

THE LIN BERWICK TRUST
REGISTERED CHARITY NO. 1083039 (ENGLAND)
REGISTERED CHARITY NO. SC039659 (SCOTLAND)

A COMPANY LIMITED BY GUARANTEE,
NUMBER 4055205 REGISTERED IN ENGLAND

REPORT OF THE DIRECTORS & TRUSTEES
AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

MOORE GREEN
CHARTERED ACCOUNTANTS
SUDBURY SUFFOLK

THE LIN BERWICK TRUST

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THE LIN BERWICK TRUST

CHARITY INFORMATION

Directors & Trustees	I Duncan J Wilkins J Budd S Howling
Company Secretary	M Toosey
Registered Office	22 Friars Street Sudbury, Suffolk. CO10 2AA
Independent examiner	Vincent Chandler FCA FCCA Moore Green Chartered Accountants 22 Friars Street, Sudbury, Suffolk. CO10 2AA
Bankers	HSBC Bank PLC 133 Regent Street, London. W1B 4HX
Company Number	4055205
Charity Number	1083039 England SC039659 Scotland

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025 DIRECTORS AND TRUSTEES' REPORT

The Directors and Trustees present their report with the accounts of The Lin Berwick Trust for the year ended 31 December 2025.

Statement of Trustees' Responsibilities

The Trustees (who are also directors of The Lin Berwick Trust for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit for its financial year.

In doing so the Trustees are required to:

- (a) Select suitable accounting policies and apply them consistently;
- (b) Observe the methods and principles in the Charities SORP;
- (c) Make judgements and estimates that are reasonable and prudent;
- (d) State whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements;
- (e) Prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Trustees are responsible for maintaining proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to ensure that the accounts comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Directors and Trustees

All directors of the company are also Trustees of the charity, and there are no other Trustees.

The Trustees in office during the year were as follows:

I Duncan
J Wilkins
J Budd
S Howling

Appointment of Trustees is governed by the Memorandum and Articles of the Charity. The Trustees are authorised to appoint new Trustees to fill vacancies through resignation or death of an existing Trustee. The main day-to-day management of the Trust has been delegated to the Trust Manager.

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025 DIRECTORS AND TRUSTEES' REPORT CONTINUED

The Charity's Objectives

The aim of the charity is as follows:

To provide relief for physically disabled people, their families and carers, through the provision of grants for holidays.

Presentation

The accounts have been prepared in order to comply with the Statement of Recommended Practice - Accounting by Charities 2019.

Status

The company is registered under the Companies Act as a company limited by guarantee and not having a share capital (number 4055205 registered in England). The company is registered as a charity in England (number 1083039) and in Scotland (number SC039659). The company is governed by its Memorandum and Articles of Association. The accounts comply with current statutory requirements and with the company's governing document.

Reserve Policy

The reserves of the charity at 31st December 2025 are £157,508 (2024: £188,475).
The charity is releasing the rest of its funds over the next few years before closing down.

Identification of, and Action to Mitigate, Major Risks

The Directors and Trustees have adopted a Financial Control Policy which is regularly reviewed. Expenditure requires authorisation by the board of Trustees before payment can be made. Monthly management accounts are prepared and distributed to the board of Trustees, along with a commentary on the charity's current financial position, expectations of future income and expenditure, and any variation from previous expectations.

The Trustees regularly review the policies and day-to-day operations of the Trust with a view to identifying any issues within the systems and any areas of risk to which the charity might be exposed. It is the policy of the Trustees to take all reasonable steps to ensure that any such risks are clearly quantified and that action to remedy them is undertaken immediately. Similarly where any deficiencies in the systems of the charity are identified, action is taken to remedy these as quickly as possible.

Public Benefit

The Lin Berwick Trust provides grants to people who are disadvantaged as a result of their disabilities so that they can have a holiday at one of its three former specialist holiday properties. In so doing it supports both the individual with disabilities and their carers.

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025
DIRECTORS AND TRUSTEES' REPORT CONTINUED

Financial Review

The income for the Trust for the year was £3,573 against a total for 2024 of £28,158. There was voluntary income of £300 (2024 £24,367) included in total income.

Reserves now stand at £157,508 all of which relates to unrestricted reserves.

Achievements and Performance

All of the three holiday properties were transferred to new owners in 2022 in line with the Trustees' decision to change the business model and to donate all three of the properties to like-minded charities. The third was transferred in January 2023.

The remaining cash reserves will be used to provide grants for holidays at the three former specialist holiday properties. When these reserves have been exhausted the charity will be wound up.

The reason for this decision was that with only three holiday properties rental income hovered around the VAT threshold but did not offer the opportunity to exceed it sufficiently to make VAT registration viable. With no chance of increasing its income the charity was unable to take on more staff. This made the building and management of a fourth holiday property impossible. Without the ability to grow and with the cost of maintaining the existing holiday properties continuing to rise, it was clear that the existing business model was no longer viable.

