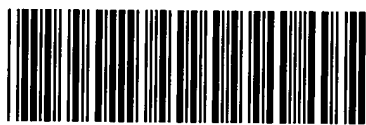


Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st March 2015
for
Berwick Bridges Limited

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COMPANIES HOUSE

Registered Number 2674916

Charity Number 1015834

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for the Year Ended 31st March 2015**

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Berwick Bridges Limited

**Company Information
for the Year Ended 31st March 2015**

DIRECTORS: Mrs Marjory Naismith
Mrs Margaret Cameron

SECRETARY:

REGISTERED OFFICE: 4a Roberts Lodge
Tweedmouth
Berwick Upon Tweed
Northumberland
TD15 2YN

REGISTERED NUMBER: 2674916 (England and Wales)

REGISTERED CHARITY NO: 1015834 (England and Wales)

INDEPENDENT EXAMINER: Carron McEwen FCCA
Douglas Home & Co Ltd
Chartered Accountants
47-49 The Square
Kelso
Roxburghshire
TD5 7HW

**Report of the Trustees
for the Year Ended 31st March 2015**

The trustees present their report with the financial statements of the company for the year ended 31 March 2015.

TRUSTEES

The directors of the charitable company (the charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees.

The trustees serving during the year and since the year end were as follows:

Mrs L Miller (resigned 30 April 2014)
Mrs Marjory Naismith
Mrs Margaret Cameron

The trustees as the members of the company have undertaken to contribute a sum not exceeding £1 in the event of the company being wound up.

STRUCTURE, GOVERNANCE & MANAGEMENT

Governance

The charity is operated as a limited company, which is limited by guarantee and has no share capital. The charity's affairs are governed by its memorandum and articles of association.

Recruitment and Appointment of New Trustees

When there is a need for new Trustees, suitable candidates are approached by an existing Board Member.

The trustees may at any time appoint any person to be a member of the Board either to fill a casual vacancy or as an addition to the existing membership (but not so as to exceed the maximum number of five members).

Any person so appointed shall hold office only until the following annual general meeting and shall then be eligible for re-election but shall not be taken into account in determining the number of members of the Board who are to retire by rotation at such meeting.

Structure and Management Reporting

Berwick Bridges Limited operates a small six bed residential home for adults with learning disabilities. At the end of the financial year under review all 6 rooms were occupied.

The responsibility of the day to day running of the organisation continues to be held by the manager, Jacqui Murray, who is supervised by the board of directors and the nominated individual. It is at this level that finances are monitored, budgets are prepared and the compliance with regulations is ensured. Reports are fed back to the board. At the latest CQC inspection we were "good" in all areas apart from one, and "Outstanding" in another. Our manager meets formally with the nominated individual and other director for supervision and support. It is at these meetings that the manager accounts for her work and raises any concerns that she may have such as staffing issues etc. Tasks may be set with time deadlines to ensure all compliances are followed and maintained.

The staff continue to meet monthly for training and communication purposes. These meetings are also attended by the nominated individual and director for part of the time so that any issues or concerns may be dealt with rapidly and to ensure a good relationship with staff members. The Board recognise and demonstrate the requirement for relaxed, open and transparent communication at all times.

Unannounced visits by the nominated individual or the director ensure that any aspect of the home's operation can be inspected and may be reported back to the other member of the board. The 2 members of the board meet formally with the manager at least 6 times per annum out-with Berwick Bridges.

RISK MANAGEMENT

The Directors continue to monitor and take steps to mitigate any risks to staff and clients. We are in the process of enrolling another member to the board at present to enhance this. This member shall be in place by the end of July 2015.

**Report of the Trustees
for the Year Ended 31st March 2015**

OBJECTIVES & ACTIVITIES

The principal activity of the company is a residential home for six people with learning disabilities from the Berwick and surrounding area, with all 6 rooms filled at present. The charity leases a house from the Northumberland County Council at a peppercorn rent. The house offers a home for life for the residents.

The charity works with the Northumberland County Council Social Services Department to provide the service and receives funding under a contract for the provision of residential care.

During the past year, essential maintenance has been carried out, but no major refurbishments. The boiler did not require replacement as thought originally. A new computer has been purchased for the office, plus a touchscreen computer for the residents. The decision was made to terminate the lease of the home's large vehicle, and replace it with a more user friendly and cost effective one.

As the age of the clients increases, individuals, or small groups enjoy days out that are planned and have been taking place frequently. These accommodate the client's individual interests and needs.

Efforts have been made to raise the profile of Berwick Bridges through the creation of a website and a Facebook page. These are both attracting interest.

As the age of the clients is increasing, a different type of annual holiday is being considered with smaller groups going for a shorter time being more manageable for the clients involved.

