REGISTERED COMPANY NUMBER: CEO08607 (England and Wales)
REGISTERED CHARITY NUMBER: 1168860

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

BERWICK LITERARY FESTIVAL

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

BERWICK LITERARY FESTIVAL

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FOR THE YEAR ENDED 31 DECEMBER 2025

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BERWICK LITERARY FESTIVAL

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report and accounts for the year ended 31 December 2025. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the CIO's Constitution, the Charities Act 2011 and "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 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The CIO's objects are to advance education by promoting and providing opportunities for the appreciation, understanding and enjoyment of literature and the arts, in particular through the promotion and running of a literary festival in Berwick upon Tweed and the surrounding area, and such other activities as the trustees shall from time to time determine.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the CIO should undertake.

ACHIEVEMENTS AND PERFORMANCE

Berwick Literary Festival is an established annual literary festival held each October in Berwick-upon-Tweed. Since its inception in 2014, the Festival has brought together nationally and internationally recognised writers, thinkers and performers, alongside emerging voices, to celebrate the power of words in all their forms. The Festival plays a vital role within the town's cultural ecology and wider Northumberland creative sector.

Our ambition is to enrich the whole community of Berwick-upon-Tweed and wider geographical area, to help the less able and less well off; to engage young and old and to improve employment prospects of young people and aspiring writers. In 2025, 2,800 tickets were sold (up 36% on 2024) with over 52% of our audience coming from the town and a further 15% from Northumberland. Over 60 % of the audience who attended an event in our main programme are aged between 51 and 70 with a growing number of 25-50 year olds. Over 41% of our audiences attended more than 3 events on the main programme.

Our Schools and Young People's programme provides sessions for all schools within the Berwick Partnership and beyond and also for EOTAS students, who cannot access traditional school settings. In 2025, over 900 young people engaged with one of the events organised by the Festival or as part of the annual Rotary Competition. We also held an Exhibition of work created during our projects at the Festival Hub and produced an Anthology of work generated. We programme sessions for young people from babies to 6th formers and all of our SYP events are offered completely free of charge.

A new feature in 2025 was the Concert held on the Saturday evening of the Festival in the Parish Church, which brought together local choirs (including a Youth Choir), music, readings & poetry. Some of the readings were the result of writing produced in the Festival adult and schools' workshops. Members of the wider community were brought together for a celebration of the transformative power of words and voices to an audience of 125. We hope to include a similar performance and celebration annually.

The Berwick Writers' Forum was formed in 2024 and has gone from strength to strength and events are held regularly with published writers. Several projects including 'The Present Page', 'Between The Lines' and 'Cabaret of Words' are popular with local residents, who come together to find inspiration and ideas from both established and aspiring writers.

In addition to the above, there are 138 Patrons enrolled on our long-running scheme. New for 2025 was a Patrons' Drinks event, which took place on the Friday of the Festival and our 'Books By The Sea' little library, perched beside the pier, invites locals and visitors to swap books.

Year round activity takes place both in and beyond the town and increasingly in partnership with other local festivals, organisations and societies as we plant our roots more and more in the community, prompting people to engage with the Festival activities.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

FINANCIAL REVIEW

Financial position

This year the charity made a small unrestricted deficit of £3,255 as opposed to last year's surplus of £9,919, this is mainly due to a reduction in grant and sponsorship income, covered only in part by increased ticket sales. Where possible the costs of events held were reduced accordingly.

The festival continues to rely on grants and sponsorship to cover the majority of the costs of the festival and is thankful for the continued support of regional trusts and foundations.

This year's deficit has left unrestricted reserves of £14,908 (2024: £18,163), still within the level set by the trustees. Restricted funds, made up of unspent grant funding and assets bought with grant funding, amounted to £3,175 (2024 £3,288).

Our fundraising continues unabated for 2026, to enable further structural development of the festival as well as enrichment of the programme.

Reserves policy

It is the policy of the CIO that unrestricted funds which have not been designated for a specific use should be held at a level equivalent to one year's non-cancellable expenditure in order for the Festival to be sustainable. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the CIO's current activities while consideration is given to ways in which additional funds may be raised.

Major Risks

The trustees have assessed the major risks to which the CIO is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a CIO and is controlled by its constitution which was established on 22 August 2016.

The CIO currently has six trustees of a possible ten, and an Executive Committee, with day-to-day responsibility for running the festival made up of ten people, most of whom have key leadership roles in one area of festival life.

The Board of Trustees met five times during the year, including for a day 'away' after the festival.

Trustees have continued to monitor their safeguarding policy, GDPR policy, Equal Opportunities Statement, and Risk Assessment.

