

# WESTMORLAND YOUTH ORCHESTRA

England & Wales - Charity number 1075179

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1999-04-20

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Castle Street Centre  
Castle Street  
Kendal  
LA9 7AD

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**Email** [admin@wyo.org.uk](mailto:admin@wyo.org.uk)

**Website** [www.wyo.org.uk](http://www.wyo.org.uk)

## Activities

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**Objects:** TO ADVANCE THE MUSICAL EDUCATION PRIMARILY OF THOSE YOUNG PERSONS UNDER THE AGE OF 19 WHO ARE ORDINARILY RESIDENT, OR RECEIVE THEIR EDUCATION, WITHIN THE AREA OF THE FORMER ADMINISTRATIVE COUNTY OF WESTMORLAND BY THE PROVISION OF TRAINING IN ORCHESTRAL PLAYING AND THE PRESENTATION OF PUBLIC CONCERTS; AND FOR THE GENERAL PURPOSES OF SUCH CHARITABLE BODIES OR FOR SUCH OTHER PURPOSES AS SHALL BE EXCLUSIVELY CHARITABLE AS THE MANAGEMENT COMMITTEE MAY FROM TIME TO TIME DECIDE.

**Activities:** WYO provides weekly term-time training in orchestral playing and the presentation of public concerts for young people under the age of 19, who are ordinarily resident in the former county of Westmorland.

## Classification

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- **How:** Provides Services
- **What:** Education/training, Arts/culture/heritage/science
- **Who:** Children/young People, Other Defined Groups

## Geography

- **Area of benefit:** FORMER ADMINISTRATIVE COUNTY OF WESTMORLAND
- Cumbria

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£37,734	£43,276	-	-
2024-08-31	£23,820	£36,133	-	-
2023-08-31	£18,906	£38,254	-	-
2022-08-31	£27,618	£33,305	-	-
2021-08-31	£14,851	£29,276	-	-

## Trustees

Name	Role	Appointed
<b>OLIVER WATES</b>	Chair	
Bridget Mary Starling		2025-05-02
DAVID HUGH OZANNE		2022-01-21
IAN WALTER JONES		2020-11-27
Rachel Lee		2025-01-17
URSULA JANE LEVEAUX		2026-01-16
Yvonne Hulme		2022-11-05

**WESTMORLAND YOUTH ORCHESTRA**

England & Wales - Charity number 1075179

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# Accounts

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**Annual Report and Accounts**  
**Year ended 31 August 2025**

**Westmorland Youth Orchestra**  
**Registered Charity No.1075179**  
**Annual Report 2024/25**

**Trustees' Report and Financial Statements**  
**Year ended 31 August 2025**

<b>Contents</b>	<b>Page</b>
Trustees' Annual Report	<b>3-10</b>
Independent Examiner's Report	<b>11</b>
Statement of Financial Activities (Including Summary Income and Expenditure Account)	<b>12</b>
Balance Sheet	<b>12</b>
Notes to the Financial Statements	<b>13-18</b>



# Westmorland Youth Orchestra

## Registered Charity No.1075179

### Annual Report 2024/25

#### **Structure, Governance and Management**

##### **Governing document**

Westmorland Youth Orchestra is an unincorporated association and Registered Charity, No.1075179, regulated by the Charity Commission of England and Wales. The Governing Document is the constitution dated 2<sup>nd</sup> December 1994 and amended 5<sup>th</sup> February 1999.

##### **Recruitment and appointment of Trustees**

Under the constitution, the appointment of all members of the Committee (the Trustees) must be approved at the Annual General Meeting. All members are eligible for re-election.

##### **Induction and training of Trustees**

Induction and training of a new trustee will be undertaken with the guidance of the existing trustees.

##### **Risk Management**

The trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that adequate systems are in place to mitigate any exposure to the major risks.

#### **Objectives and Activities for Public Benefit**

The principal objective of the Charity is to advance the musical education of young people, within the boundary of the former county of Westmorland, by orchestral training and the presentation of public concerts. The Trustees confirm that they have referred to the general guidance on public benefit issued by the Charity Commission when reviewing and planning the charity's aims and objectives.

#### **Achievement, Performance and Financial Review**

2024/25 was a year of change. After some 77 years in existence, the registered charity known as the Westmorland Youth Orchestra will cease to exist. In its place a new Charitable Incorporated Organisation (CIO) will take over the obligations, the assets and even the name; in effect the WYO will continue in very much the same way but under the heading and legal status of the Westmorland Youth Orchestra CIO.

In addition we said goodbye to Debby Howrie, our longest-standing tutor, who had been mentoring our upper string players for an astonishing 39 years. We also bid farewell to Anna Howard, our administrator/manager for the past six years and two long-standing committee members, Sarah Davies and Dorthe Pratt. Bridget Starling and Adrian Lee came aboard as new committee members, with Bridget agreeing to take over as Treasurer in the new CIO.

While all this was going on, Musical Director Fredrik Holm delivered three outstanding concerts, hampered only by a shortage of string players.

This is in effect the last annual Summary of this Registered Charity. After the end of the year, the Members voted to close it down at a meeting on 5th September 2025. The same day most of the Trustees joined the Board of the new CIO and were elected to the same roles they had carried out in the now defunct predecessor.

There were two main purposes for this change in status. First, it means the youth orchestra will be able to claim Orchestra Tax Relief which as a simple registered charity it could not: this will be a useful addition to annual income. Second, as a limited liability organisation the charitable incorporated organisation gives the trustees (or committee members) a more comfortable legal situation. We are confident that the new structure will allow us to provide better service to the aims of the Westmorland Youth Orchestra, which remain unchanged.

The changeover was masterminded by new Treasurer Bridget Starling, a retired accountant with years of experience in running charities, most notably our sister organisation the Westmorland Orchestra. For the first part of the year the orchestra struggled to keep up to date with our accounting obligations due to over-stretched personnel, but with Bridget in the team all was in order by the end of the year.

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### Annual Report 2024/25

Debby Howrie joined Westmorland Youth Orchestra in 1986 as an upper strings tutor. For nearly four decades she has helped young violinists and viola-players to learn the art and the joy of playing in an orchestra. Sometimes she worked with a 1st violins tutor and looked after the 2nd violins and violas and sometimes she had responsibility for all three sections. In her resignation letter, Debby described her work with WYO over 39 years as "a great joy in my life". We wish her the very best in her retirement.

We also lost two of our most dedicated committee members, Sarah Davies and Dorthe Pratt. They have contributed magnificently over many years. Sarah took charge of the instrument store at the Castle Street centre and recruited new players for the orchestra and Dorthe played a key role in communication between players, parents and committee, she also organised concert refreshments and merchandise. Oli Tomlinson also stepped down after a shorter period. Adrian Lee joined the committee and will be continuing in the new WYO CIO.

Anna Howard spent six years as our one-day-a-week administrator and was a rock of consistency and efficiency. She leaves to take on a full-time job elsewhere. She is replaced by Jonnet Middleton who has a strong record in administration in local government and non-governmental activities.

The WYO treasurer and administrator continued to administer the Small Group Music Fund. This is a restricted fund, separate from the orchestra and other groups and workshops but within the charity, which was established by donation to enable young musicians to participate in smaller ensembles and support group musical activities in the district. It operates by making grants – more information is available at the "Funding" tab on the WYO website.