Future Developments

In light of the above, the charity will not embark on any future development.

Appointment of trustees

The policy of the Trust in the appointment of new Trustees is by advertisement or by personal recommendation of current Trustees. All new Trustees must provide an up-to-date CV together with evidence of financial knowledge, knowledge either direct or indirect of disability, evidence of middle to senior management experience in either industry or the civil service and, if possible, some knowledge of the Tourist industry (self-catering holidays). All new Trustees are interviewed by two existing Trustees and, if successful, are given a temporary position for six months to see if they like the Trust and the Trust likes them.



I Duncan



Date

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025 **INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS & TRUSTEES**

I report on the accounts of the charitable company for the year ended 31 December 2025 which are set out on pages 7 to 13.

This report is made solely to the charitable company's Trustees and directors, as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the accounts that we have been engaged to compile, report to the Trustees and directors that we have done so, and state those matters that we have agreed to state to them in this 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 charitable company and the charitable company's Trustees and directors as a body, for our work, for this report, or for the independent examiner's statement given.

Respective responsibilities of Trustees and examiner

The Trustees (who are also the directors of the Lin Berwick Trust for the purpose of company law) are 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 (as amended) and the Charities Act 2011. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) nor under Regulation 10 (1)(a) to (c) of The Charities Accounts (Scotland) Regulations 2006 (the 2006 Accounts Regulation) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of ACCA and ICAEW.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility 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
- state whether particular matters have come to my attention.
- examine the accounts as required under section 44 (1) (c) of the Charities and Trustee Investment (Scotland) Act 2005.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 and the Charities Act 2011. 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 statement below.

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025
INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS & TRUSTEES

Independent examiner's statement

In connection with my examination, no material matters have 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 386 of the Companies Act 2006, 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, comply with the accounting requirements of section 396 of the Companies Act 2006, section 44(1)(a) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations; and
- which are consistent with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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.



Vincent Chandler FCA FCCA
Independent Examiner
Moore Green
Chartered Accountants & Registered Auditors
22 Friars Street,
Sudbury,
Suffolk.
CO10 2AA.

Date

23/9/26

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025
STATEMENT OF FINANCIAL ACTIVITIES

	NOTE	UNRESTRICTED	RESTRICTED	TOTAL 2025	TOTAL 2024
		£	£	£	£
INCOMING RESOURCES:					
Donations and legacies	2	300	0	300	24,367
Investment income		3,273	0	3,273	3,791
Total incoming resources		3,573	0	3,573	28,158
RESOURCES EXPENDED:					
Expenditure on charitable activities	4	34,540	0	34,540	42,606
Other expenses	3	0	0	0	34
Total resources expended		34,540	0	34,540	42,640
Net movement in funds		(30,967)	0	(30,967)	(14,482)
Balance brought forward	13	188,475	0	188,475	202,957
Balances carried forward at 31 December 2025	13	157,508	0	157,508	188,475

All disclosures relate to continuing operations.

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025
BALANCE SHEET

	<u>NOTE</u>	<u>2025</u>	<u>2024</u>
		£	£
FIXED ASSETS			
Tangible fixed assets	7	2	2
CURRENT ASSETS			
Cash at bank and in hand		158,843	189,710
		<u>158,843</u>	<u>189,710</u>
CREDITORS			
Amounts falling due within 1 year	8	1,337	1,237
NET CURRENT ASSETS		<u>157,506</u>	<u>188,473</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		157,508	188,475
NET CURRENT ASSETS	11	<u>157,508</u>	<u>202,957</u>
FUNDS	13		
Unrestricted		157,508	188,475
		<u>157,508</u>	<u>188,475</u>

For the year ended 31 December 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The director's acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Trustees on


J Wilkins

Director

21 Sept 26



I Duncan

Director

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025
NOTES TO THE ACCOUNTS

1. ACCOUNTING POLICIES

1.1 General information and basis of preparation

The charity is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 October 2019)

(Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

The Lin Berwick Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s).

1.2 Funds

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

1.3 Income recognition

Voluntary income and donations are accounted for as received by the charity.

The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

No permanent endowments have been received in the year.

Investment income and gains are allocated to the appropriate fund.

1.4 Expenditure recognition

Administration expenditure includes all expenditure not directly related to the charitable activity. This includes staff salaries for administration staff and the auditor's fee.

Fundraising expenditure comprises costs incurred in inducing people and organisations to contribute financially to the charity's work.

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025
NOTES TO THE ACCOUNTS CONTINUED

1.5 Tangible Fixed Assets and Depreciation

Tangible Fixed Assets are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost of valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Computer equipment	33% on cost
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Fixed assets donated to the charity are included as donation income at market value at the time of receipt.