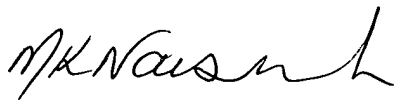
FINANCIAL REVIEW

The results for the year show a surplus of £9,302 compared to £5,469 in the previous year. This arises out of increased income due to an additional resident for several months of the year in addition to significantly reduced maintenance costs due to the extensive work done last year.

Reserves

As it is good practice to have reserve funding and this remains at a healthy level, a sum of £400 monthly is transferred into the reserve account to maintain this and increase it gradually.

ON BEHALF OF THE BOARD:



M Naismith

Date :

20th JULY 2015

**Independent Examiner's Report to the Trustees of
Berwick Bridges Limited**

I report on the accounts of the company for the period ended 31 March 2015 which are set out on pages 5 to 10.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 45 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or-

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Carron McEwen FCCA
Douglas Home & Co Ltd
47-49 The Square
Kelso
TD5 7HW

23 July 2015

Berwick Bridges Limited

**Statement of Financial Activities (including Income and Expenditure account)
for the Year Ended 31 March 2015**

	Notes	Unrestricted Funds	Restricted Funds	Total 31/03/15	Total 31/03/14
		£	£	£	£
INCOMING RESOURCES					
Incoming Resources from Generated Funds:					
- Voluntary Income		225	-	225	155
- Activities for generating funds		-	-	-	326
- Investment Income		18	-	18	34
Incoming Resources from Charitable Activities		204,866	-	204,866	181,147
TOTAL INCOMING RESOURCES		205,109	-	205,109	181,662
RESOURCES EXPENDED					
Costs of Generating Funds:					
Fundraising costs		-	-	-	-
Charitable Activities	5	193,257	-	193,257	173,763
Governance Costs	5	2,550	-	2,550	2,430
TOTAL RESOURCES EXPENDED		195,807	-	195,807	176,193
Net Incoming/(Outgoing) Resources		9,302	-	9,302	5,469
Transfer between funds		100	(100)	-	-
		9,402	(100)	9,302	5,469
Fund Balances Brought Forward		59,992	100	60,092	54,623
FUND BALANCES CARRIED FORWARD		69,394	-	69,394	60,092

The notes form part of these financial statements

Balance Sheet
31st March 2015

		31/3/15	31/3/14
	Notes	£	£
FIXED ASSETS			
Tangible assets	6	19,424	20,475
CURRENT ASSETS			
Prepayments		1,144	-
Cash at bank and in hand		<u>64,571</u>	<u>57,192</u>
		65,715	57,192
CREDITORS			
Amounts falling due within one year	7	<u>15,745</u>	<u>17,575</u>
NET CURRENT ASSETS		<u>49,970</u>	<u>39,617</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>69,394</u>	<u>60,092</u>
RESERVES			
Unrestricted general fund	10	69,394	59,992
Restricted fund	11	<u>-</u>	<u>100</u>
		<u>69,394</u>	<u>60,092</u>

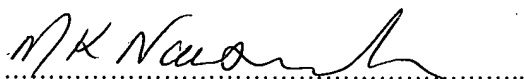
For the year ended 31 March 2015 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Directors on 20th July 2015 and were signed on its behalf by:



M Naismith - Director

**Notes to the Financial Statements
for the Year Ended 31st March 2015**

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the applicable accounting standards including the Financial Reporting Standard for Smaller Entities (FRSSE) 2007 and the Charities SORP (Statement of Recommended Practice: Accounting by Charities) issued February 2005 (2nd edition – May 2008).

Incoming Resources

Incoming resources represents grants received from Northumberland County Council and other related income. Entitlement to income is recognised to the extent that services under the contract have been performed in the year.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to Property	- 10% on straight line
Plant and machinery	- 25% on reducing balance
Computer Equipment	- 20% on cost

Pension costs

The pension costs charged in the financial statements represent the contributions payable by the company during the year.

Funds accounting

Funds held by the charity are:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds – these are funds that can only be used for a particular restricted purpose within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for a particular restricted purpose.

There are currently nil restricted funds held by the charity.

2. NET INCOMING/OUTGOING RESOURCES

The net incoming resources are stated after charging:

	31/3/15	31/3/14
	£	£
Depreciation - owned assets	2,506	2,179
Independent examination	<u>2,550</u>	<u>2,430</u>

3. TAXATION

The company is a registered charity and is exempt from income and corporation tax.

