upon-Tweed and surrounding areas, in such ways as the charity thinks fit, including, but not limited to, organising educational courses, day schools and excursions.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Public benefit

In considering the operation, achievements and performance and finances of the Trust, the trustees are satisfied that public benefit has been provided in accordance with the Charities Act 2011 and the guidance provided by the Charity Commission.

BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2023

Achievements and performance

Our year to July 31, 2023 saw a gradual return to classroom-based activities following the relaxation of Covid regulations, as well as a continuation of some lectures online. In a varied programme of events over the year, the highlights have been two successful music festivals: the third Berwick Music Series in the autumn of 2022 and *Singfest!* in Spring 2023. Once again BMS delivered first-class musical performances and our school and community events were well attended and much appreciated. Our thanks are due to Artistic Director Prof Mike Worboys, as well as to our sponsors, who are listed below. *Singfest!* was a highly successful series of musical events involving local schools, choirs and musicians which reached a wide local audience. Thanks are due to organiser Sam Lord, and to the sponsors listed below.

We cooperated with Maltings, Berwick, to support two local exhibitions with related art workshops, tours and lectures, most of which were very popular. We introduced more environmental issues into our programme and successfully cooperated with Greener Berwick on two such occasions. In addition to thirteen lectures or lecture series held on zoom or in the classroom, we enjoyed wildlife and local history field trips in Berwick and a geology outing to Eyemouth during the year. In all, we had more than one thousand attendances at our lectures, substantially up on the previous year, and a further one thousand attendances at the Berwick Music Series and *Singfest!* Our involvement with local schools has expanded dramatically; this would not be possible without the generous sponsorship we have received.

Our Safeguarding Policy was updated during the year by our Safeguarding Officer and approved by the Trustees. The updated policy was circulated to all our current lecturers, who were also offered the opportunity to attend a local council-approved online Safeguarding course. Our Diversity Officer has been working on making our publicity more inclusive and broadening the appeal of our courses and outings.

The term of office for Pam Campion and Maura Veitch as Trustees ended during the year, and both were re-appointed to a further term.

We owe our thanks to the hard work of our Course Programmers for planning and hosting courses covering a wide range of topics including astronomy, geology, art history, local history, natural history, literature, and music. Once again our thanks are due to our excellent lecturers, both old and new, who showed great flexibility in sometimes difficult circumstances. We appreciate that the popularity of our annual programme is due to the high quality of their contributions. Our ability to sustain such a large and varied programme is due to our tireless volunteers, and we are very grateful to them for their time and effort in keeping the show on the road.

Financial review

Total income for the year amounted to £28,856 (2022: £15,121) against running costs of £29,945 (2022: £13,833) resulting in an operating deficit of £1,089 (2022: surplus £1,288). Our accounts are prepared on a cash basis, and the deficit reflected small declines in both restricted and unrestricted funds.

Total funds at the year end were £18,461 (2022: £19,550) of which £13,401 (2022: £14,050) was unrestricted and £5,060 (2022: £5,500) restricted.

Our policy is to maintain unrestricted funds at a level that will enable us to pay any outstanding bills, maintain continuity in our programming and pricing, and allow us the possibility of increasing both the number of events and the range of our subjects while keeping our entrance costs very affordable.

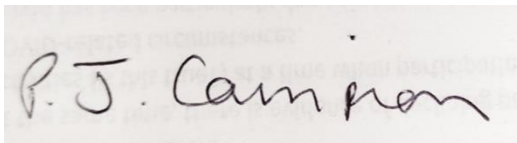
We do not hold any funds as custodian trustees. We had no outstanding guarantees to third parties nor any debts secured on our assets.

Statement of Trustees responsibilities

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees have adopted the concession permitted to small charities to prepare Receipts and Payments accounts.

On behalf of the board of trustees

A photograph of a handwritten signature in black ink on a light-colored background. The signature reads "P. J. Campion" in a cursive, slightly slanted script.

Pam Campion
Chair of Trustees
Dated: 21 August 2023

Independent examiner's report to the trustees of Berwick Educational Association

I report to the trustees on my examination of the accounts of Berwick Educational Association (the Charity) for the year ended 31 July 2023.

