

Registered Charity Number: 328481

**THE BRITISH INSTITUTE OF NON-DESTRUCTIVE TESTING  
BENEVOLENT FUND**

**ACCOUNTS FOR THE YEAR ENDED  
31<sup>st</sup> DECEMBER 2022**

**THE BRITISH INSTITUTE OF NON-DESTRUCTIVE TESTING  
BENEVOLENT FUND**

**ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31<sup>st</sup> DECEMBER 2022**

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**REPORT OF THE TRUSTEES**

**REFERENCE AND ADMINISTRATION**

Registered charity number: 328481

Principal address: Midsummer House  
Riverside Way  
Bedford Road  
Northampton  
NN1 5AX

|           |                       |                    |   |
|-----------|-----------------------|--------------------|---|
| Trustees: | Mr Peter Wallace      | Chair              | Appointed 01/11/1989<br>Elected Chair in 1993 |
|           | Dr Harold Harper      | Honorary Secretary | Appointed 01/04/1997                          |
|           | Mr Karl P. Quirk      | Honorary Treasurer | Appointed 04/09/2019                          |
|           | Ms Caroline E Bull    | Board Member       | Appointed 04/09/2019                          |
|           | Mr Paul Crowther      | Board Member       | Resigned 07/09/2022                           |
|           | Mr Anthony K. Dunhill | Board Member       | Appointed 14/09/2022                          |
|           | Mr Gary Elliott       | Board Member       | Appointed 01/04/2010                          |
|           | Mr John P Hansen      | Board Member       | Appointed 09/09/2015                          |
|           | Mr John C. Moody      | Board Member       | Appointed 07/09/2022                          |
|           | Mr Stephen Poucher    | Board Member       | Appointed 10/09/2018                          |
|           | Mr Robert A. Smith    | Board Member       | Appointed 04/09/2019                          |

The dates of appointment are the dates of co-option or election to the Board, followed by a continuous period of service up to the present day.

Independent Examiner: Andrew Clifford  
DNG Dove Naish LLP  
Chartered Accountants  
Eagle House  
28 Billing Road  
Northampton  
NN1 5AJ

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Benevolent Fund was founded in 1989 and is constituted as a Trust registered with the Charity Commission for England and Wales as Charity No. 328481. It is governed by the Rules of the Fund which were adopted on 23 November 1989 and amended on 1 April 2010, 31 March 2011, 4 September 2019 and 16 September 2020.

The charity is managed by a Board of Trustees, all of whom are required to be members of the Fund. The Board consists of not less than four and not more than 16 trustees who are either elected at the Annual General Meeting or co-opted. The Board, in turn, elects a Chair, Honorary Treasurer and Honorary Secretary. The Board of Trustees is supported by a network of volunteer Welfare Officers, associated with each Branch of the British Institute of Non-Destructive Testing (BINDT).

Members of the Benevolent Fund are required to be voting members of BINDT and to have paid either an annual subscription to the Fund or a lump sum to become Life Members.

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The Fund is maintained by membership fees, donations and voluntary subscriptions, supplemented by fund-raising events organised by the Board and/or BINDT.

The Fund maintains a close relationship with BINDT, from which its members and trustees are drawn and whose staff provide it with administrative services.

The Benevolent Fund was originally constituted with individual membership of BINDT as a condition for eligibility to assistance. Consequently, the Board has maintained its focus on assisting people who have demonstrated their personal commitment to the charitable objects of BINDT by becoming voting members. However, BINDT has progressively developed its structure to recognise that important contributions to its affairs are made by stakeholders who are not necessarily individual members. These include Corporate Members and their employees, holders of certificates awarded by the scheme for Personnel Certification in Non-Destructive Testing (PCN), some contributors to Branch affairs and staff members of BINDT. The Rules of the Fund permit the Board of the Benevolent Fund to consider applications for assistance from such stakeholders in exceptional circumstances.

The Fund operates in all countries in which BINDT has members. In 2022 this included 54 countries in addition to the countries of the United Kingdom. A full list is included in the Fund's entry in the public register of the Charity Commission for England and Wales (<https://register-of-charities.charitycommission.gov.uk/>).

The Benevolent Fund takes an active interest in reports from its Welfare Officers, members of the Institute and staff of the Institute, of eligible people who may be in difficulty. Applications for charitable assistance are made to the Honorary Secretary. Many applications are dealt with by the Chair, Hon. Secretary or Hon. Treasurer, using delegated powers agreed with the Board. Decisions on other applications and, in particular, all those which require a judgement of "exceptional circumstances" are referred to all members of the Board. All applications are dealt with in confidence, with information being confined to Board members and to Welfare Officers and BINDT staff members on a need-to-know basis when they act on behalf of the Fund. The formal records of the Fund and its activities are held and maintained by BINDT at its headquarters in Northampton.

In its contacts with applicants for assistance, the Fund acts quickly and with minimum bureaucracy whilst ensuring that the Rules are followed, records are kept and the trustees are informed.