In December 2023, the WYO had to cancel a concert in Ambleside's magnificent parish church at a few hours notice because of an untimely snow storm. The programme was played in Kendal the following month. But a year later we were back in Ambleside and this time the weather did nothing to discourage us. The programme theme was ... not snow, but water ... perhaps a suitable choice to play a bare half mile from Windermere.

For the spring concert in March, the weather was irrelevant as we performed just across the road from our Castle St base in Kendal in St George's church. The audience got to sing Climb Every Mountain and help carry the percussion instruments back across the road to our store.

The end-of-year concert in July, also in Kendal, was Debby's swansong and a due tribute was made. Seven of our finest players also came to the end of their times with us, several of them to music or performing arts studies at universities or academies.

The wind and strings "feeder" groups supported the concerts with "welcome music" and on other occasions performed to their parents. These groups provide a stepping stone for younger players not yet up to the required standard to join the orchestra when they have sufficient skills. Jazinfusion is still a popular group, around half of the orchestra join the improvisation and jazz group. They also perform at each concert as welcome music or during the interval.

We held a Woodwind Workshop in May supported by the Catherine Scott fund. The Taillferre Ensemble, led by ex WYO player Amy Thompson, ran a workshop for the orchestra on the Friday night before the Woodwind workshop on the Saturday.

#### **Musical Successes**

Two leavers secured places to study music: Sarah Harris at Huddersfield University, and Lucy Howard at Chetham's School of Music.

Two leavers are studying Actor-Musicianship studies, leader, Nuala Sankey at the Guildford School of Acting and Amos Rand at LIPA.

Iona Munford continues to play music while reading Geography at the University of Edinburgh. George Harper-Metcalf is taking a year out and is helping to run cello workshops funded by the Small Group Music Fund to promote WYO among young cellists.

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### Annual Report 2024/25

#### Reviews

**Brief Encounters of the Orchestral Kind**  
**Kendal Parish Church**  
**Saturday 5 July 2025**  
**Having Fun with Music**

"I've had so much fun!" Debby Howrie told the audience at the Westmorland Youth Orchestra's summer concert as she brought to an end an astonishing 39 years as strings tutor.

And on the strength of yet another evening of wit, talent, enterprise and the pure joy of performing together, no one present in Kendal Parish Church on July 5th could doubt it. From the opening 20th Century Fox Fanfare to the ABBA encore, everyone was clearly here to enjoy themselves.

Certainly there was some fine playing on the way – most notably Laurie Newman's extraordinary performance of the 1st movement of Rachmaninov's celebrated 2nd Piano Concerto. But under Fredrik Holm's inspiring baton, the WYO is all about bringing on young musicians through showing what fun music should be.

The theme was music in cinema and even the title on the programme cover, Brief Encounters of the Orchestral Kind, was a clever twinning of two classic films – Brief Encounter and Close Encounters of the Third Kind.

A lot of Fredrik's trademarks were present: wind players stood up to perform solo riffs, players stamped, shouted, beat out rhythms when not playing, they introduced the works, they adapted the music, sang, added electric guitar and bass, it was all about the young musicians.

"By the end of the evening you are aware of hearing so many different talents being given the space to shine," one seasoned observer commented. "They are so obviously enjoying themselves, it's impossible for the audience not to enjoy it too."

Debby started helping young violinists and viola-players in a different era and has seen many generations come and go. Her contribution over the decades has been truly enormous and many a string player will be eternally in her debt.

The latest fruits of her work were on show in the 2nd Movement of Beethoven's 7th Symphony (used in The King's Speech) which featured some serene string playing, despite the small size of the section.

The current strength of the orchestra lies more in the wind and brass which had plenty of opportunity to show their considerable skills in music from The Empire Strikes Back, Harry Potter, The Lion King, Game of Thrones and even the venerable Cagney & Lacey.

The WYO is more than just the orchestra as Debby's young Training Strings and Isobel Mortimer's Wind Band showcased in the Welcome Music before the concert. And the progress of Fredrik's Jazinfusion, which played in the interval, has been phenomenal with no fewer than five saxophones and some high-quality ensemble playing.

As always, the summer concert sees the departure of some of the WYO's senior players and seven of the best waved goodbye. They are Nuala Sankey (leader and electric bass, to Guildford School of Acting), Laurie Newman (piano), Iona Munford (Bassoon, to Edinburgh University), George Harper-Metcalf (cello, taking a break year), Sarah Harris (oboe, to Huddersfield University), Amos Rand (viola, to Liverpool School of Performing Arts) and Lucy Howard (to Chetham's School of Music).

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### Annual Report 2024/25

They will be missed. But some of them left Fredrik a farewell present, throwing in a surprise item even he didn't know was coming, a short piece by a Danish String Quartet in a tribute to his Scandinavian roots. Typically, far from being bland, sweet and easy, it was a piece of ferocious complexity. And fun.

Oliver Wates

#### **Curtain Call** **St George's Kendal** **Saturday 15 March 2025** **A "home" fixture**

The Westmorland Youth Orchestra's habitual sense of fun and ambition was on full display as it delivered a series of familiar hits from Rossini to Offenbach for its first "home " concert across the road from its Kendal base to St George's Church.

But arguably the highlights of a highly enjoyable Spring concert were two modern pieces, arranged by two members of the band. Iona Munford displayed jaw-dropping virtuosity and style as flute soloist in her version of the little-known French composer Jules Mouquet's 1906 piece Pan et les Oiseaux. And another orchestra stalwart, Amos Rand, sang Inertia by the New York Indie rock band AJR along with solo viola.

Altogether there was plenty of the trademark enterprise, enthusiasm and confidence that Director Fredrik Hom engenders in his proteges for a large audience of well over 100 to enjoy.

Powerful brass and wind sections masked the lack of numbers in the valiant violins and violas; the breadth of the band, stretching from harp and piano to piccolo and saxophones, was impressive.

St George's had its problems as at the chilly eve-of-performance rehearsal the different sections had difficulty hearing each other, spread as they had to be across the nave of the church. But all was resolved by the performance.

Trumpeters Ethan Pugh and Sam Roberts gave an extra edge to the Grand March from Verdi's Aida, playing the solos from the "choir" gallery high up behind the audience.

In its current make-up, the orchestra is most at home playing 19th century romantics or modern show tunes. Mozart's March of the Priests was competent rather than inspired, while familiar pieces from Phantom of the Opera, Les Miserables and Oscar-winning film La la Land showed the band at its best.

The strings came into their own in a medley of old favourites from the Sound of Music and the audience got to sing along to "Climb every Mountain" as a finale. They also got to help carry the percussion, music stands and other instruments and equipment back across the road to our store in the Castle St Centre but no one seemed to mind.

#### **Making A Splash** **Ambleside Parish Church** **30.11.24**

On 2nd December last year, the Westmorland Youth Orchestra arranged a Christmas concert in Ambleside's splendid Parish Church and fell foul of a blizzard bringing freezing temperatures and an impassable blanket of snow. It was gone within 24 hours, but too late to save the concert.

On 30th November this year, the orchestra returned to St Mary's in triumph. The programme, in keeping with the milder temperatures this time around, was water, of which there is plenty in this corner of the Lake District.