Responsibilities and basis of report

As the trustees of the Charity 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 Charity'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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Elaine Alsop ACA DChA FCIE

1 Rosebery Place
Dunbar
East Lothian
EH42 1AQ

22 August 23

BERWICK EDUCATIONAL ASSOCIATION

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 JULY 2023

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<u>Incoming Resources</u>					
Incoming resources from generated funds					
Donations and legacies	2	6	19,060	19,066	8,900
Incoming resources from charitable activities					
		9,790	-	9,790	6,221
Total incoming resources		9,796	19,060	28,856	15,121
<u>Resources expended</u>					
Charitable activities					
Charitable activities		8,870	19,500	28,370	11,976
Administration and Governance costs					
		1,575	-	1,575	1,857
Total resources expended	3	10,445	19,500	29,945	13,833
Net income for the year/ Net movement in funds					
		-649	-440	-1,089	1,288
Fund balances at 1 August 2022					
		14,050	5,500	19,550	18,262
Fund balances at 31 July 2023					
		13,401	5,060	18,461	19,550

BERWICK EDUCATIONAL ASSOCIATION

STATEMENT OF BALANCES

AS AT 31 JULY 2023

	Notes	2023 £	£	2022 £	£
Current assets					
Cash at bank and in hand		18,461		19,550	
Total assets less current liabilities			18,461		19,550
Income funds					
Restricted funds	6		5,060		5,500
Unrestricted funds			13,401		14,050
			18,461		19,550

The accounts were approved by the Trustees on 21 August 2023.



Cian McHugh

Treasurer

BERWICK EDUCATIONAL ASSOCIATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2023

1 Accounting Policies

The accounts have been prepared on a Receipts and Payments basis

2 Grants and Donations

	2023	2022
	£	£
Grant Income – restricted	19,060	8,900
Donations	6	
Total	19,066	8,900

3 Total Resources Expended

	2023	2022
	£	£
Charitable Activities	28,370	11,976
Governance Costs	1,575	1,857
Total	29,945	13,833

4 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits during the year (2022 £nil)

5 Employees

There were no employees during the year.

BERWICK EDUCATIONAL ASSOCIATION

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2023

6 Restricted funds

The income funds of the charity include restricted funds comprising unexpended balances of donations and grants held on trust for specific purposes.

Fund	Balance 01/08/2022	Received	Disbursed	Balance 31/07/2023
	£	£	£	£
The Joicey Trust	1,000	-	-1,000	-
Rothley Trust	-	1,000	-1,000	-
EC Graham 1985 Belford Trust	-	2,000	-2,000	-
Hadrian Trust	1,000	-	-1,000	-
Gillian Dickinson Trust	3,500	-	-3,500	-
Community Foundation	-	9,560	-4,500	5,060
Berwick Town Council	-	1,500	-1,500	-
Foyle Foundation	-	5,000	-5,000	-
Total	5,500	19,060	-19,500	5,060

Funds from The Joicey Trust, Rothley Trust, Hadrian Trust, Gillian Dickinson Trust, Community Foundation and Berwick Town Council supported Berwick Music Series 2022. Funds from EC Graham 1985 Belford Trust, Community Foundation and Foyle Foundation supported Singfest!. Funds from Community Foundation are held on trust for Berwick Music Series 2023.

7 Analysis of net assets between funds	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Fund balances at 31 July 2023 are represented by:			
Current Assets	13,401	5,060	18,461

BERWICK EDUCATIONAL ASSOCIATION

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JULY 2023

	2023	2022
	£	£
<u>Incoming resources from generated funds</u>		
Donations and legacies		
Grant income - restricted	19,060	8,900
Donations	<u>6</u>	<u>-</u>
	19,066	8,900
Incoming resources from charitable activities		
Course and event fees	9,790	6,221
	<u>9,790</u>	<u>6,221</u>
Total incoming resources	<u>28,856</u>	<u>15,121</u>
<u>Resources expended</u>		
Charitable activities		
Publicity and Printing	2,445	770
Lecturers and Performers fees	22,647	9,799
Lecturers and Performers travel expenses	948	209
Premises hire	2,062	260
Other expenses	<u>268</u>	<u>938</u>
	(28,370)	(11,976)
Administrative and governance costs		
Insurance	187	187
Office costs	<u>1,388</u>	<u>1,670</u>
	(1,575)	(1,857)
Surplus for the Year	<u>-1,089</u>	<u>1,288</u>

BERWICK EDUCATIONAL ASSOCIATION

England & Wales - Charity number 1173505

Accounts

**BERWICK EDUCATIONAL ASSOCIATION
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2022**

BERWICK EDUCATIONAL ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

P Campion
A Elliott
C McHugh
J Parkin
M Veitch

Charity number

1173505

Principal address

10 Grange Road
Berwick-upon-Tweed
TD15 1NN

BERWICK EDUCATIONAL ASSOCIATION

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BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT

FOR THE YEAR ENDED 31 JULY 2022

The trustees present their report and accounts for the year ended 31 July 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution and the Charities Act 2011.

