

Registered Charity Number: 328481

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

**ACCOUNTS FOR THE YEAR ENDED
31st DECEMBER 2023**

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2023

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 2023

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
	Dr Anthony D. Hope	Board Member	Appointed 13/09/2023
	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
	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
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.

THE BRITISH INSTITUTE OF NON-DESTRUCTIVE TESTING BENEVOLENT FUND

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2023

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 2023 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.

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2023

- (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 2023 the Benevolent Fund assisted 17 clients, 11 of whom were members or former members of BINDT. Five of the 17 clients were 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 2023:

A mobility scooter was transferred to the widower of a former client after her death; this scooter required insurance and servicing.

A folding mobility scooter was purchased for another client.

A third client was provided with replacement batteries for a wheelchair which he had purchased at his own expense and the wheelchair was serviced.

A stair-lift, the cost of which was accrued in the 2022 accounts, was satisfactorily installed and commissioned.

Another stairlift was serviced and repaired; insurance for this client’s wheelchair was renewed.

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

In 2023 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 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.

In 2023 there was a recovery of activity in industry, transport and technology-based services after the disruption caused by the COVID-19 pandemic. Despite this, some effects of the pandemic were still apparent. There were residual effects on individuals caused by long COVID and by the difficulty of some self-employed personnel maintaining essential certification. Without regular work they could not afford refresher training

THE BRITISH INSTITUTE OF NON-DESTRUCTIVE TESTING BENEVOLENT FUND

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2023

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 2023, the Board assisted four PCN certificate holders in this category, all of whom were based in the United Kingdom. All of these cases required some funding by the Benevolent Fund for refresher training and re-certification. One client successfully completed examinations and re-entered the employment pool. In the other cases, health concerns and other difficulties persist and the Fund is continuing to provide support. In one case, examination fees were funded by the Tees Valley Skills Bootcamp; the Benevolent Fund supplemented this by covering travel expenses. The trustees acknowledge the generosity of Array Training, Lavender International and IMechE Argyll Ruane in providing free training for Benevolent Fund clients.

The Fund was obliged to refuse funding for two applicants to attend BINDT conferences, which was outside the scope of the Fund's charitable objectives. It was noted that BINDT has a scheme to provide limited support for this purpose.

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.

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 £10,535 (£5,278 in 2022) after including interest on deposits and matured bonds of £1,501 and a generous donation of £5000 bequeathed by the late Mr D S M Mitchell.

Expenditure was £5,761 (£16,256 in 2022) including £4,841 in assistance grants and £421 in BINDT subscriptions on behalf of members. Overall in 2023 there was a surplus of £4,774, compared with a deficit of £10,978 in 2022.

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 2023

RECEIPTS AND PAYMENTS ACCOUNTS

Income		2023	2022
		£	£
Subscriptions and donations	2	6,470	1,143
Tax recoverable		35	8
Raffle Appeal		600	1,200
Raffle ticket sales		1,430	1,490
Interest	3	1,501	944
Gifts in Kind	4	499	493
		<u>10,535</u>	<u>5,278</u>
Expenditure			
Assistance grants to individuals		4,841	15,369
Institute subscriptions paid		421	394
Raffle prizes and tickets	4	499	493
		<u>5,761</u>	<u>16,256</u>
Excess of income over expenditure		4,774	(10,978)

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2023

STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER 2023

	Notes	2023 £	2022 £
Current Assets			
Debtors	5	100	592
Cash at bank and in hand	6	92,413	93,289
		<u>92,513</u>	<u>93,881</u>
Current Liabilities			
Creditors			
Amounts falling due within one year	7	-	6,142
Net Current Assets		<u>92,513</u>	<u>87,739</u>
Represented by:-			
Capital and reserves			
Unrestricted funds	8	<u>92,513</u>	<u>87,739</u>

Signed _____

P. Wallace – Chairman

K. Quirk – Honorary Treasurer

These accounts were approved by the Board on 04 September 2024

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2023

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 SUBSCRIPTIONS & DONATIONS

Includes a single BINDT member bequest of £5,000.

3 INTEREST

	£
Paid by Skipton Building Society	6
Paid by Cambridge & Counties on 2 Year Bond	784
Paid by Cambridge & Counties Bank	711
Paid by HMRC interest on repayment	0
	<u>1,501</u>

4 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.

5 DEBTORS

	2023	2022
	£	£
Income Tax recoverable from HMRC	35	8
Sum due from Institute General Fund	65	584
	<u>100</u>	<u>592</u>

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

ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2023

6	CASH AT BANK AND IN HAND	2023	2022
		£	£
	Santander current account	20,764	9,083
	Skipton Building Society instant access account	222	216
	Cambridge & Counties three one year bond (maturing 2026)	50,000	-
	Cambridge & Counties one year bond (maturing 2024)	10,000	62,774
	Cambridge & Counties Bank	11,427	21,216
		<u>92,413</u>	<u>93,289</u>
7	CREDITORS (Due within one year)	2023	2022
		£	£
	Sum due to Institute General Fund	-	892
	Accruals	-	5,250
		<u>-</u>	<u>6,142</u>
8	UNRESTRICTED FUNDS	2023	2022
		£	£
	Balance as at 1st January	87,739	98,717
	Excess of income over expenditure	4,774	(10,978)
		<u>92,513</u>	<u>87,739</u>

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

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2023 which are set out on pages 3 to 10.

Responsibilities and basis of report

As the charity's trustees 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 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our independent examination work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our independent examination work, for this report, or for the opinions we have formed.



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

Date: 6 June 2024