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### Annual Report 2024/25

Director Fredrik Holm's programme 'Making a Splash' was his usual combination of ancient and contemporary, starting with Handel's 1717 Water Music and finishing with American singer Billie Eilish's 2015 song Ocean Eyes.

"We found there was just lots of water-themed material in our music library and so I thought 'why not?'," says Fredrik.

The talented teenagers who make up the orchestra rose to the occasion with all their trademark sense of fun, confidence and multi-tasking.

"I was looking at this piece from the film Frozen and thinking 'this section is a bit thin, I wonder how we could pad it out'," say Fredrik. "So I asked whether we could perhaps add a voice and right away a couple of the players just answered 'Of course, I can sing'." And sing Erin Munford, Amos Rand and Izzy Woolridge certainly did – dramatically, confidently and tunefully.

Half of the orchestra plays in Jazinfusion, a separate and astonishingly good group which provided "Welcome Music" while the audience were taking their seats. The band has come along hugely since being set up during the Covid epidemic.

And the Rock n Roll and Jazz experience paid dividends in Smoke on the Water (Deep Purple) and American marching band composer Robert W Smith's Into the Storm. The orchestra is nothing if not adaptable and Johann Strauss's Blue Danube Waltz was delivered with style.

Smetana's Vitava proved slightly more challenging and the imbalance in forces in the orchestra was felt here. The Youth Orchestra goes through periods when different sections are stronger or weaker as players of certain instruments come in, or don't. It is always open to new recruits in all departments, especially the violins and violas.

At present the woodwind are in splendid shape, with a host of talent and even two saxophones. There was much for the 75-strong audience to enjoy here, as with some of the brass playing, Laurie Manson's piano and orchestra leader Nuala Sankey moonlighting on bass guitar.

The theme may been water, but there was nothing soggy about the evening.

ONW

### Thanks

Organising an Orchestra, its membership, music and performances, finances and policies, such as safeguarding, is no small task, and thanks are due to a number of people, groups, and organisations.

Within the Orchestra we would like to thank the players, the section leads, the tutors, the Musical Director, the Administrator and the Committee, for all their hard work and contribution during the year. Outside of the Orchestra, our thanks go to the continued support of parents, the venues that we book and in particular our sponsors, together with the staff and trustees of the Castle Street Centre.

Without the contributions of all of these parts, the whole would not function, and as Youth Orchestras are a precious and ever more scarce commodity, the continuance of that support is essential.

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### Annual Report 2024/25

#### Financial Review

Financially 2024/25 was improved again compared to the previous year for the Orchestra.

The total of incoming resources was £37,734 (2024 - £23,820 and 2023 - £20,300). This was largely attributable to successful grant applications, as shown in note 6 to the accounts. Indeed the Hadfield Charity has promised ongoing support for a further 2 years, dependent on satisfactory reporting.

Total expenditure also increased to £43,276 (2024 - £36,133 and 2023 - £41,334). The single largest factor here was the Small Groups Music Fund (SGMF), which had a very quiet year in 2024. This fund enables WYO to broaden its support to young musicians in the area and the Committee is pleased to see it in action.

The Operating loss for the year was £5,543 (2024 - £12,313 and 2023 - £20,956). This improvement has been achieved with considerable work and we are finding that the grant funding is becoming increasingly hard to access. This situation gave a strong impetus to the move to Charitable Incorporated Organisation status. The new charity (number ) was set up in August and WYO is already working within this framework. It will allow the orchestra to claim more than £5,000 per year (on current levels of spending) of "Orchestra Tax Relief" which will be a very useful addition to regular income.

Unfortunately this was not a good year for investments and the change in value of these holdings resulted in a net loss of £4,743 (2024 - £15,850 gain and 2023 - £2,629 loss).

As cash resources have dwindled following several years of deficit, it was necessary to realise £5,250 of the investments to fund activities and grants. The SGMF is intended to be spent out, not to live on the investment income, so that this is to be expected.

#### Acknowledgements

We are extremely grateful to our funders for their ongoing financial support, as listed in detail in note 6 to the accounts.

We are also grateful for all other support given from all donors, 'Friends' and audiences, and from all those, both on and off the committee, for all the assistance given. We thank Fredrik and all the musical staff for their continued and invaluable support.

**Fundraising** In addition to member subscriptions and concert ticket sales, WYO requires annual financial help from a variety of sources in order to deliver its programme. We also apply for grants for specific purposes such as instrument purchases.

The Centenary Appeal may continue to receive donations and grants into an Endowment fund. This provides investment income to support the Orchestra, and it is hoped it will continue to grow. However this is not a "Permanent Endowment" and as the purpose is to ensure the survival of Westmorland Youth Orchestra the Committee considers that it is appropriate to use the capital when necessary.

#### Reserves Policy

The Committee considers that it is appropriate to hold free reserves equivalent to one concert of routine expenditure. This has not been the situation for some time and the work described above aims to improve the situation.

#### Investment Policy

The Investments held now represent assets of the Centenary Endowment and the SGMF, as designated funds have been spent out. Approximately three quarters of the investments are held in COIF Investment units and the balance in Fixed Interest units. The Committee considers that this balances the need of the WYO and the SGMF for income to fund activities and the desirability of growth for the future.

**Westmorland Youth Orchestra**  
**Registered Charity No.1075179**  
**Annual Report 2024/25**

**Trustees' Responsibilities**

The Trustees who served the Charity during the period are as set out on page 1. Charity law requires the Trustees to prepare Financial Statements for each financial period, which give a true and fair view of the state of affairs of the Charity at the end of the period and of the incoming and outgoing resources for the period then ended.

In preparing those Financial Statements, the Trustees are required to select suitable accounting policies and then apply them consistently, making judgements and estimates that are reasonable and prudent. The Trustees must also prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the Charity will continue its activities.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the Financial Statements comply with Charity law. The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed by order of the Trustees



Oliver Wates - Chair

Approved by the Trustees on: *21 November 2025*

**Westmorland Youth Orchestra**  
**Registered Charity No.1075179**  
**Annual Report 2024/25**

**Independent Examiner's Report to the Members of Westmorland Youth Orchestra**

I report on the accounts of the Charity for the year ended 31 August 2025 set out on pages 8 to 14

**Responsibilities of the Trustees**

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").