Structure, governance and management

The charity was established by a charitable trust deed on 21 June 2017.

The trustees who served during the year were:

P Campion
A Elliott
C McHugh
J Parkin
M Veitch

New trustees are recruited from those who have participated actively and effectively as BEA volunteers.

The trustees meet regularly to review BEA's policies and performance. Day-to-day operations are handled by:

- Program Director: Pam Campion
- Program Managers: Pam Campion (Art, Science), Susan Block (History, Literature), Cian McHugh (Film, Music)
- Treasurer: Cian McHugh
- PRO: Angela Elliott
- Volunteer Management and Compliance: Angela Elliott
- Safeguarding: Jacqui Parkin

Risk review

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and activities

The charity's objects are to benefit the public by promoting the education of people in the local community of Berwick-upon-Tweed and surrounding areas, in such ways as the charity thinks fit, including, but not limited to, organising educational courses, day schools and excursions.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Public benefit

In considering the operation, achievements and performance and finances of the Trust, the trustees are satisfied that public benefit has been provided in accordance with the Charities Act 2011 and the guidance provided by the Charity Commission.

BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2022

Achievements and performance

This is our fourth year reporting as a Charitable Incorporated Organisation, and it has seen the start of a return to classroom based activities following the relaxation of Covid regulations, as well as a continuation of some lectures online.

In a varied programme of events over the year the highlight once again has been the success of the second Berwick Music Series in the autumn of 2021. We enjoyed some first-class musical performances and our school and community events were well attended and much appreciated. Our thanks are due to Artistic Director Prof Mike Worboys, as well as to our sponsors, who are listed below.

We cooperated with Maltings, Berwick, to support two local exhibitions with related art workshops, tours and lectures, all of which were very popular. In addition to our 71 events held on zoom or in the classroom, we enjoyed two wildlife field trips to Lindisfarne and St Abb's Head during the year. Over 500 bookings were made covering a range of activities from individual lectures to ten-part courses. Our zoom classes encouraged attendance from further afield in the UK and occasionally abroad.

Our Safeguarding Policy was updated during the year by our Safeguarding Officer and approved by the Trustees. The updated policy was circulated to all our current lecturers, who were also offered the opportunity to attend a local council-approved online Safeguarding course. The term of office for Cian McHugh and Jacqui Parkin as Trustees ended during the year, and both were re-appointed to a further term.

We owe our thanks to the hard work of our Course Programmers for planning and hosting courses covering a wide range of topics including astronomy, geology, art history, local history, natural history, literature, and music. Once again our thanks are due to our excellent lecturers, both old and new, who showed great flexibility in sometimes difficult circumstances. We appreciate that the popularity of our annual programme is due to the high quality of their contributions. Our ability to sustain such a large and varied programme is due to our tireless volunteers, and we are very grateful to them for their time and effort in keeping the show on the road.

Financial review

Total income for the year amounted to £15,121 (2021: £11,018) against running costs of £13,833 (2021: £5,873) resulting in an operating surplus of £1,288 (2021: £5,145). Our accounts are prepared on a cash basis, and the surplus arose from a net increase in restricted funds. Unrestricted funds fell by £1,062.

Total funds at the year end were £19,550 (2021: £18,262) of which £14,050 (2021: £15,112) was unrestricted and £5,500 (2021: £3,150) restricted.

Our policy is to maintain unrestricted funds at a level that will enable us to pay any outstanding bills, maintain continuity in our programming and pricing, and allow us the possibility of increasing both the number of events and the range of our subjects while keeping our entrance costs very affordable. It is not yet clear whether in-person attendances will return to pre-COVID levels, but despite the fall in our unrestricted funds, we are retaining our current pricing policies for now, and will review them in the light of developments during this year.

