

Registered Charity Number: 328481

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

**ACCOUNTS FOR THE YEAR ENDED
31st DECEMBER 2024**

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BENEVOLENT FUND**

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2024

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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 Elected Chair in 1993
	Dr Harold Harper	Honorary Secretary	Appointed 01/04/1997
	Mr Karl P. Quirk	Honorary Treasurer	Appointed 04/09/2019
	Mr Sam Cunningham	Board Member	Appointed 04/09/2024
	Dr Anthony D. Hope	Board Member	Appointed 14/09/2023
	Ms Caroline E Bull	Board Member	Appointed 04/09/2019
	Mr Anthony K. Dunhill	Board Member	Appointed 14/09/2022
	Mr Gary Elliott	Board Member	Appointed 01/04/2010 Resigned 04/09/2024
	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 Resigned 19/03/2024

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
Shaw Gibbs Limited
Chartered Certified 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, 16 September 2020 and 4 September 2024.

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).

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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 number of Annual Members has been steadily decreasing for many years. A change to the Rules of the Fund has been made, giving the Board the power to use proxy voting in an attempt to encourage more people to join as members and participate in General Meetings. This power will be used for the first time at the 2025 Annual General Meeting.

The Fund is maintained by membership fees, donations and voluntary subscriptions, supplemented by fund-raising events organised by the Board and/or BINDT. A Corporate Patronage Scheme has been introduced to strengthen the relationship with relevant companies and provide additional revenue. Lavender International NDT Consultancy Services and NDT Maincal are the Fund's current Patrons. The Board looks forward to working closely with these companies, with mutual benefit, and acknowledges their generosity and moral support.

The Board expresses its gratitude to those individuals who selflessly work for the Fund on its charitable activities and fund-raising, to those who have made generous donations, including some personal royalties from books published by the Institute, and to the Branches which have contributed to the Fund.

Recognising the risks to charity trustees in an increasingly litigious society, the Board has taken out Trustee Liability Insurance; the premium adds a small administrative element into the Fund's annual expenditure.

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 2024 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

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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 the disciplines encompassed by BINDT 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 2024 the Benevolent Fund assisted 14 clients, 12 of whom were members or former members of BINDT. One of the 14 clients was assisted with problems associated with PCN Certificate renewals.

The Fund helps a number of eligible people with mobility problems and has provided them with mobility scooters and stair-lifts. The Fund provides all this equipment on a lifetime basis; 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. In 2024:

An electric wheelchair was purchased for a new client.

One mobility scooter was serviced and the insurance for two scooters was renewed.

Two stairlifts were serviced and the insurance for one of these was renewed; insurance for the other stairlift is met by the client’s household insurance.

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

In 2024 the Fund helped four people who had retired or lost employment to maintain their membership of BINDT, professional qualifications and Engineering Council registration. This has enabled these clients to identify employment opportunities, return to employment, enjoy leisure pursuits requiring professional qualifications and to maintain morale. Some clients require support for several years.

After increased demands on the Fund in the two preceding years due to the effects of the COVID-19 pandemic, activity returned to a more normal level in 2024. Some clients experience residual effects caused by long COVID; in 2024 these required moral support without incurring any expenses for the Fund.

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 clients are receiving medical help and professional counselling and reassure them that their colleagues in the NDT industry care about them.

Noting a reduction in the number of requests for assistance in 2024, the Board surveyed Welfare Officers and tentatively increased publicity for its work in attempts to verify that all cases of hardship falling under its remit had been identified.

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 £8,723 (£10,535 in 2023) after including interest on deposits and matured bonds of £3,204 and an auction held at our raffle collected £1,095.

Expenditure was £3,077 (£5,761 in 2023) including £2,303 in assistance grants and £208 in BINDT subscriptions on behalf of members. Overall in 2024 there was a surplus of £5,646, compared with a surplus of £4,774 in 2023.

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

		2024	2023
Income		£	£
Subscriptions and donations		1,635	6,470
Tax recoverable		10	35
Raffle Appeal		400	600
Raffle ticket sales		2,975	1,430
Interest	2	3,204	1,501
Gifts in Kind	3	499	499
		<u>8,723</u>	<u>10,535</u>
Expenditure			
Assistance grants to individuals		2,303	4,841
Institute subscriptions paid		208	421
Raffle prizes and tickets	3	499	499
Aministrative expenses	4	67	-
		<u>3,077</u>	<u>5,761</u>
Excess of income over expenditure		5,646	4,774

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STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER 2024

	Notes	2024 £	2023 £
Current Assets			
Debtors	5	81	100
Cash at bank and in hand	6	98,177	92,413
		<u>98,258</u>	<u>92,513</u>
Current Liabilities			
Creditors			
Amounts falling due within one year	7	99	-
Net Current Assets		<u>98,159</u>	<u>92,513</u>
Represented by:-			
Capital and reserves			
Unrestricted funds	8	<u>98,159</u>	<u>92,513</u>

Signed _____

P. Wallace – Chairman

K. Quirk – Honorary Treasurer

These accounts were approved by the Board on 10 September 2025

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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	7
Paid by Cambridge & Counties on 1 Year Bond	380
Paid by Cambridge & Counties on 3 Year Bond	2,300
Paid by Cambridge & Counties Bank	516
Paid by HMRC interest on repayment	1
	<u>3,204</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 ADMINISTRATIVE EXPENSES

Insurance Premium of £67.20 paid to Markel UK for Trustee Liability Insurance.

5 DEBTORS

	2024	2023
	£	£
Income Tax recoverable from HMRC	10	35
Sum due from Institute General Fund	71	65
	<u>81</u>	<u>100</u>

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6	CASH AT BANK AND IN HAND	2024	2023
		£	£
	Santander current account	23,325	20,764
	Skipton Building Society instant access account	229	222
	Cambridge & Counties three one year bond (maturing 2026)	52,300	50,000
	Cambridge & Counties one year bond (maturing 2024)	10,380	10,000
	Cambridge & Counties Bank	11,943	11,427
		<u>98,177</u>	<u>92,413</u>
7	CREDITORS (Due within one year)	2024	2023
		£	£
	Sum due to Institute General Fund	99	-
		<u>99</u>	<u>-</u>
8	UNRESTRICTED FUNDS	2024	2023
		£	£
	Balance as at 1st January	92,513	87,739
	Excess of income over expenditure	5,646	4,774
		<u>98,159</u>	<u>92,513</u>