**Basis of Independent Examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

SIGNED



DATE

12<sup>th</sup> March 2026

G Holden  
Browfoot  
Selside  
LA8 9EA

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 August 2025

	Notes	Unrestricted Funds inc. Designated 2025 £	Restricted Income Funds 2025	Restricted Endowment Funds 2025 £	Total Total Funds 2025 £	Total Total Funds 2024 £
<b>INCOME AND EXPENDITURE</b>						
<b>Incoming resources</b>						
From Charitable Activities	6	9,507	0	0	9,507	11,586
Generated Funds - Voluntary						
Activities to Generate Funds	7	20,271	1,310	0	21,581	6,012
Investment Income	8	4,185	2,461	0	6,646	6,222
<b>Total incoming resources</b>		<b>33,963</b>	<b>3,771</b>	<b>0</b>	<b>37,734</b>	<b>23,820</b>
<b>Resources expended</b>						
Charitable Expenditure	12	35,090	8,186	0	43,276	36,133
<b>Total resources expended</b>		<b>35,090</b>	<b>8,186</b>	<b>0</b>	<b>43,276</b>	<b>36,133</b>
<b>Net incoming resources before transfers</b>		<b>-1,128</b>	<b>-4,415</b>	<b>0</b>	<b>-5,543</b>	<b>-12,313</b>
Gross transfers between funds						0
		<b>-1,128</b>	<b>-4,415</b>	<b>0</b>	<b>-5,543</b>	<b>-12,313</b>
Unrealised gains (losses) on investments	9	0	-1,760	-2,983	-4,743	15,850
Fund Balances brought forward		78,185	88,457	139,580	306,222	302,685
<b>Fund Balances carried forward</b>	16	<b>£77,057</b>	<b>£82,282</b>	<b>£136,597</b>	<b>£295,936</b>	<b>£306,222</b>

### BALANCE SHEET AT 31 August 2025

	Notes	Total Funds 2025 £	Total Funds 2024 £
<b>Tangible Fixed Assets</b>	5	<b>74,726</b>	<b>74,726</b>
<b>Investments</b>			
COIF Investment units		163,088	169,103
COIF Fixed Interest units		49,159	53,136
		<b>212,247</b>	<b>222,239</b>
<b>Current Assets</b>			
Lloyds Bank		1,959	1,895
CAF Bank		5,018	0
COIF deposits		1,955	3,823
Cash		80	0
Sundry Debtors		0	3,539
		<b>9,012</b>	<b>9,257</b>
Less Sundry Creditors payable within 12 months		-49	0
<b>Net Current Assets</b>		<b>8,963</b>	<b>9,257</b>
<b>Net Assets</b>	16	<b>295,937</b>	<b>306,222</b>
<b>Funds of the Charity</b>			
Unrestricted Funds (inc. Designated)	15,16	77,058	78,185
Restricted Income Funds	15,16	82,282	88,457
Restricted Endowment Funds	15,16	136,597	139,580
Balances Carried Forward		<b>295,937</b>	<b>306,222</b>

Approved by the Trustees on 21 November 2025 and signed on their behalf

Bridget Starling

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### NOTES TO THE ACCOUNTS YEAR ENDED 31 August 2025

#### 1. Basis of Accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Accounts are prepared using the standards and conventions of the Charities Statement of Recommended Practice (FRS 102 SORP) and with the Charities Act 2011.

#### 2. Accounting Policies

##### 2.1 Income

Income is included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes entitled to the resources
- it is more likely than not that the Charity will receive the resources, and
- the monetary value can be measured with sufficient reliability

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations are only included in the SoFA when the general income recognition criteria are met.

Gift Aid receivable is included in income when there is a valid declaration from the donor.

Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impracticable to do so.

Goods donated for on-going use by the charity are recognised as tangible fixed assets where appropriate and included in the SoFA as incoming resources when receivable.

Income from interest, royalties and dividends is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Membership subscriptions received are eligible for Gift Aid except for a proportion calculated as the value of tuition, so are accounted for as income from charitable activities.

Investment gains and losses include any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

No material item of deferred income has been included in the accounts.

##### 2.2 Expenditure

Expenditure is included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes liable to pay for the resources purchased
- the monetary value can be measured with sufficient reliability

Apportionment of Expenditure between Charitable, Fundraising and Support costs is primarily by direct analysis of each payment or liability. In 2023-24 and 2024-25 Fundraising and Support costs were trivial (less than £150), so all expenditure has been included in "Charitable Expenditure".

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. There were no material Support Costs requiring allocation between Governance costs and other categories in 2023-24 or 2024-25

##### 2.3 Assets

Tangible fixed assets for use by the Charity are capitalised if they can be used for more than one year, and cost at least £250 (instruments & equipment, or sets thereof, and scores to be retained in Music Library for future use).

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### NOTES TO THE ACCOUNTS YEAR ENDED 31 August 2025

#### 2.3 Assets - continued

Tangible fixed assets are predominantly musical instruments. These are kept in good repair and as such do not lose value over time, so are not depreciated in these accounts. The music library also does not reduce in value over time. Fixed asset investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at fair value (their market value) at the year end. Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

#### 2.4 Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

#### 3. Trustees' Remuneration and Expenses

Trustees are not remunerated, but may be reimbursed for expenses incurred on behalf of the charity.

#### 4 Comparatives for the Statement of Financial Activities

Year ended 31 August 2024	Unrestricted Funds inc. Designated 2024 £	Restricted Income Funds 2024	Restricted Endowment Funds 2024 £	Total Funds 2024 £
<b>INCOME AND EXPENDITURE</b>				
<b>Incoming resources</b>				
From Charitable Activities	11,586	0	0	11,586
Generated Funds - Voluntary				
Activities to Generate Funds	4,060	1,952	0	6,012
Investment Income	4,446	1,776	0	6,222
<b>Total incoming resources</b>	<b>20,092</b>	<b>3,728</b>	<b>0</b>	<b>23,820</b>
<b>Resources expended</b>				
Charitable Expenditure	33,478	2,656	0	36,133
<b>Total resources expended</b>	<b>£33,478</b>	<b>2,656</b>	<b>0</b>	<b>36,133</b>
<b>Net incoming resources before transfers</b>	<b>-13,386</b>	<b>1,072</b>	<b>0</b>	<b>-12,313</b>
Gross transfers between funds		0	0	0
	<b>-13,386</b>	<b>1,072</b>	<b>0</b>	<b>-12,313</b>
Unrealised gains (losses) on investments	1,313	4,579	9,958	15,850
Fund Balances brought forward	90,258	82,806	129,621	302,685
<b>Fund Balances carried forward</b>	<b>£78,185</b>	<b>£88,457</b>	<b>£139,579</b>	<b>306,222</b>

#### 5 Fixed Assets

	Instruments £	Music Library £	Other Equipment £	Total £
Cost or insurance valuation brought forward	65,656	8,286	784	74,726
Additions during the year	0	0	0	0
Cost or valuation carried forward	65,656	8,286	784	74,726
Depreciation – not applied, see Note 2.3	0	0	0	0
Charge for the year	0	0	0	0
Depreciation carried forward	0	0	0	0
Net Book Value				
31 Aug 25	£65,656	£8,286	£784	£74,726
31 Aug 24	£65,656	£8,286	£784	£74,726

