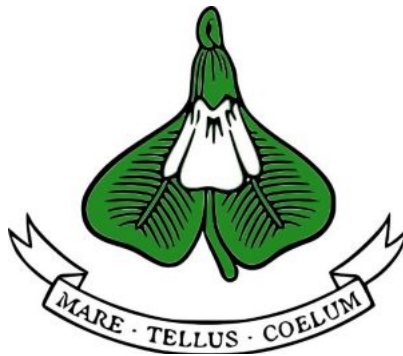


The Berwickshire Naturalists' Club



COUNCIL'S ANNUAL REPORT

and

ACCOUNTS

31 December 2025

Charity No: SC013054

Reference and Administrative Information

Charity Name: Berwickshire Naturalists' Club

Registration No.: SC013054

Contact Address: Ms Ann Henderson, 113 Preston Crescent, Prestonpans, EH32 9RB

Council

Trustees

President

Mr Peter Macdonald (to October 2025)

Dr Elizabeth Towner (from October 2025)

Vice-President

Dr. Elizabeth Towner (to October 2025)

Mr Phillip Rowett (from October 2025)

Secretary

Ms Ann Henderson

Treasurer

Mr Gareth Lewis

Council Members

Librarian

Mr Phillip Rowett

Editing Secretary

Mr Peter Macdonald

Field Secretary

Vacant throughout 2025

Past President

Mr Peter Macdonald (from October 2025)

Other Council Members

Mr Jay Bosanquet

Ms George White

Ms Jocelynne Watson

Independent Examiner

Mr James Collin CA

Bankers

The Royal Bank of Scotland plc, 32 Court Street, Haddington, EH41 3NS

Trustee Information

President

Full name: Elizabeth Mary Louise Towner
Home address: Fulbeck-Cowholm, Pedwell Way, Norham, Berwick-upon-Tweed TD15 2LD
Email address: etowner2013@gmail.com
Telephone number: 01289 545 049
Date of birth: 23/09/1950
Date of appointment: October 2024

Vice president

Full name: Phillip Rowett
Home address: 2, Berwick Hill, Berwick Upon Tweed TD15 2RS
Email address: p_rowett@hotmail.com
Telephone number: 01289 308628
Date of birth: 16/09/1958
Date of appointment: October 2025

Secretary

Full name: Ann Davina Henderson
Home address: 113, Preston Crescent, Prestonpans, EH32 9RB
Email address: berwickshirenatclubsecretary@gmail.com
Telephone number: 07786 660258
Date of birth: 13/04/1956
Date of appointment: October 2018

Treasurer

Full name: Gareth Lewis
Home address: 3, East Haugh, Birgham, Coldstream, Berwickshire TD12 4FG
Email address: ghlewis1@icloud.com
Telephone number: 01890 830309
Date of birth: 06/03/1950
Date of appointment: October 2021

The Berwickshire Naturalists' Club

Council's Annual Report

Year ended 31 December 2025

Council presents its annual report together with accounts of the Club for the year ended 31 December 2025. The information set out above, on page 2 is part of this report.

Structure, Governance and Management

Governing Document

The Club is administered in accordance with its adopted rules a copy of which is available on request.

Recruitment and Appointment of Council Members

The office-bearers form the Council of the Club, along with the immediate past president (for one year only) and six members elected for three years, of whom two retire annually and are not eligible for re-election until the lapse of one year. All nominations for membership of the Council shall be submitted in writing to the Secretary at least 14 days before the Annual General Meeting of the Club. The Council has power to co-opt not more than two further members for special purposes, for not more than one year at a time. The Council may in addition co-opt to fill any vacancy in their number arising during a year, and the member so added shall serve for the remainder of the term of the member replaced. The quorum of the Council shall be five. If, in the opinion of Council, exceptional circumstances are prevailing, Council may agree to extend the term of office for the President and/or any Council member.

Organisational Structure

Council is responsible for the organisation of the Club and meets at least four times a year.

Objectives and Activities

The object of the Club is to investigate the natural history and antiquities of Berwickshire and its vicinage. In pursuit of this object, a programme of field meetings and lectures is held each season and the results of the Club's investigations, whether at meetings or through the activities of members or correspondents, is published in its journal, the Club's 'History'. These activities are promoted by the Club members and by the issue of information sheets. In addition, the Club maintains a library and publishes limited edition books on themes of the natural history of Berwickshire. The BNC Library is currently located in the Berwick Museum in the Ravensdowne Barracks, Berwick-upon-Tweed.

Achievements and Performance

There was a full programme of field activities in 2025. The 2025 AGM was held in October 2025. Three lectures on relevant topics of interest were held in Berwick in the winter months, open to members and to the public.

Vol. 56, part 2 of the Club's 'History' was published and distributed in 2025.