We do not hold any funds as custodian trustees.

BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2022

Statement of Trustees responsibilities

The trustees are responsible for preparing the Trustees Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

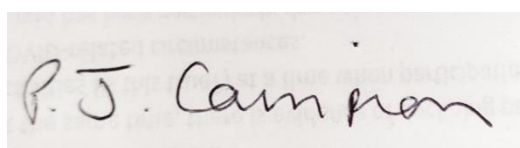
The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, 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 accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

On behalf of the board of trustees

A handwritten signature in black ink that reads "P. J. Champion". The signature is written in a cursive style and is positioned on a light-colored background.

Pam Champion
Chair of Trustees
Dated: 16 September 2022

BERWICK EDUCATIONAL ASSOCIATION

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 JULY 2022

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<u>Incoming Resources</u>					
Incoming resources from generated funds					
Donations and legacies	2	-	8,900	8,900	3,366
Incoming resources from charitable activities					
		6,221	-	6,221	7,653
<hr/>					
Total incoming resources		6,221	8,900	15,121	11,018
<hr/>					
<u>Resources expended</u>					
Charitable activities					
Charitable activities		5,426	6,550	11,976	4,095
<hr/>					
Administration and Governance costs		1,857	-	1,857	1,778
<hr/>					
Total resources expended	3	7,283	6,550	13,833	5,873
<hr/>					
Net income for the year/ Net movement in funds		-1,062	2,350	1,288	5,145
<hr/>					
Fund balances at 1 August 2021		15,112	3,150	18,262	13,116
<hr/>					
Fund balances at 31 July 2022		14,050	5,500	19,550	18,262
<hr/>					

BERWICK EDUCATIONAL ASSOCIATION

STATEMENT OF BALANCES

AS AT 31 JULY 2022

	Notes	2022 £	£	2021 £	£
Current assets					
Cash at bank and in hand		<u>19,550</u>		<u>18,262</u>	
Total assets less current liabilities			<u><u>19,550</u></u>		<u><u>18,262</u></u>
Income funds					
Restricted funds	6		<u>5,500</u>		<u>3,150</u>
Unrestricted funds			<u>14,050</u>		<u>15,112</u>
			<u><u>19,550</u></u>		<u><u>18,262</u></u>

The accounts were approved by the Trustees on 16 September, 2022.



Cian McHugh

Treasurer

BERWICK EDUCATIONAL ASSOCIATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2022

1 Accounting policies

1.1 Basis of preparation

The accounts have been prepared on a receipts and payments basis.

2 Donations and legacies

	2022 £	2021 £
Donations and grants	8,900	3,366
Donations and grants		
Restricted funds:		
Grant income - restricted	8,900	3,150
Donations - restricted		216
	8,900	3,366

3 Total resources expended

	2022 £	2021 £
Charitable activities		
Activities undertaken directly	11,976	4,095
Governance costs	1,857	1,778
	13,833	5,873

4 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits during the year (2021 £nil)

5 Employees

There were no employees during the year.

BERWICK EDUCATIONAL ASSOCIATION

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2022

6 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			At 31 July 2022
	Balance at 1 August 2021			
	£	£	£	£
The Joicey Trust	400	1,000	400	1,000
Sir James Knott Trust	1,000		1,000	-
EC Graham 1985 Belford Trust	750		750	-
Hadrian Trust	1,000	1,000	1,000	1,000
Gillian Dickinson Trust		3,500	-	3,500
Community Foundation		3,000	3,000	
Berwick Town Council		400	400	-
	<u>3,150</u>	<u>8,900</u>	<u>6,550</u>	<u>5,500</u>

7 Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Fund balances at 31 July 2022 are represented by:			
Current assets	14,050	5,500	19,550
	<u>14,050</u>	<u>5,500</u>	<u>19,550</u>