1.6 Debtors and Creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.7 Provisions

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

1.9 Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets definition of a charitable company for UK corporation tax purposes.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern for the foreseeable future.

1.11 Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025
NOTES TO THE ACCOUNTS CONTINUED

2. DONATIONS AND LEGACIES

	Unrestricted	Restricted	Total 2025	Total 2024
Bequests	0	0	0	24,167
Donations from individuals and organisations	300	0	300	200
	300	0	300	24,367

3. OTHER EXPENSES

	Unrestricted	Restricted	Total 2025	Total 2024
Legal and professional fees	0	0	0	34
	0	0	0	13

4. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Total 2025	Total 2024
Staff costs	6,463	0	6,463	6,558
Other direct charitable expenditure	26,403	0	26,403	34,725
Independent Examiners fees	1,570	0	1,570	1,200
Bank and merchant charges	104	0	104	123
	34,540	0	34,540	42,606

5. SURPLUS FOR THE YEAR

The surplus of income over expenditure is stated after charging:

	2025	2024
Independent Examiner's Fee	1,570	1,200

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025
NOTES TO THE ACCOUNTS CONTINUED

6. STAFF COSTS

No remuneration or expenses reimbursed were paid to Trustees in the year.
The cost of the remaining staff were:

Wages and salaries	6,274	6,369
Pension	189	189
	<u>6,463</u>	<u>6,558</u>

The average number of employees for the year was 1. No remuneration was paid to the Trustees.

7. TANGIBLE FIXED ASSETS

	Computer Equipment	Totals
COST		
At 1 January 2025	1,232	1,232
At 31 December 2025	<u>1,232</u>	<u>1,232</u>
DEPRECIATION		
At 1 January 2025	1,230	1,230
At 31 December 2025	<u>1,230</u>	<u>1,230</u>
NET BOOK VALUE		
At 31 December 2025	<u>2</u>	<u>2</u>
At 31 December 2024	<u>2</u>	<u>2</u>

8. CREDITORS - amounts falling due within one year

	2025	2024
Trade creditors, accruals and deferred income	1,337	1,237
	<u>1,337</u>	<u>1,237</u>

9. CAPITAL

The Lin Berwick Trust is a company limited by guarantee, not having any share capital.

10. CONTROLLING PARTY

There is no controlling party, due to the fact there is no share capital and no single Trustee/director has overall authority.

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025
NOTES TO THE ACCOUNTS CONTINUED

11. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<u>Unrestricted Reserves</u>	<u>Total 2025</u>	<u>Total 2024</u>
Fund balances at 31 December are represented by:			
Tangible fixed assets	2	2	2
Current assets including cash at banks	158,843	158,843	189,710
Current liabilities	(1,337)	(1,337)	(1,237)
	157,508	157,508	188,475

12. TRUSTEES AND RELATED PARTY TRANSACTIONS

During the year the charitable company rented premises from another charity with some of the same Trustees. The rent was on a commercial basis and amounted to £2,987. (2024: £2,244)

A trustee donation was received in the year for £100. (2024: None)

13. ANALYSIS OF RESERVES

	<u>Balance at 01/01/2025</u>	<u>Incoming Resources</u>	<u>Expenditure</u>	<u>Transfers between Reserves</u>	<u>Balance at 31/12/2025</u>
<u>Unrestricted Reserves</u>					
Revenue account	188,475	3,573	34,540	0	157,508
Free Reserves	188,475	3,573	34,540	0	157,508
Total Reserves	188,475	3,573	34,540	0	157,508

14. GOING CONCERN

Trustees consider that with the current level of cash reserves and the proposed level of annual grant-funding the charity will be able to continue as a going concern for the foreseeable future.

THE LIN BERWICK TRUST

YEAR ENDED 31 DECEMBER 2025
DETAILED INCOME AND EXPENDITURE ACCOUNT

	<u>Note</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total 2025</u>	<u>Total 2024</u>
INCOME:					
- Office					
Bequests	2	-	-	-	24,167
Donations	2	300	-	300	200
Grants - General			-	-	-
Interest Received		3,273	-	3,273	3,791
TOTAL INCOME		3,573	-	3,573	28,158
EXPENDITURE:					
Expenditure on charitable Activities					
Independent Examiner/Accountancy fees	5	1,570	-	1,570	1,200
Bank & Merchant charges	4	104	-	104	123
Expenses - Office		779	-	779	819
Insurance		-	-	-	-
Donations		21,346	-	21,346	30,777
Staff salaries	6	6,274	-	6,274	6,117
Pension	6	189	-	189	441
Legal fees	6	1,291	-	1,291	885
Rent and rates		2,987	-	2,987	2,244
		34,540	-	34,540	42,606
General governance costs		-	-	-	34
		-	-	-	34
TOTAL EXPENDITURE		34,540	-	34,540	42,640
EXCESS EXPENDITURE OVER INCOME		(30,967)	0	(30,967)	(14,482)