# Westmorland Youth Orchestra

## Registered Charity No.1075179

**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 August 2025**

Income and Gains	Unrestricted Funds inc. Designated 2025 £	Restricted Income Funds 2025 £	Restricted Endowment Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>6 Income From Charitable Activities</b>					
Subscriptions	5,872	0	0	5,872	5,488
Concert sales	3,051	0	0	3,051	2,185
Merchandise	0	0	0	0	176
Instrument hire	230	0	0	230	0
Fees for development activities	354	0	0	354	3,737
	<u>9,507</u>	<u>0</u>	<u>0</u>	<u>9,507</u>	<u>11,586</u>
<b>7 Generated Funds - Voluntary</b>					
Fundraising and associated Gift Aid	0	0	0	0	60
Donations	891	700	0	1,591	0
Grants & donations for routine activities					
- Cumbria Music Hub (Arts Council funded)	5,380	0	0	5,380	4,000
- Cumbria Community Foundation	5,000	0	0	5,000	0
- Scops Art Trust	4,000	0	0	4,000	0
- Hadfield Charity	5,000	0	0	5,000	0
- Rhiannon Fund	0	610	0	610	1,952
	<u>20,271</u>	<u>1,310</u>	<u>0</u>	<u>21,581</u>	<u>6,012</u>
<b>8 Investment Income</b>					
Income from Centenary Endowment	4,171	0	0	4,171	3,029
Income from Small Group Music Fund	0	2,461	0	2,461	1,776
Income from COIF Fixed Interest					
Units to Designated Funds	0	0	0	0	1,311
Income from Deposit Accounts	14	0	0	14	106
	<u>4,185</u>	<u>2,461</u>	<u>0</u>	<u>6,646</u>	<u>6,222</u>
<b>Total Income</b>	<u>33,963</u>	<u>3,771</u>	<u>0</u>	<u>37,734</u>	<u>23,820</u>
<b>9 Unrealised Gains/(losses) on Investments</b>					
COIF Investment Units (Endowment + SGMF)	0	-2,233	-3,783	-6,016	12,593
COIF Fixed Interest Units	0	472	801	1,273	3,257
	<u>0</u>	<u>-1,760</u>	<u>-2,983</u>	<u>-4,743</u>	<u>15,850</u>
<b>10 Total Income &amp; Gains</b>	<u>33,963</u>	<u>2,011</u>	<u>-2,983</u>	<u>32,991</u>	<u>39,670</u>

**11 Government Grants**

The charity received grants totalling £5,380 from the Cumbria Music Education Hub  
This money was sourced from Arts Council England and originally funded by the UK Government.

# Westmorland Youth Orchestra

## Registered Charity No.1075179

**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 August 2025**

**12 Expenditure on Charitable Activities**

	Unrestricted Funds inc. Designated 2025 £	Restricted Income Funds 2025 £	Restricted Endowment Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Fees to music tutors and additional musicians:					
- WYO	13,542	0	0	13,542	12,075
- Woodwind workshop	412	1,271	0	1,682	12,076
- development groups	1,980	0	0	1,980	421
Rehearsal premises – WYO	4,100	0	0	4,100	6,698
- WoodWind Workshop TOTAL	181	109	0	289	0
Cost of putting on concerts	2,158	0	0	2,158	3,916
Insurance, royalties and subscriptions	464	0	0	464	749
Music hire, purchase and fees for arranging	3,472	115	0	3,587	2,567
Instrument and other musical costs					
- WYO	194	0	0	194	0
- Woodwind workshop	0	127	0	127	1
Stationery, postage and miscellaneous	1,533	25	0	1,558	55
Archive, publicity resources, website etc	806	0	0	806	0
Donations to other charities and groups	0	0	0	0	0
Small Group Music Fund (note 13)	0	6,540	0	6,540	1,358
Rhiannon fund	0	0	0	0	1,297
Independent examination of accounts	0	0	0	0	0
Administrator fees & expenses	6,250	0	0	6,250	6,997
	<b>£35,090</b>	<b>£8,186</b>	<b>£0</b>	<b>£43,276</b>	<b>£48,210</b>

There was no material expenditure on Fundraising in either year.

**13 Employees and Remuneration**

The charity has no employees, and consequently none receiving benefits of more than £60,000 in this or the previous reporting period. All individuals described as “staff” are engaged on a part-time, freelance basis.

**14 Small Group Music Fund**

The Small Group Music Fund was established with a major anonymous donation received in 2019. A small pilot scheme was conducted in 2018-19 and the full scheme was launched in 2019-20. The intention was for the funds to be distributed to small groups of young instrumentalists over a 20-year period. The Covid-19 pandemic resulted in only 2 grants being made in 2021-22, which rose to only 4 in 2022-23. The life of the scheme may be extended as a result.

	2025 Grants	2025 £	2024 Grants	2024 £
Number and total value of groups helped in year	13	6,540	3	1,358
Administration costs of scheme		25		50
Total funds expended	<b>13</b>	<b>6,565</b>	<b>3</b>	<b>1,408</b>

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### NOTES TO THE ACCOUNTS YEAR ENDED 31 August 2025

	Balance 31 Aug 2024	Year Ended 31 Aug 2025			Balance 31 Aug 2025
		Income & Gains	Expend & Losses	Transfers	
	£	£	£	£	£
<b>15a Endowment Funds</b>					
Centenary Fund	139,580	0	-2,983	0	136,597

The Centenary Fund was established by public fundraising around 1998, the 50th anniversary of Westmorland Youth Orchestra. The aim is to ensure the vigorous survival of the Westmorland Youth Orchestra to its centenary year (1948). The Committee took the decision to invest and endeavour to preserve the capital so that the income arising could protect the Orchestra from fluctuations or decline in grant income. Each year the investment income is credited to General Funds for use by the charity, while the investment growth or reduction in value remains with the fund. The Committee anticipates that the capital of the fund is likely to be used over the years to 2048.

### 15b Restricted Income Funds

Small Group Music Fund	86,185	2,461	-8,325	0	80,322
Catherine Scott Memorial Fund	1,502	700	-1,507	0	695
Core Repertoire	115	0	-115	0	0
Rhiannon Fund	655	610	0	0	1,265
	<u>88,457</u>	<u>3,771</u>	<u>-9,946</u>	<u>0</u>	<u>82,282</u>

The Small Group Music Fund was established with a major anonymous donation received in late 2019. See Note 13.

The Catherine Scott Memorial Fund was established in 2022 with a legacy from the late Catherine Scott together with donations received in her memory. Its purpose is to support young players of double reed instruments principally bassoon and oboe. A workshop day was held in May 2025.

The Core Repertoire Grant (initially £500) was received some years ago. We define Core Repertoire as music that a player should expect to play at least once in a 6 year membership of the orchestra. This has now been used.

The Rhiannon Fund was set up to commemorate the life of a member of the Orchestra. It supports early stage string players. There will be a string workshop in the 2025/26 year.

### 15c Unrestricted Funds (Inc. Designated)

	£	£	£	£	£
Instruments and Music Fund	74,725	0	0	0	74,725
Charlotte Sefton Fund	1,711	0	0	0	1,711
General Purposes Fund	1,749	33,963	-35,090	0	621
	<u>78,185</u>	<u>33,963</u>	<u>-35,090</u>	<u>0</u>	<u>77,058</u>

The Instruments and Music Fund is represented by the Tangible Fixed Assets. It is "designated" in recognition of WTO's policy of retaining its instruments and musical scores and maintaining them in good condition.

The Charlotte Sefton Fund originated from donations in memory of her long-standing support of WYO. Its main purpose is to enable WYO to help families facing difficulty in paying the costs of membership and transport.