BERWICK EDUCATIONAL ASSOCIATION

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JULY 2022

	£	2022 £	£	2021 £
<u>Incoming resources from generated funds</u>				
Donations and legacies				
Grant income - restricted	8,900		3,150	
Donations - restricted	-		216	
	-----	8,900	-----	3,366
Incoming resources from charitable activities				
Course fees	6,221		7,653	
	-----	6,221	-----	7,653
Total incoming resources		----- 15,121	----- 11,018	
<u>Resources expended</u>				
Charitable activities				
Publicity - restricted	197		-	
Lecturers and Performers - restricted	5955		216	
Materials - restricted	398		-	
Lecturers fees	3844		3,546	
Lecturers travel expenses	209		-	
Licenses	209		8	
Room and equipment hire	560		154	
Other expenses	604		171	
	-----	(11,976)	-----	(4,095)
Administrative and governance costs				
Insurance	187		187	
Office costs	1,670		631	
Accounting fee	-		960	
	-----	(1,857)	-----	(1,778)
Surplus for the Year		----- 1,288	----- 5,145	
		-----	-----	

BERWICK EDUCATIONAL ASSOCIATION

England & Wales - Charity number 1173505

Accounts

**BERWICK EDUCATIONAL ASSOCIATION
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2021**

BERWICK EDUCATIONAL ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

P Campion
A Elliott
C McHugh
J Parkin
M Veitch

Charity number

1173505

Principal address

10 Grange Road
Berwick-upon-Tweed
TD15 1NN

BERWICK EDUCATIONAL ASSOCIATION

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BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT

FOR THE YEAR ENDED 31 JULY 2021

The trustees present their report and accounts for the year ended 31 July 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution and the Charities Act 2011.

Structure, governance and management

The charity was established by a charitable trust deed on 21 June 2017.

The trustees who served during the year were:

P Campion

A Elliott

C McHugh

J Parkin

M Veitch

M Ward

R McMullen

New trustees are recruited from those who have participated actively and effectively as BEA volunteers.

The trustees meet regularly to review BEA's policies and performance. Day-to-day operations are handled by:

- Program Director: Pam Campion

- Program Managers: Pam Campion (Art, Science), Angela Elliott (History, Literature), Cian McHugh (Film, Music)

- Treasurer: Jacqui Parkin

- PRO: Cian McHugh

- Volunteer Management and Compliance: Angela Elliott

Risk review

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and activities

The charity's objects are to benefit the public by promoting the education of people in the local community of Berwick-upon-Tweed and surrounding areas, in such ways as the charity thinks fit, including, but not limited to, organising educational courses, day schools and excursions.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Due to Covid 19 regulations our activities during the year have been limited to educational courses held online via Zoom.

Public benefit

In considering the operation, achievements and performance and finances of the Trust, the trustees are satisfied that public benefit has been provided in accordance with the Charities Act 2011 and the guidance provided by the Charity Commission.

BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2021

Achievements and performance

This is our third year reporting as a Charitable Incorporated Organisation, and it has been a busy one online, rather than in the classroom, due to Covid 19. An interesting consequence of making our courses available online has been the broadening of the geographical location of our subscribers. Although the majority have been local to Northumberland and the Borders, our reach has extended as far as Australia.

We owe our thanks to the hard work of our Course Programmers for planning and hosting courses covering a wide range of topics including astronomy, geology, art history, local history, politics, literature, and music. We were also able to deliver a number of talks on film thanks to the support of Berwick Film Society. The online courses were popular and well attended.

In all we hosted 99 zoom sessions with an aggregate attendance of more than 2,000. Once again our thanks are due to our excellent lecturers, both old and new, who showed great flexibility in difficult circumstances. We appreciate that the popularity of our annual programme is due to the high quality of their contributions. Our ability to sustain such a large and varied programme is due to our tireless volunteers, and we are very grateful to them for their time and effort in keeping the show on the road.

M Ward resigned as trustee on 16th October 2020 and R McMullen resigned as trustee on 25th November 2020, in both cases due to other commitments. We owe our thanks to them both for their considerable contributions to the organization and work of BEA over many years, both as volunteers and as trustees.

Financial review

Total income for the year amounted to £11,018 (2020: £21,203) against running costs of £5,873 (2020: £23,399) resulting in an operating surplus of £5,145 (2020: £3,359 deficit).

Total funds at the year end were £18,262 (2020: £13,116) of which £15,112 (2020: £13,116) was unrestricted and £3,150 (2020: £Nil) restricted.

Our policy is to maintain this fund at a level that will enable us to pay any outstanding bills and allow us to increase both the number of events and the range of our subjects while keeping our entrance costs very affordable. We do not hold any funds as custodian trustees.

BERWICK EDUCATIONAL ASSOCIATION

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2021

Statement of Trustees responsibilities

The trustees are responsible for preparing the Trustees Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts 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 year.