Trustees act in a voluntary capacity and do not receive any remuneration. Trustees are appointed in accordance with the terms of the constitution.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

CEO08607 (England and Wales)

Registered Charity number

1168860

Registered office

c/o Berwick Community Trust
56-58
Castlegate
Berwick upon Tweed
Northumberland
TD15 1JT

BERWICK LITERARY FESTIVAL

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees
Rt Revd Dr S Platten
Ms S L Baxandall
Dr N Dalrymple
Miss L Dalgliesh
Miss H Wright
Mrs V Bistram
Mr S Sherrard
Mr F Barbour

Independent Examiner
J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Approved by order of the board of trustees on 29th September 2026 and signed on its behalf by:

Valerie Bistram
.....
Mrs V Bistram Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BERWICK LITERARY FESTIVAL

Independent examiner's report to the trustees of Berwick Literary Festival ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

J H Greenwood & Company

M McLeman

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Date: 29th September 2026

BERWICK LITERARY FESTIVAL

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted fund £	Restricted funds £	31/12/25 Total funds £	31/12/24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	3,200	17,197	20,397	36,424
Charitable activities	3				
Literary Festival		29,603	-	29,603	22,223
Total		32,803	17,197	50,000	58,647
EXPENDITURE ON					
Charitable activities	4				
Literary Festival		36,058	17,310	53,368	50,541
NET INCOME/(EXPENDITURE)		(3,255)	(113)	(3,368)	8,106
RECONCILIATION OF FUNDS					
Total funds brought forward		18,163	3,288	21,451	13,345
TOTAL FUNDS CARRIED FORWARD		14,908	3,175	18,083	21,451

The notes form part of these financial statements

BALANCE SHEET
31 DECEMBER 2025

	Notes	Unrestricted fund £	Restricted funds £	31/12/25 Total funds £	31/12/24 Total funds £
FIXED ASSETS					
Tangible assets	10	779	1,249	2,028	2,368
CURRENT ASSETS					
Debtors	11	787	3,157	3,944	5,187
Cash at bank		14,455	12,902	27,357	15,360
		15,242	16,059	31,301	20,547
CREDITORS					
Amounts falling due within one year	12	(1,113)	(14,133)	(15,246)	(1,464)
NET CURRENT ASSETS		14,129	1,926	16,055	19,083
TOTAL ASSETS LESS CURRENT LIABILITIES		14,908	3,175	18,083	21,451
NET ASSETS		14,908	3,175	18,083	21,451
FUNDS	13				
Unrestricted funds				14,908	18,163
Restricted funds				3,175	3,288
TOTAL FUNDS				18,083	21,451

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

BALANCE SHEET - continued
31 DECEMBER 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on 29th September 2026 and were signed on its behalf by:

Valerie Bistram

.....

Mrs V Bistram - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable incorporated organisation, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. Cash donations are recognised on receipt. Other donations are recognised once the CIO has been notified of the donation, unless performance conditions require deferral of the amount.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% on cost

Impairment of fixed assets
At each reporting end date, the CIO reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	31/12/25	31/12/24
	£	£
Donations and gifts	-	625
Grants	16,797	24,449
Sponsorship	3,600	11,350
	20,397	36,424

Grants received, included in the above, are as follows:

	31/12/25	31/12/24
	£	£
Northumberland County Council	2,202	14,499
Joicey Trust	-	700
The Siobhan Dowd Trust	995	750
Barbour Foundation	-	2,000
Berwick Town Council	2,500	2,500
Knott Trust	4,000	4,000
Community Foundation	1,750	-
Blackhill Windfarm	2,900	-
The Catherine Cookson Charitable Trust	1,000	-
The Goswick Links Community Fund	450	-
Neart na Gaoithe Offshore Wind Ltd	1,000	-
	16,797	24,449

3. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31/12/25	31/12/24
		£	£
Patrons	Literary Festival	4,757	3,840
Tickets	Literary Festival	24,048	17,728
Gift aid	Literary Festival	798	498
Other	Literary Festival	-	157
		29,603	22,223

continued...

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 5)	Support costs (see note 6)	Totals
	£	£	£
Literary Festival	23,356	30,012	53,368

5. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31/12/25	31/12/24
	£	£
Contributors' fees	6,884	9,709
Contributors' travel and accommodation	4,426	2,675
Patrons' events	1,134	280
Poetry illustration/Children's events	6,920	3,227
Venue hire	2,040	1,063
Equipment hire/purchase	-	257
Ticket booking fees	-	36
Living Heritage project	135	9,827
Concert	1,817	-
	23,356	27,074

6. SUPPORT COSTS

	Other	Governance costs	Totals
	£	£	£
Literary Festival	28,812	1,200	30,012

Support costs, included in the above, are as follows:

	31/12/25 Literary Festival	31/12/24 Total activities
	£	£
Printing and advertising	7,399	6,010
Postage and stationery	149	52
Website and IT	656	583
Wine/flowers	236	178
Admin support	15,022	11,885
Professional fees	540	510
Insurance	531	310
Travel	-	418
Rent	1,265	1,000
Fundraising support	1,800	1,500
Other charitable expenditure	100	100
Depreciation of tangible fixed assets	1,114	921
Accountancy fees	1,200	-
	30,012	23,467

continued...