### 15d Total Funds

	<u>306,222</u>	<u>37,734</u>	<u>-48,019</u>	<u>0</u>	<u>295,937</u>
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### 16 Analysis of Net Assets between Funds

	Investments	Tangible Fixed Assets	Net Current Assets	Total
	£	£	£	£
Restricted Endowment	136,597	0	0	136,597
Restricted Income	75,650	0	6,632	82,282
Unrestricted (inc. Designated)	0	74,726	2,332	77,058
	<u>212,247</u>	<u>74,726</u>	<u>8,964</u>	<u>295,937</u>

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### NOTES TO THE ACCOUNTS YEAR ENDED 31 August 2025

17 Movement of Funds in the Year	Balance At 31 Aug 2024 £	Re-allocation 1 Sep 2024	Increase / Decrease (-) in year £	Balance At 31 Aug 2025 £
<b>Unrestricted (Inc. Designated) Funds</b>				
Tangible Fixed Assets	74,726	0	0	74,726
Investments	29,833	-29,833	0	0
Net Current Assets	-26,374	29,833	-1,127	2,332
	<b>78,185</b>	<b>0</b>	<b>-1,127</b>	<b>77,058</b>
<b>Restricted Income Funds</b>				
Tangible Fixed Assets	0	0	0	0
Investments	66,945	15,714	-7,009	75,650
Net Current Assets	21,512	-15,714	834	6,632
	<b>88,457</b>	<b>-0</b>	<b>-6,175</b>	<b>82,282</b>
<b>Restricted Endowment Funds</b>				
Tangible Fixed Assets	0	0	0	0
Investments	142,608	-3,028	-2,983	136,597
Net Current Assets	-3,028	3,028	0	0
	<b>139,580</b>	<b>0</b>	<b>-2,983</b>	<b>136,597</b>
<b>Total Funds</b>				
Tangible Fixed Assets	74,726	0	0	74,726
Investments	239,386	-17,147	-9,992	212,247
Net Current Assets	-7,889	17,147	-294	8,964
	<b>306,222</b>	<b>-0</b>	<b>-10,285</b>	<b>295,937</b>

### 18 Related Party Transactions

The following Trustees of the Charity received or are due reimbursement of expenses incurred for the benefit of the Charity and payments made on its behalf:

	2024/25 £	2023/24 £
Dorthe Pratt	0	347
David Ozanne	317	545
Bridget Starling	138	N/A
Rachel Bolson	34	0
Yvonne Hulme	262	0

No other Trustees received any payments.

**WESTMORLAND YOUTH ORCHESTRA**

England & Wales - Charity number 1075179

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# Accounts

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**Westmorland Youth Orchestra**  
**Registered Charity No.1075179**

**Annual Report and Accounts**  
**Year ended 31 August 2022**

**Westmorland Youth Orchestra**  
**Registered Charity No.1075179**

**Financial Statements**  
**Year ended 31 August 2022**

<b>Contents</b>	<b>Page</b>
Trustees' Annual Report	1-5
Independent Examiner's Report	6
Statement of Financial Activities (Including Summary Income and Expenditure Account)	7
Balance Sheet	7
Notes to the Financial Statements	8-13



# Westmorland Youth Orchestra

## Registered Charity No.1075179

### Trustees' Annual Report *(continued)* Year ended 31 August 2022

#### Structure, Governance and Management

##### Governing document

Westmorland Youth Orchestra is an unincorporated association and Registered Charity, No.1075179, regulated by the Charity Commission of England and Wales. The Governing Document is the constitution dated 2<sup>nd</sup> December 1994 and amended 5<sup>th</sup> February 1999.

##### Recruitment and appointment of Trustees

Under the constitution, the appointment of all members of the Committee (the Trustees) must be approved at the annual general meeting. All members are eligible for re-election.

##### Induction and training of Trustees

Induction and training of a new trustee will be undertaken with the guidance of the existing trustees.

##### Risk Management

The trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that adequate systems are in place to mitigate any exposure to the major risks.

#### Objectives and Activities for Public Benefit

The principal objective of the Charity is to advance the musical education of young people, within the boundary of the former county of Westmorland, by orchestral training and the presentation of public concerts. The Trustees confirm that they have referred to the general guidance on public benefit issued by the Charity Commission when reviewing and planning the charity's aims and objectives.

#### Achievement, Performance and Financial Review

##### Summary

Membership of the main orchestra continued to suffer from the effects of the Covid-19 pandemic and associated restrictions. The pandemic also appears sadly to have discouraged many grandparents from attending concerts, as the proportion of "Senior" tickets sold has declined noticeably. Both these factors are detrimental to our income. We have been awarded, through Cumbria Community Foundation, a combined grant of £6,500 from the Westmorland Arts Trust and the Johnson Fund, to help us over what we hope will be a temporary period of this reduced income.

The good news is that our "pipeline" of younger players is looking healthy, with good numbers in our own Training Strings ("WYOTS") and the WYO Wind Band, complemented by Kendal Young Strings and Kendal Young Wind on which we co-operate with the County Music Service.

##### Musical Successes

Paddy Davies (percussion) had a further opportunity to perform with the National Youth Orchestra of Great Britain, for their televised Promenade Concert. He has now taken up his studies at the Royal Academy of Music with a scholarship.

Tegan Lowthian (mainly violin in WYO) plays trombone in the Halle Youth Orchestra and studies both instruments at Junior RNCM.

Gabriel Weber has started studying percussion at Junior RNCM.

We congratulate them all.

##### Performances

"We're back!" shouted Fredrik, raising his arms in triumph at the concert on 4<sup>th</sup> December 2021. For the first time in two years the Westmorland Youth Orchestra was back to something like a full performance. Its Christmas Concert in Ambleside's St Mary's Church on December 4<sup>th</sup> was fizzing with the talent, the enterprise and the joy of playing together we have come to expect under the baton of Musical Director Fredrik Holm. The audience of 70 who had braved the foul winter weather loved it.

Sophie Hall's solo trumpet in Gordon Langford's tricky Concertino was a delight, demonstrating sophistication as well as skill. We almost take it for granted that some of our players will come up with

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### Trustees' Annual Report *(continued)* Year ended 31 August 2022

compositions of their own, but it is a remarkable achievement in itself simply to write for a large musical ensemble. Ellian Ozanne and Callie Popple did not disappoint, producing works showing lyricism as well as maturity in structuring and writing.

The main course came after the interval and Fredrik could barely hide his excitement at having one of the pillars of the traditional classical repertoire to conduct, for the first time since the pandemic struck. Few could fail to feel their pulses quicken as the first notes of Schubert's 8th "Unfinished" Symphony sounded through the church.

On 12<sup>th</sup> March 2022 WYO gave a concert of pop classics and some specially written works to a packed and highly appreciative audience in the Public Hall at Appleby. Fredrik Holm had made arrangements of the music which were tailored to the orchestra's players whom he knows very well. There was also a very carefully written arrangement of John Powell's *How, exactly, do you train a dragon* by orchestra member Ellian Ozanne. What was particularly striking about this and indeed all the performances was the sheer enthusiasm and enjoyment the players showed, and we were fortunate to be able to see, and appreciate, the dedication to making music that was so obvious in these performances. The orchestra also gave the first public performance of *Poem No. 2*, a work by young composer, Jan Harris. *Daffodils* by Toby Bradbury was dedicated to the memory of one of the tutors – Catherine Scott – who had died earlier in the year. *Daffodils* was the winner of a composition competition which the orchestra had established.

