

**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

BERWICK EDUCATIONAL ASSOCIATION

CONTENTS

	Page
Trustees report	1 - 3
Independent Examiner's Report	4
Receipts and payments account	5
Statement of balances	6
Notes to the account	7 - 9

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.

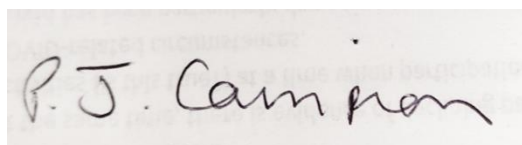
We do not hold any funds as custodian trustees. We had no outstanding guarantees to third parties nor any debts secured on our assets.

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 handwritten signature in dark ink, reading "P. J. Campion". The signature is written in a cursive style with a small dot above the 'i' in Campion.

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	
		<hr/>		<hr/>	
Total assets less current liabilities			18,461		19,550
			<hr/>		<hr/>
Income funds					
Restricted funds	6		5,060		5,500
Unrestricted funds			13,401		14,050
			<hr/>		<hr/>
			18,461		19,550
			<hr/>		<hr/>

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	6		-	
		19,066		8,900
Incoming resources from charitable activities				
Course and event fees	9,790		6,221	
		9,790		6,221
Total incoming resources		28,856		15,121
<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	268		938	
		(28,370)		(11,976)
Administrative and governance costs				
Insurance	187		187	
Office costs	1,388		1,670	
		(1,575)		(1,857)
Surplus for the Year		-1,089		1,288
