

**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

## CONTENTS

---

	<b>Page</b>
Trustees report	1 - 3
Receipts and payments account	4
Statement of balances	5
Notes to the account	6 – 8
Independent examiner's report	9

---

# **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 30<sup>th</sup> May 2024. June Neilson began her two-year term as trustee on 22<sup>nd</sup> 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 Campion  
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 £
<b><u>Incoming Resources</u></b>					
<b>Incoming resources from generated funds</b>					
Donations and legacies	2	-	4,400	4,400	19,066
<b>Incoming resources from charitable activities</b>					
		6,219	-	6,219	9,790
<b>Total incoming resources</b>		<b>6,219</b>	<b>4,400</b>	<b>10,619</b>	<b>28,856</b>
<b><u>Resources expended</u></b>					
<b>Charitable activities</b>					
Charitable activities		5,209	9,460	14,669	28,370
<b>Administration and Governance costs</b>					
		1,110	-	1,110	1,575
<b>Total resources expended</b>	3	<b>6,319</b>	<b>9,460</b>	<b>15,779</b>	<b>29,945</b>
<b>Net income for the year/ Net movement in funds</b>					
		-100	-5,060	-5,160	-1,089
<b>Fund balances at 1 August 2023</b>					
		13,401	5,060	18,461	19,550
<b>Fund balances at 31 July 2024</b>					
		13,301	-	13,301	18,461

# BERWICK EDUCATIONAL ASSOCIATION

## STATEMENT OF BALANCES

AS AT 31 JULY 2024

---

	Notes	2024 £	£	2023 £	£
<b>Current assets</b>					
Cash at bank and in hand		13,301		18,461	
		<u>13,301</u>		<u>18,461</u>	
<b>Total assets less current liabilities</b>			<b>13,301</b>		<b>18,461</b>
			<u>13,301</u>		<u>18,461</u>
<b>Income funds</b>					
Restricted funds	6		-		5,060
Unrestricted funds			13,301		13,401
			<u>13,301</u>		<u>13,401</u>
			<u>13,301</u>		<u>18,461</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
<b>Total</b>	<b>4,400</b>	<b>19,066</b>

### **3 Total Resources Expended**

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

### **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	-
<b>Total</b>	<b>5,060</b>	<b>4,400</b>	<b>-9,460</b>	<b>-</b>

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	-	<b>13,301</b>

# BERWICK EDUCATIONAL ASSOCIATION

## DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JULY 2024

---

	£	2024 £	£	2023 £
<b><u>Incoming resources from generated funds</u></b>				
<b>Donations and legacies</b>				
Grant income - restricted	4,400		19,060	
Donations			6	
	<u>-</u>	4,400	<u>19,066</u>	19,066
<b>Incoming resources from charitable activities</b>				
Course and event fees	6,219		9,790	
	<u>6,219</u>		<u>9,790</u>	9,790
<b>Total incoming resources</b>		<u>10,619</u>	<u>28,856</u>	
<b><u>Resources expended</u></b>				
<b>Charitable activities</b>				
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	
	<u>(14,669)</u>		<u>(28,370)</u>	
<b>Administrative and governance costs</b>				
Insurance	192		187	
Office costs	918		1,388	
	<u>(1,110)</u>		<u>(1,575)</u>	
<b>Deficit for the Year</b>		<u>-5,160</u>	<u>-1,089</u>	

---

# **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').

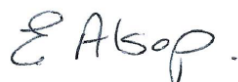
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **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

23<sup>rd</sup> January 2025