On 25<sup>th</sup> June, after a 3-year absence, an enthusiastic and appreciative audience was able to welcome the Youth Orchestra back to its traditional summer concert venue of Kendal Parish Church and to enjoy a varied feast of music making. The combination of sunshine through the church windows and the sounds of the two WYO 'Training Orchestras' – for wind and string instruments – was a particularly delightful start to the evening. The main concert began with the 'Jazinfusion' group playing with infectious rhythm and colourful instrumentation. It was a joy to share their enthusiasm for their music which featured tight drum kit playing, swinging saxophones and soulful violin melodies, particularly in 'Autumn Leaves'. More traditional musical fare followed with movements from Handel's Water Music played by an eclectic ensemble of wind instruments. The whole orchestra joined in for *Le Cahos* by the French baroque composer Jean-Fery Rebel. Again this featured instruments which the composer did not have in mind but, as Fredrik warned us at the start, this concert was going to be 'Baroque music as you have never heard it' – and none the worse for that! The first half ended with a most moving performance of the Ukraine National Anthem.

The annual summer concert is always the time when the WYO has to take leave of some of its older members as they move on to higher education. On this occasion we had the opportunity to hear some most beautiful recorder playing by Ellian Ozanne. With the strings of the orchestra providing a shimmering accompaniment they played the Vivaldi 'Largo' most beautifully, with a gorgeous silvery tone from the soprano recorder. The recorder sound was then added most pleasingly to the whole orchestra's performance of Rameau's 'Entrée' from 'Les Boreades' – played with stately grandeur and accurate intonation.

For the climax to the evening's music-making it was an inspired idea to invite the young oboist Ewan Millar, the winner of the Woodwind Category Final of the BBC Young Musician of the Year in 2020, to play for, and with, the members of the WYO. Ewan and Fredrik, who is himself a very fine bassoon player, joined forces to play a sonata by Fredrik's fellow Swedish countryman Johan Roman and then, with the WYO strings, Ewan played Cimarosa's lovely Concerto for Oboe and Strings – a Classic FM favourite! This was really lovely music-making giving the young WYO players the chance to play alongside a young virtuoso who is really going places and to show them what possibilities there are for all of them in the music world.

### Thanks

Organising an Orchestra, its membership, music and performances, finances and policies, such as safeguarding, is no small task, and thanks are due to a number of people, groups, and organisations.

Within the Orchestra we would like to thank the players, the section leads, the tutors, the Musical Director, the Administrator and the Committee, for all their hard work and contribution during the year.

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### Trustees' Annual Report *(continued)*

#### Year ended 31 August 2022

Outside of the Orchestra, our thanks go to the continued support of parents, the venues that we book and in particular our sponsors, together with the staff and trustees of the Castle Street Centre.

Without the contributions of all of these parts, the whole would not function, and as Youth Orchestras are a precious and ever more scarce commodity, the continuance of that support is essential.

#### Financial Result

The year ended 31<sup>st</sup> August 2022 was financially less good than we would like, but not as bad as a quick glance at the accounts might suggest. Total funds decreased by £24,056. There was, however, a net overall expenditure of only £5,686, a big improvement on the £14,424 last year. The remainder was a net unrealised loss on investments of £18,370, which took away much of the previous year's unrealised gain of £22,778. Your treasurer would have preferred not to take that gain into the accounts in 2021 but the accounting rules say we must. Total expenditure rose by £4,029 to £33,305, a modest increase given the return to full activity. Total income rose from £14,852 to £27,618, with player subscriptions starting to return, the grants referred to above, gifts in memory of the much missed Catherine Scott and a legacy from Catherine herself. Our reserves are still strong, but efforts will be made to increase resources again before they reduce further.

#### Acknowledgements

We are extremely grateful to all our funders for their ongoing financial support, as listed in detail in the accounts. We are also grateful for all other support given from all donors, 'Friends' and audiences, and from all those, both on and off the committee, for all the assistance given. We thank Fredrik and all the musical staff for their continued and invaluable support.

**Fundraising** In addition to member subscriptions and concert ticket sales, WYO requires annual financial help from a variety of sources in order to deliver its programme. We also apply for grants for specific purposes such as instrument purchases. The Centenary Appeal (formerly the 50<sup>th</sup> Anniversary Appeal) will continue to receive donations and grants into an Endowment fund. This provides investment income to support the Orchestra, and it is hoped it will continue to grow so that by the Centenary in 2048 we can be independent of annual grants, particularly if public money for arts education continues to decline in real terms.

#### Reserves Policy

The Designated "Reserve Fund" is held with the intention that it could cover a shortfall in the annual grants needed for the Orchestra's normal programme. At £2,056 the current balance in that fund is smaller than might be required, so we may have to look at changing the designation of other Designated Funds. These are not Restricted Funds and together more than cover any further likely deficits in the immediate term.

#### Investment Policy

Money not required for short-term expenditure is generally held in accounts with the Charities Official Investment Fund ("COIF"). Endowment Funds and a large portion of the Small Group Music Fund (not required within five years) will normally be held in their equities-based Investment Units. Most of the Designated Funds will normally be held in COIF fixed-interest units; use is also made of a COIF deposit account. The Trustees believe that this policy provides a prudent balance of protecting long-term funds against inflation while providing acceptable levels of income and access to funds required in the short to medium term.

#### Trustees' Responsibilities

The Trustees who served the Charity during the period are as set out on page 1. Charity law requires the Trustees to prepare Financial Statements for each financial period, which give a true and fair view of the state of affairs of the Charity at the end of the period and of the incoming and outgoing resources for the period then ended.

In preparing those Financial Statements, the Trustees are required to select suitable accounting policies and then apply them consistently, making judgements and estimates that are reasonable and prudent. The

**Westmorland Youth Orchestra**  
**Registered Charity No.1075179**

**Trustees' Annual Report** *(continued)*

**Year ended 31 August 2022**

Trustees must also prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the Charity will continue its activities.

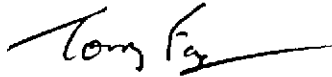
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the Financial Statements comply with Charity law. The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Independent Examiner**

Martin Slader Limited have expressed their willingness to continue as Independent Examiner.

This report has been prepared in accordance with FRS102 Statement of Recommended Practice and with the Charities Act 2011.

Signed by order of the Trustees



Tony Farren, Treasurer

Approved by the Trustees on: 4<sup>th</sup> November 2022

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### Independent Examiner's Report to the Members of Westmorland Youth Orchestra

I report on the accounts of the Charity for the year ended 31 August 2022 set out on pages 7 to 13.

### Respective Responsibilities of the Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

The trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention.

### Basis of Independent Examiner's statement

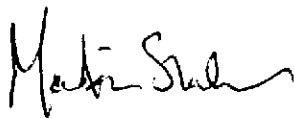
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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.

### Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.