## **OBJECTIVES AND ACTIVITIES**

### **Charitable objectives**

- (a) To raise and maintain by donations and voluntary subscriptions a fund which shall be devoted to the relief of poverty of necessitous persons, whether or not Members of or subscribers to the Benevolent Fund, who are or have been voting members of the British Institute of Non-Destructive Testing and spouses, widows, widowers, children of such persons or dependants.
- (b) To render assistance to eligible persons defined above, who are necessitous by virtue of death, illness, reduced circumstances or social distress, by providing personal contacts and advice and/or financial disbursements as the Board deems appropriate.

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- (c) To render assistance in exceptional circumstances to necessitous persons who are working or have worked in non-destructive testing but who are not and never have been voting members of the Institute, their spouses, widows, widowers, children or dependants.

As a registered charity the Benevolent Fund is required to comply with the Charities Act 2011, which requires that each of its purposes must be for the “public benefit.” However, charities for the relief of poverty need only satisfy the benefit aspect of this phrase:

- a purpose must be beneficial – this must be in a way that is identifiable and capable of being proved by evidence where necessary and is not based on public views.
- any detriment or harm that results from the purpose must not outweigh the benefit – this is also based on evidence and not personal views.

The trustees have had regard to the Charity Commission guidance and are satisfied that the Benevolent Fund meets these conditions. (<https://www.gov.uk/guidance/public-benefit-rules-for-charities>)

**ACHIEVEMENTS AND PERFORMANCE**

In 2022 the Benevolent Fund assisted 13 individuals, 9 of whom were members or former members of BINDT. Seven of the 13 individuals were assisted with problems associated with PCN Certificate renewals.

The Fund helps a small number of eligible people with mobility problems and has provided them with mobility scooters and stair-lifts. In 2022 one mobility scooter required insurance and servicing. Approval for one new stair-lift was agreed, an order was placed and the cost was accrued. The Fund provides this equipment on a lifetime basis and its maintenance, insurance and repair constitute long-term commitments. Some equipment may require replacement in the future and the Fund maintains financial reserves as a contingency against this possibility.

Contact has been made with bereaved families to offer consolation and practical help.

In 2022 the Fund helped seven people who had retired or lost employment to maintain their membership of BINDT, professional qualifications and Engineering Council registration. This has enabled these people to identify employment opportunities, return to employment, enjoy leisure pursuits requiring professional qualifications and to maintain morale. Some beneficiaries require support for several years.

The effects of the COVID-19 pandemic were still apparent in 2022. The effect on non-destructive testing (NDT) activities due to the disruption of industry, transport and technology-based services was noted in 2021 and this continued in 2022. There was a significant impact on self-employed personnel working on short-term contracts, some of whom experienced difficulty in maintaining essential certification, which requires continuity of employment and success in periodic examinations. Without regular work they could not afford refresher training and examinations to renew their certificates; without valid certificates they were unable to pitch for work. The Benevolent Fund was the only source of funds available to break this vicious circle.

In 2022, the Board assisted six PCN certificate holders in this category, all of whom were based in the United Kingdom. Two cases were resolved by the Chair in collaboration with the PCN Secretariat without incurring any expenditure by the Benevolent Fund. One application lapsed due to inactivity by the applicant who suffers

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from mental health issues. In the other three cases, the Fund arranged refresher training and paid for re-certification. Two beneficiaries successfully completed their examinations and re-entered the employment pool. The other case is still continuing. The trustees acknowledge the generosity of Array Training, Lavender International and IMechE Argyll Ruane in providing free training for Benevolent Fund beneficiaries.

One person who was suffering from long-COVID and other health issues which exacerbated difficulties with PCN Certificate renewal was awarded a grant to provide a short holiday for himself and a dependant to offset the hardship which they were experiencing.

Board members and Welfare Officers have maintained contact with eligible people who suffer from mental illness, offering personal support, practical help and checks on financial and employment circumstances. They check that the beneficiaries are receiving medical help and professional counselling and have reassured them that their colleagues in the NDT industry care about them.

The Benevolent Fund has received thanks and commendation from beneficiaries for the confidential, efficient and prompt services that it has provided.

**FINANCIAL REVIEW**

The Fund's financial reporting year ends on 31 December of each year.

The Fund maintains financial reserves to ensure the continuity of its charitable work and to smooth over variations in income and expenditure. The reserves are invested in secure, low-risk Building Society bonds which bear interest and contribute income. The investments are spread between Building Societies to ensure that our funds are completely secured under the Government's Financial Services Compensation Scheme (FSCS).

Income in the year was £5,278 (£1,746 in 2021) after including interest on deposits and matured bonds of £944. Due to our investment cycles, and lower rates, income from investments will be less in subsequent years. Expenditure was £16,256 (£2,480 in 2021) including £15,369 in assistance grants and £394 in BINDT subscriptions on behalf of members. Overall in 2022 there was a deficit of £10,978, compared with a deficit of £734 in 2021.

The Trustees believe that the Benevolent Fund has sufficient reserves to meet its short and long term objectives but continues to review methods to raise money to ensure it maintains sufficient funds.