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2015**

4. STAFF COSTS

	31/03/15	31/03/14
	£	£
Wages and salaries	122,496	120,068
Employers NI	9,361	8,882
Pensions	875	802
	<u>132,732</u>	<u>129,758</u>

The average monthly number of employees during the year was as follows:

31/03/15	31/03/14
<u>9</u>	<u>9</u>

The company contributes to personal pension plans of employees. Contributions are charged to the income and expenditure account as they fall due. The cost during the year amounted to £875.

5. CHARITABLE EXPENDITURE

The expenditure on charitable activities includes the following:

	31/03/15	31/03/14
Direct Costs of Charitable Activities:	£	£
Staff Costs	132,732	129,758
Staff Training & welfare	1,477	1,117
Holidays & outings	1,388	422
Food, Cleaning and Equipment	19,986	12,416
Premises Costs	11,601	11,480
Office Costs	10,694	6,862
Depreciation	2,506	2,179
Motor	10,237	7,652
Bookkeeping	601	-
Legal & professional	2,035	1,877
	<u>193,257</u>	<u>173,763</u>

Governance costs:

	31/03/15	31/03/14
	£	£
Independent examination and Accountancy Fees	<u>2,550</u>	<u>2,430</u>

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2015**

6. TANGIBLE FIXED ASSETS

	Improvements to property	Plant and machinery	Computer equipment	Totals
	£	£	£	£
COST				
At 1 April 2014	19,479	6,109	-	25,588
Additions	<u>-</u>	<u>-</u>	<u>1,455</u>	<u>1,455</u>
At 31 March 2015	<u>19,479</u>	<u>6,109</u>	<u>1,455</u>	<u>27,043</u>
DEPRECIATION				
At 1 April 2014	1,799	3,314		5,113
Charge for year	<u>1,763</u>	<u>697</u>	<u>46</u>	<u>2,506</u>
At 31 March 2015	<u>3,562</u>	<u>4,011</u>	<u>46</u>	<u>7,619</u>
NET BOOK VALUE				
At 31 March 2015	<u>15,917</u>	<u>2,098</u>	<u>1,409</u>	<u>19,424</u>
At 31 March 2014	<u>17,680</u>	<u>2,795</u>	<u>-</u>	<u>20,475</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/15 £	31/3/14 £
Trade Creditors	1,682	-
Other creditors	11,000	11,000
Accrued expenses	<u>3,063</u>	<u>6,575</u>
	<u>15,745</u>	<u>17,575</u>

8. RELATED PARTY TRANSACTIONS

The Trustees received no remuneration for their services as members of the Board during the year.

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2015**

9. OPERATING LEASE COMMITMENTS

The charity leases a vehicle from Ford lease at a rate of approximately £388 per month. The lease was taken out in January 2015 for a term of 3 years.

The charity also leases the premises from Northumberland County Council at a peppercorn rent. The lease commenced in 1993 and is over 35 Years. It therefore expires in more than 5 years.

10. UNRESTRICTED FUNDS

	£
At 1st April 2014	59,992
Surplus for the year	<u>9,402</u>
At 31st March 2015	<u>69,394</u>

11. RESTRICTED FUNDS

There are currently no restricted funds held by the charity.

Berwick Bridges Limited

**Income and Expenditure Account
for the Year Ended 31st March 2015**

	31/3/15		31/3/14	
	£	£	£	£
Income				
Income under contract	204,866		181,147	
Donations	225		155	
Fundraising (net)	<u>-</u>		<u>326</u>	
		205,091		181,628
Direct Expenses				
Provisions	17,188		12,416	
Holidays & outings	<u>1,388</u>		<u>422</u>	
		<u>18,576</u>		<u>12,838</u>
		186,515		168,790
Other income				
Deposit account interest		<u>18</u>		<u>34</u>
		186,533		168,824
Expenditure				
Rates and water	2,337		2,011	
Insurance	4,464		2,236	
Light and heat	6,568		5,832	
Cleaning	2,798		-	
Wages	131,857		128,950	
Pensions	875		808	
Staff training and welfare	1,477		1,117	
Telephone	1,211		1,476	
Stationery & printing	623		489	
Subscriptions	660		650	
Motor expenses	10,237		7,652	
Post & Carriage	93		-	
Repairs and renewals	5,033		5,648	
Sundry expenses	1,306		-	
Bookkeeping	601		-	
Independent examination	2,550		2,430	
Legal & professional fees	<u>2,035</u>		<u>1,877</u>	
		<u>174,725</u>		<u>161,176</u>
		11,808		7,648
Depreciation				
Improvements to property	1,763		1,368	
Plant and machinery	697		811	
Computer Equipment	<u>46</u>		<u>-</u>	
		<u>2,506</u>		<u>2,179</u>
NET SURPLUS/(DEFICIT) FOR THE YEAR		<u><u>9,302</u></u>		<u><u>5,469</u></u>