

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

# **BERWICK EDUCATIONAL ASSOCIATION**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

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### **Trustees**

A Elliott  
C Gowthorpe  
C McHugh  
J Neilson

### **Charity number**

1173505

### **Principal address**

10 Grange Road  
Berwick-upon-Tweed  
TD15 1NN

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# BERWICK EDUCATIONAL ASSOCIATION

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# **BERWICK EDUCATIONAL ASSOCIATION**

## **TRUSTEES REPORT**

### ***FOR THE YEAR ENDED 31 JULY 2025***

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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***

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### **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 30<sup>th</sup> 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.

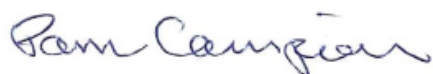
We do not hold any funds as custodian trustees. We had no outstanding guarantees to third parties nor any debts secured on our

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

# BERWICK EDUCATIONAL ASSOCIATION

## STATEMENT OF BALANCES

AS AT 31 JULY 2025

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

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**

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### **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		
<b>Total</b>	<b>8,750</b>	<b>4,400</b>

### **3 Total Resources Expended**

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

### **4 Trustees**

None of the trustees (or any persons connected with them) received any remuneration or benefits during the year (2023/4: £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	-
<b>Total</b>	<b>-</b>	<b>8,750</b>	<b>-8,750</b>	<b>-</b>

### 7 Analysis of net assets between funds

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

# BERWICK EDUCATIONAL ASSOCIATION

## DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JULY 2025

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	£	2025 £	£	2024 £
<b><u>Incoming resources from generated funds</u></b>				
<b>Donations and legacies</b>				
Grant income - restricted	8,750		4,400	
Donations				
	<u>-</u>		<u></u>	
		8,750		4,400
<b>Incoming resources from charitable activities</b>				
Course and event fees	9,488		6,219	
	<u></u>		<u></u>	
		9,488		6,219
<b>Total incoming resources</b>		<u>18,238</u>		<u>10,619</u>
<b><u>Resources expended</u></b>				
<b>Charitable activities</b>				
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	
	<u></u>		<u></u>	
		(15,047)		(14,669)
<b>Administrative and governance costs</b>				
Insurance	199		192	
Office costs	852		918	
	<u></u>		<u></u>	
		(1,051)		(1,110)
<b>Surplus for the Year</b>		<u>2,140</u>		<u>-5,160</u>
		<u></u>		<u></u>

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# **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').

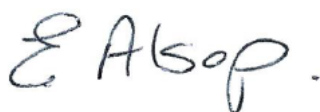
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **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