A full programme of Field Trips was provided for members in 2025. Locations visited included: Pressmennan Woods, Mertoun, Holy Island, Gordon Woods, Arniston House, Ingram Farm and the John Gray Centre in Haddington.

The 2025 A.G.M. was held on 23rd October 2025 in the Berwick Parish Centre, followed by the President's Lecture.

A full programme of Field Trips has been prepared for 2026, and details were distributed to the full membership early in 2026.

For and on behalf of Council

Ms Ann Henderson

Secretary

July 2026

The Berwickshire Naturalists' Club Council's Annual Report (cont.) Year ended 31 December 2025

Financial Review

General membership decreased to 249 (2024, 252), Life & Honorary members were 3 (2024, 5).

There was a surplus of £1,372.04 (2024, deficit of £948.99) on the General Fund; the major expenditure came from print & postage of the 2024 History with revenue primarily from Membership Fees and Publication Sales

Sales of books in 2025 are £1,294 (2024, £2,286).

Overall, the Clubs bank balances at the end of 2025 have increased to £12,143 (£10,771 in 2024).

Funds are expected to be higher at the end of 2026 with only the History to be published.

Club Library

The Club owns a library of some 2,000 books which were available for study in the Borough Museum, the Barracks, Berwick-upon-Tweed (now in storage awaiting relocation) and a complete set of the Club's 'History' from inception which is available on for research projects by application to the Club Librarian. The library is in a state of flux currently with the forthcoming renovation of the Berwick Barracks likely to leave our library in storage for a period with limited access.

Trustee Remuneration

Council members received no remuneration or reimbursement of expenses other than postage, stationery and other payments made on behalf of the club £1,151.54 in 2025 (2024, £1,613.77).

Reserves Policy

It is Council's policy to hold reserves to cover approximately one year's General Fund expenditure to ensure that parts of the Club's 'History' continue to be published annually. Currently funds held more than adequately cover this requirement.

Statement of Council's Responsibilities

Council must prepare an annual report and accounts which give sufficient detail to enable an appreciation of the transactions of the Club during the financial year. Council is responsible for keeping proper accounting records which, on request, must reflect the financial position of the Club at that time. This must be done to ensure that Council's annual report and accounts comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. Council is also responsible for safeguarding the assets of the Club and must take reasonable steps for the prevention and detection of fraud and other irregularities.

For and on behalf of Council

Mr Gareth Lewis

Treasurer

July 2026

Independent Examiner's Report to the Council of The Berwickshire Naturalists Club

I report on the accounts of the Club for the year ended 31 December 2025 which are set out on pages 7 and 8.

Respective responsibilities of Council and examiner

The Club's Council is responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The Club's Council consider that the audit requirement of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of 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 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations 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.

July 2026

James Collin CA

3-6 The Green, Swinton, Duns, Berwickshire, TD11 3JQ

The Berwickshire Naturalists' Club
Year ended 31 December 2025

Receipts and Payments Account

	2025	2024
	£	£
Receipts		
Donations, Publications	5,248	8,284
Bank interest	298	354
Gross receipts from charitable activities	0	0
Total receipts	5,547	8,638
Payments		
Payments for charitable activities	4,175	9,587
Governance costs	0	0
Total payments	4,175	9,587
Net receipts/(payments)	1,372	(949)

Statement of Balances

	2024	2023
	£	£
Bank balances brought forward	10,771	11,720
Net receipts/(payments)	1,372	(949)
Bank balances carried forward	12,143	10,771

Debtors £Nil (2025, £Nil).

Creditors £Nil (2025, £Nil).

Commitments £Nil (2025, £Nil).

For and on behalf of Council

Dr Elizabeth Towner - President

Gareth Lewis - Treasurer

July 2026

The Berwickshire Naturalists' Club

Year ended 31 December 2025

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

Council members received no remuneration or repayment of personal expenses (2024, Nil).
There were no related party transactions (2024, Nil).

2. Bank balances

Bank balances 31 December 2025, £12,143 held at the Royal Bank of Scotland.

3. Other Assets

Club library and unsold publications.

4. Receipts and Payments Account

	2025	2024
	£	£
Receipts		
Membership, publications, donations & field events	5,248	8,283
Bank interest	298	354
Copyright Income	0	0
	<u>5,547</u>	<u>8,638</u>
Payments		
BNC 'History', vol56, part 1	1,066	1,829
Book Production & Storage	729	2,752
Library costs	0	0
Field meetings and lectures	772	2,132
Badges for resale	0	0
Insurance	191	289
Others	265	972
Stationery, postage and other reimbursed expenditures	<u>1,151</u>	<u>1,613</u>
	<u>4,175</u>	<u>9,587</u>
 Net receipts/(payments) for the year	 1,372	 (949)
 Opening Bank balances 01 January	 <u>10,771</u>	 <u>11,720</u>
Closing Bank balances 31 December	<u>12,143</u>	<u>10,771</u>