

Registered Charity Number: 328481

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

**ACCOUNTS FOR THE YEAR ENDED
31st DECEMBER 2021**

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2021

CONTENTS	PAGE
Report of the Trustees	3
Receipts and payments account	7
Statement of assets and liabilities	8
Notes to Accounts	9-10
Independent Examiners Report	11

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2021

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
	Dr Harold Harper	Honorary Secretary
	Mr Karl Quirk	Honorary Treasurer
	Mr Paul Crowther	Board Member
	Mr John P Hansen	Board Member
	Mr Gary Elliott	Board Member
	Mr Steve Poucher	Board Member
	Mr Robert Smith	Board Member
	Ms Caroline E Bull	Board Member

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 of the Branches 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.

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

THE BRITISH INSTITUTE OF NON-DESTRUCTIVE TESTING BENEVOLENT FUND

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2021

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 the British Institute of Non-Destructive Testing as an inviolable condition for eligibility to assistance. Consequently, the Board has maintained its focus on assisting people who have demonstrated their personal commitment to the Institute by becoming 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) and some contributors to Branch affairs. 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 2021 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 specifically 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.
- (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.

THE BRITISH INSTITUTE OF NON-DESTRUCTIVE TESTING BENEVOLENT FUND

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2021

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 (<https://www.gov.uk/guidance/public-benefit-rules-for-charities>) and are satisfied that the Benevolent Fund meets these conditions.

ACHIEVEMENTS AND PERFORMANCE

In 2021 the Benevolent Fund assisted 15 individuals, 10 of whom were members of BINDT and the other five were PCN certificate holders.

In previous years, the Fund has helped a small number of eligible people with mobility problems and has provided them with mobility scooters and stair-lifts. These facilities have dramatically improved the quality of life for these beneficiaries. In 2021 the Fund assisted three such BINDT members by providing replacement batteries, insurance and servicing for mobility scooters and repairs to a stair-lift. The Fund has provided 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 2021 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.

2021 was notable for the disruption to normal life due to the pandemic of COVID-19. This had a major negative effect on non-destructive testing (NDT) activities due to the disruption of industry, transport and technology-based services. A base level of NDT was necessarily carried out, particularly on safety-related plant, but beyond this the demand was lower than in previous years. With government help, most permanent staff were retained but there were some redundancies. There was a significant impact on self-employed personnel working on short-term contracts. Their difficulties were exacerbated by the need to maintain essential certification, which requires continuity of employment and success in periodic examinations. Some found themselves in difficulties: 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 2021, the Board assisted six PCN certificate holders in this category: two were based overseas and the other four were from the United Kingdom. Four cases were resolved by the Chair in collaboration with the

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2021

PCN Secretariat. One PCN Certificate holder, a member of BINDT, became unfit for future NDT work. One application lapsed due to inactivity by the applicant, but extenuating circumstances may result in a new application in future years. These four cases were resolved in 2021 without incurring any expenditure by the Benevolent Fund. In the other two cases, the Fund arranged refresher training and paid for re-certification. The trustees acknowledge the generosity of Array Training and Lavender International in providing free training for such Benevolent Fund beneficiaries.

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 £1,746 (£2,940 in 2020) after including interest on deposits and matured bonds of £1,585. Due to our investment cycles, and lower rates, income from investments will be less in subsequent years. Expenditure was £2,480 (£838 in 2020) including £1,985 in assistance grants and £495 in BINDT subscriptions on behalf of members. Overall in 2021 there was a deficit of £734, compared with a surplus of £2,102 in 2020.

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.

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNTS

		2021	2020
Income		£	£
Subscriptions and donations		150	1,500
Tax recoverable		11	11
Interest	2	1,585	1,429
		<u>1,746</u>	<u>2,940</u>
Expenditure			
Assistance grants to individuals		1,985	440
Institute subscriptions paid		495	398
		<u>2,480</u>	<u>838</u>
Excess of income over expenditure		(734)	2,102

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2021

STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER 2021

	Notes	2021 £	2020 £
Current Assets			
Debtors	3	61	99
Cash at bank and in hand	4	99,548	99,352
		<u>99,609</u>	<u>99,451</u>
Current Liabilities			
Creditors			
Amounts falling due within one year	5	892	-
Net Current Assets		<u>98,717</u>	<u>99,451</u>
Represented by:-			
Capital and reserves			
Unrestricted funds	6	<u>98,717</u>	<u>99,451</u>

Signed _____

P. Wallace – Chairman

K. Quirk – Honorary Treasurer

These accounts were approved by the Board on 7 September 2022

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2021

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	2
Paid by Skipton Building Society on 2 Year Bond	319
Paid by Cambridge & Counties on 2 Year Bond	1,102
Paid by Cambridge & Counties Bank Gross tax	162
Paid by HMRC interest on repayment	0
	<u>1,585</u>

3 DEBTORS

	2021 £	2020 £
Income Tax recoverable from HMRC for 2019	-	13
Income Tax recoverable from HMRC for 2020		11
Income Tax recoverable from HMRC for 2021	11	
Sum due from Institute General Fund	50	75
	<u>61</u>	<u>99</u>

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2021

4	CASH AT BANK AND IN HAND	2021	2020
		£	£
	Santander current account	12,787	14,175
	Skipton Building Society instant access account	3,705	3,703
	Skipton Building Society two year bond (maturing 2021)	-	20,307
	Cambridge & Counties one year bond (maturing 2022)	62,182	61,080
	Cambridge & Counties Bank	20,874	87
		<u>99,548</u>	<u>99,352</u>
5	CREDITORS (Due within one year)	2021	2020
		£	£
	Sum due to Institute General Fund	<u>892</u>	<u>-</u>
6	UNRESTRICTED FUNDS	2021	2020
		£	£
	Balance as at 1st January	99,451	97,349
	Excess of income over expenditure	(734)	2,102
		<u>98,717</u>	<u>99,451</u>

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

I report on the accounts for the year ended 31 December 2021 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: 26 July 2022