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/12/25	31/12/24
	£	£
Depreciation - owned assets	1,114	921

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	18,902	17,522	36,424
Charitable activities			
Literary Festival	22,223	-	22,223
Total	41,125	17,522	58,647
EXPENDITURE ON			
Charitable activities			
Literary Festival	31,206	19,335	50,541
NET INCOME/(EXPENDITURE)	9,919	(1,813)	8,106
RECONCILIATION OF FUNDS			
Total funds brought forward	8,244	5,101	13,345
TOTAL FUNDS CARRIED FORWARD	18,163	3,288	21,451

continued...

10. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1 January 2025	3,685
Additions	774
At 31 December 2025	4,459
DEPRECIATION	
At 1 January 2025	1,317
Charge for year	1,114
At 31 December 2025	2,431
NET BOOK VALUE	
At 31 December 2025	2,028
At 31 December 2024	2,368

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/25 £	31/12/24 £
Other debtors	1,995	4,583
Payments in advance	1,161	88
Accrued income	788	516
	3,944	5,187

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/25 £	31/12/24 £
Accrued expenses	2,108	1,204
Deferred income	13,138	260
	15,246	1,464

continued...

13. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	18,163	(3,255)	14,908
Restricted funds			
Northumberland County Council	1,876	(826)	1,050
Northumberland County Council Community Chest	825	(626)	199
Northumberland County Council Living Heritage	587	(587)	-
Blackhill Windfarm - Workshops	-	1,926	1,926
	3,288	(113)	3,175
TOTAL FUNDS	21,451	(3,368)	18,083

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	32,803	(36,058)	(3,255)
Restricted funds			
Northumberland County Council	-	(826)	(826)
Northumberland County Council Community Chest	-	(626)	(626)
Northumberland County Council Living Heritage	-	(587)	(587)
Event grants/sponsorship	11,552	(11,552)	-
Community Foundation (Pen & Palette Club Fund)	1,750	(1,750)	-
The Siobhan Dowd Trust	995	(995)	-
Blackhill Windfarm - Workshops	2,900	(974)	1,926
	17,197	(17,310)	(113)
TOTAL FUNDS	50,000	(53,368)	(3,368)

continued...

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	8,244	9,919	18,163
Restricted funds			
Northumberland County Council	2,599	(723)	1,876
Northumberland County Council Community Chest	2,502	(1,677)	825
Northumberland County Council Living Heritage	-	587	587
	5,101	(1,813)	3,288
TOTAL FUNDS	13,345	8,106	21,451

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	41,125	(31,206)	9,919
Restricted funds			
Northumberland County Council	-	(723)	(723)
Northumberland County Council Community Chest	-	(1,677)	(1,677)
Northumberland County Council Living Heritage	11,914	(11,327)	587
Event grants/sponsorship	4,108	(4,108)	-
Community Foundation (Academy Endowment)	1,500	(1,500)	-
	17,522	(19,335)	(1,813)
TOTAL FUNDS	58,647	(50,541)	8,106

Funds are regarded as restricted when conditions are placed on their use. During the year a number of grants were received towards holding the 2025 festival, all of these grants were spent during the year with the exception of the funding from Blackhill Windfarm which will be spent in early 2026. The remaining funds from Northumberland County Council and the Community Chest represent items of a capital nature and will reduce in line with the value of those assets.

continued...

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

BERWICK LITERARY FESTIVAL

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	31/12/25 £	31/12/24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and gifts	-	625
Grants	16,797	24,449
Sponsorship	3,600	11,350
	20,397	36,424
Charitable activities		
Patrons	4,757	3,840
Tickets	24,048	17,728
Gift aid	798	498
Other	-	157
	29,603	22,223
Total incoming resources	50,000	58,647
EXPENDITURE		
Charitable activities		
Contributors' fees	6,884	9,709
Contributors' travel and accommodation	4,426	2,675
Patrons' events	1,134	280
Poetry illustration/Children's events	6,920	3,227
Venue hire	2,040	1,063
Equipment hire/purchase	-	257
Ticket booking fees	-	36
Living Heritage project	135	9,827
Concert	1,817	-
	23,356	27,074
Support costs		
Other		
Printing and advertising	7,399	6,010
Postage and stationery	149	52
Website and IT	656	583
Wine/flowers	236	178
Admin support	15,022	11,885
Professional fees	540	510
Insurance	531	310
Carried forward	24,533	19,528

BERWICK LITERARY FESTIVAL

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	31/12/25 £	31/12/24 £
Other		
Brought forward	24,533	19,528
Travel	-	418
Rent	1,265	1,000
Fundraising support	1,800	1,500
Other charitable expenditure	100	100
Plant and machinery depreciation	1,114	921
	28,812	23,467
Governance costs		
Accountancy fees	1,200	-
Total resources expended	53,368	50,541
Net (expenditure)/income	(3,368)	8,106

This page does not form part of the statutory financial statements

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SIGNATURE CERTIFICATE

Document

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Signers

valeriebistram@yahoo.co.uk

E-mail	**valeriebistram@yahoo.co.uk**
Signed	**29 September 2026 13:41:41 UTC**
IP address	**82.16.18.76**

Mark Mcleman

E-mail	**mmcleman@jhgreenwood.co.uk**
Signed	**30 September 2026 7:43:05 UTC**
IP address	**157.125.28.108**