In preparing these accounts, 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 accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

On behalf of the board of trustees



J Parkin - Treasurer
Dated: November 8, 2021

BERWICK EDUCATIONAL ASSOCIATION

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 JULY 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<u>Incoming Resources</u>					
Incoming resources from generated funds					
Donations and legacies	2	-	3,366	3,366	4,580
Incoming resources from charitable activities					
		7,653	-	7,653	16,623
Total incoming resources		7,653	3,366	11,018	21,203
<u>Resources expended</u>					
Charitable activities					
Charitable activities		3,879	216	4,095	23,399
Governance costs					
		1,778	-	1,778	1,163
Total resources expended		5,657	216	5,873	24,562
Net income for the year/ Net movement in funds		1,996	3,150	5,145	-3,359
Fund balances at 1 August 2020		13,116	-	13,116	16,476
Fund balances at 31 July 2021		15,112	3,150	18,262	13,116

BERWICK EDUCATIONAL ASSOCIATION

STATEMENT OF BALANCES

AS AT 31 JULY 2021

	Notes	2021 £	£	2020 £	£
Current assets					
Cash at bank and in hand		18,262		13,116	
Total assets less current liabilities			18,262		13,116
Income funds					
Restricted funds	6		3,150		-
Unrestricted funds			15,112		13,116
			18,262		13,116

The accounts were approved by the Trustees on November 8, 2021



J Parkin - Treasurer

BERWICK EDUCATIONAL ASSOCIATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2021

1 Accounting policies

1.1 Basis of preparation

The accounts have been prepared on a receipts and payments basis.

2 Donations and legacies

	2021	2020
	£	£
Donations and grants	<u>3,366</u>	<u>4,580</u>
Donations and grants		
Restricted funds:		
Grant income - restricted	3,150	4,135
1989 Willan Charitable Trust - restricted	-	-1,000
Donations - restricted	216	1,445
	<u>3,366</u>	<u>4,580</u>

3 Total resources expended

	2021	2020
	£	£
Charitable activities		
Activities undertaken directly	<u>4,095</u>	23,399
Governance costs	<u>1,778</u>	<u>1,163</u>
	<u>5,873</u>	<u>24,562</u>

4 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits during the year (2019 £nil)

5 Employees

There were no employees during the year.

BERWICK EDUCATIONAL ASSOCIATION

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2021

6 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds		At 31 July 2021	
	Balance at 1 August 2020			
	£	£	£	£
The Joicey Trust	-	400	-	400
Sir John Knott Trust	-	1,000	-	1,000
EC Graham 1985 Belford Trust	-	750	-	750
Hadrian Trust	-	1,000	-	1,000
Berwick Community Trust	-	75	75	-
Film Donations	-	141	141	-
	<u>-</u>	<u>3,366</u>	<u>216</u>	<u>3,150</u>

7 Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Fund balances at 31 July 2021 are represented by:			
Current assets	15,112	3,150	18,262
	<u>18,262</u>	<u>3,150</u>	<u>18,262</u>

BERWICK EDUCATIONAL ASSOCIATION

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JULY 2021

	2021	2020
£	£	£
<u>Incoming resources from generated funds</u>		
Donations and legacies		
Grant income - restricted	3,150	4,135
1989 Willan Charitable Trust - restricted	-	-1,000
Donations - restricted	216	1,445
	<hr/>	<hr/>
	3,366	4,580
Incoming resources from charitable activities		
Course fees	7,653	16,623
	<hr/>	<hr/>
	7,653	16,623
	<hr/>	<hr/>
Total incoming resources	11,018	21,203
	<hr/>	<hr/>
<u>Resources expended</u>		
Charitable activities		
Publicity - restricted	-	2,037
Lecturers and Performers - restricted	216	6,535
Licenses - restricted	-	544
Catering, Premises & Transport - restricted		385
Lecturers fees	3546	10,091
Catering	-	232
Publicity	8	973
Room hire	154	2,247
Other expenses	171	355
	<hr/>	<hr/>
	(4,095)	(23,399)
Administrative and management costs		
Insurance	187	187
Office costs	631	963
Accounting fee	960	13
	<hr/>	<hr/>
	(1,778)	(1163)
	<hr/>	<hr/>
Surplus for the Year	5,145	(3,359)
	<hr/>	<hr/>