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**RECEIPTS AND PAYMENTS ACCOUNTS**

|  |          | <b>2022</b>     | <b>2021</b>  |
|--|----------|-----------------|--------------|
| <b>Income</b>                            |          | <b>£</b>        | <b>£</b>     |
| Subscriptions and donations              |          | 1,143           | 150          |
| Tax recoverable                          |          | 8               | 11           |
| Raffle Appeal                            |          | 1,200           | -            |
| Raffle ticket sales                      |          | 1,490           | -            |
| Interest                                 | <b>2</b> | 944             | 1,585        |
| Gifts in Kind                            | <b>3</b> | 493             | -            |
|  |          | <u>5,278</u>    | <u>1,746</u> |
| <b>Expenditure</b>                       |          |                 |              |
| Assistance grants to individuals         |          | 15,369          | 1,985        |
| Institute subscriptions paid             |          | 394             | 495          |
| Raffle prizes and tickets                | <b>3</b> | 493             | -            |
|  |          | <u>16,256</u>   | <u>2,480</u> |
| <b>Excess of income over expenditure</b> |          | <b>(10,978)</b> | <b>(734)</b> |

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**STATEMENT OF ASSETS AND LIABILITIES AS AT 31<sup>st</sup> DECEMBER 2022**

|                                     | Notes | 2022<br>£     | 2021<br>£     |
|-------------------------------------|-------|---------------|---------------|
| <b>Current Assets</b>               |       |               |               |
| Debtors                             | 4     | 592           | 61            |
| Cash at bank and in hand            | 5     | 93,289        | 99,548        |
|                                     |       | <u>93,881</u> | <u>99,609</u> |
| <b>Current Liabilities</b>          |       |               |               |
| Creditors                           |       |               |               |
| Amounts falling due within one year | 6     | 6,142         | 892           |
| <b>Net Current Assets</b>           |       | <u>87,739</u> | <u>98,717</u> |
| <b>Represented by:-</b>             |       |               |               |
| Capital and reserves                |       |               |               |
| Unrestricted funds                  | 7     | <u>87,739</u> | <u>98,717</u> |

Signed \_\_\_\_\_

P. Wallace – Chairman

\_\_\_\_\_  
K. Quirk – Honorary Treasurer

These accounts were approved by the Board on 13 September 2023



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**1 ACCOUNTING POLICIES**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention in accordance with SORP 2019, the Charities Act 2011 and in accordance with applicable accounting standards.

**2 INTEREST**

|   | £          |
|---|------------|
| Paid by Skipton Building Society Gross tax  | 10         |
| Paid by Cambridge & Counties on 2 Year Bond | 592        |
| Paid by Cambridge & Counties Bank Gross tax | 342        |
| Paid by HMRC interest on repayment          | 0          |
|   | <u>944</u> |

**3 GIFTS IN KIND**

The British Institute of Non-Destructive Testing purchased raffle prizes and ticket books and donated these gifts in kind to the Benevolent Fund. These have been valued at cost price.

**4 DEBTORS**

|                                     | 2022<br>£  | 2021<br>£ |
|-------------------------------------|------------|-----------|
| Income Tax recoverable from HMRC    | 8          | 11        |
| Sum due from Institute General Fund | 584        | 50        |
|                                     | <u>592</u> | <u>61</u> |

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|          |  |               |               |
|----------|--|---------------|---------------|
| <b>5</b> | <b>CASH AT BANK AND IN HAND</b>                    | <b>2022</b>   | <b>2021</b>   |
|          |  | <b>£</b>      | <b>£</b>      |
|          | Santander current account                          | 9,083         | 12,787        |
|          | Skipton Building Society instant access account    | 216           | 3,705         |
|          | Cambridge & Counties one year bond (maturing 2022) | 62,774        | 62,182        |
|          | Cambridge & Counties Bank                          | 21,216        | 20,874        |
|          |  | <u>93,289</u> | <u>99,548</u> |
| <b>6</b> | <b>CREDITORS (Due within one year)</b>             | <b>2022</b>   | <b>2021</b>   |
|          |  | <b>£</b>      | <b>£</b>      |
|          | Sum due to Institute General Fund                  | 892           | 892           |
|          | Accruals   | 5,250         | -             |
|          |  | <u>6,142</u>  | <u>892</u>    |
| <b>7</b> | <b>UNRESTRICTED FUNDS</b>                          | <b>2022</b>   | <b>2021</b>   |
|          |  | <b>£</b>      | <b>£</b>      |
|          | Balance as at 1st January                          | 98,717        | 99,451        |
|          | Excess of income over expenditure                  | (10,978)      | (734)         |
|          |  | <u>87,739</u> | <u>98,717</u> |

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE BRITISH INSTITUTE OF NON-DESTRUCTIVE TESTING BENEVOLENT FUND**

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I report on the accounts for the year ended 31 December 2022 set out on pages three to ten.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's 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 required.

It is my responsibility to:

- examine the accounts under Section 145 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 the 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 statements 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 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

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.

*A.M. Clifford*

Andrew Clifford FCA  
DNG Dove Naish LLP  
Eagle House  
28 Billing Road  
Northampton  
Northamptonshire  
NN1 5AJ

Date: 7 June 2023