25<sup>th</sup> May 2023

Martin Slader  
Director, Martin Slader Ltd  
20 Craig Walk  
Windermere  
LA23 2HB

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 Aug 2022

	Notes	Unrestricted Funds Inc. Designated 2022 £	Restricted Income Funds 2022	Restricted Endowment Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
<b>INCOME AND EXPENDITURE</b>						
<b>Incoming resources</b>						
From Charitable Activities	5	7,030	0	0	7,030	1,218
Generated Funds - Voluntary						
Activities to Generate Funds	6	11,251	2,744	0	13,996	6,998
Investment Income	7	4,779	1,814	0	6,592	6,636
<b>Total Incoming resources</b>		<b>23,060</b>	<b>4,558</b>	<b>0</b>	<b>27,618</b>	<b>14,852</b>
<b>Resources expended</b>						
Charitable Expenditure	11	£32,253	1,052	0	33,305	29,276
<b>Total resources expended</b>		<b>£32,253</b>	<b>1,052</b>	<b>0</b>	<b>33,305</b>	<b>29,276</b>
<b>Net incoming resources before transfers</b>		<b>-9,192</b>	<b>3,506</b>	<b>0</b>	<b>-5,686</b>	<b>-14,424</b>
Gross transfers between funds		£0	0	0	0	0
		-9,192	3,506	0	-5,686	-14,424
Unrealised gains (losses) on investments	8	-5,685	-4,916	-7,769	-18,370	22,778
Fund Balances brought forward		124,483	86,365	139,468	350,316	341,962
<b>Fund Balances carried forward</b>	<b>15</b>	<b>£109,606</b>	<b>£84,955</b>	<b>£131,699</b>	<b>£326,260</b>	<b>350,316</b>

### BALANCE SHEET AS AT 31 Aug 2022

		<b>2022</b>	<b>44,439</b>
		£	£
<b>Tangible Fixed Assets</b>	4	<b>74,726</b>	<b>74,726</b>
<b>Investments</b>			
COIF Investment units		159,619	167,309
COIF Fixed Interest units		67,390	78,070
		<b>227,009</b>	<b>245,379</b>
<b>Current Assets</b>			
Lloyds Bank		4,336	2,516
COIF deposits		19,378	27,956
Sundry Debtors		1,930	130
		<b>25,645</b>	<b>30,602</b>
Less Sundry Creditors payable within 12 months		-1,120	-391
<b>Net Current Assets</b>		<b>24,525</b>	<b>30,211</b>
<b>Net Assets</b>	15	<b>£326,260</b>	<b>350,316</b>
<b>Funds of the Charity</b>			
Unrestricted Funds (Inc. Designated)	14, 15	109,605	124,483
Restricted Income Funds	14, 15	84,955	86,365
Restricted Endowment Funds	14, 15	131,700	139,468
Balances Carried Forward		<b>£326,260</b>	<b>350,316</b>

Approved by the Trustees on 4<sup>th</sup> November 2022 and signed on their behalf



Tony Farren, Treasurer

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### NOTES TO THE ACCOUNTS YEAR ENDED 31 Aug 2022

#### 1. Basis of Accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The Accounts are prepared using the standards and conventions of the Charities Statement of Recommended Practice (FRS 102 SORP) and with the Charities Act 2011.

#### 2. Accounting Policies

##### 2.1 Income

Income is included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes entitled to the resources
- it is more likely than not that the Charity will receive the resources, and
- the monetary value can be measured with sufficient reliability

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations are only included in the SoFA when the general income recognition criteria are met.

Gift Aid receivable is included in income when there is a valid declaration from the donor.

Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impracticable to do so.

Goods donated for on-going use by the charity are recognised as tangible fixed assets where appropriate and included in the SoFA as incoming resources when receivable.

Income from interest, royalties and dividends is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Membership subscriptions received are eligible for Gift Aid except for a proportion calculated as the value of tuition, so are accounted for as income from charitable activities.

Investment gains and losses include any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

No material item of deferred income has been included in the accounts.

# Westmorland Youth Orchestra

## Registered Charity No.1075179

### NOTES TO THE ACCOUNTS YEAR ENDED 31 Aug 2022

#### 2.2 Expenditure

Expenditure is included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes liable to pay for the resources purchased
- the monetary value can be measured with sufficient reliability

Apportionment of Expenditure between Charitable, Fundraising and Support costs is primarily by direct analysis of each payment or liability. In 2021-22 and 2020-21 Fundraising and Support costs were trivial (less than £100), so all expenditure has been included in "Charitable Expenditure".

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. There were no material Support Costs requiring allocation between Governance costs and other categories in 2021-22 Or 2020-21.

#### 2.3 Assets

Tangible fixed assets for use by the Charity are capitalised if they can be used for more than one year, and cost at least £250 (instruments & equipment, or sets thereof, and scores to be retained in Music Library for future use).

Tangible fixed assets are predominantly musical instruments. These are kept in good repair and as such do not lose value over time, so are not depreciated in these accounts. The music library also does not reduce in value over time.

Fixed asset investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at fair value (their market value) at the year end.

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity.

Subsequently, they are measured at the cash or other consideration expected to be received.

#### 2.4 Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

#### 3. Trustees' Remuneration and Expenses

Trustees are not remunerated, and received no reimbursement of expenses for the year (2021: Nil) except as explained in Note 17.

4 Fixed Assets	Instruments	Music Library	Other Equipment	Total
	£	£	£	£
Cost or insurance valuation brought forward	65,656	8,286	784	74,726
Additions during the year	0	0	0	0
Disposals during the year	0	0	0	0
Cost or valuation carried forward	65,656	8,286	784	74,726
Depreciation – not applied, see Note 2.3	0	0	0	0
Loss on disposal	0	0	0	0
Net Book Value				
31 Aug 2022	£65,656	£8,286	£784	£74,726
31 Aug 2021	£65,656	£8,286	£784	£74,726

# Westmorland Youth Orchestra

## Registered Charity No.1075179

**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 Aug 2022**

Income and Gains	Unrestricted Funds Inc. Designated 2022 £	Restricted Income Funds 2022 £	Restricted Endowment Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
<b>5 Income From Charitable Activities</b>					
Subscriptions including Gift Aid tax rebate	4,144	0	0	4,144	1,033
Concert sales	2,025	0	0	2,025	180
Receipts for loan of instruments & music	0	0	0	0	5
Fees for development activities	861	0	0	861	0
	<b>£7,030</b>	<b>£0</b>	<b>£0</b>	<b>£7,030</b>	<b>£1,218</b>
<b>6 Generated Funds - Voluntary</b>					
Fundraising and associated Gift Aid	313	0	0	313	319
Friends scheme donations and Gift Aid	305	0	0	305	379
Legacy – Catherine Scott	0	1,000	0	1,000	0
Memorial & other Gifts re Catherine Scott	0	1,744	0	1,744	0
Grants & donations for routine activities					
- Cumbria Music Hub (Arts Council funded)	4,333	0	0	4,333	4,500
- via Cumbria Community Foundation from:					
Westmorland Arts Trust	4,000	0	0	4,000	0
Johnson Fund	1,500	0	0	1,500	0
- South Lakeland District Council	800	0	0	800	800
- Provincial Grand Lodge of Cumberland and Westmorland, and local lodges	0	0	0	0	1,000
	<b>£11,251</b>	<b>£2,744</b>	<b>£0</b>	<b>£13,996</b>	<b>£6,998</b>
<b>7 Investment Income</b>					
Income from Centenary Endowment	3,188	0	0	3,188	3,087
Income from Small Group Music Fund	0	1,814	0	1,814	1,833
Income from COIF Fixed Interest Units to Designated Funds	1,534	0	0	1,534	1,713
Income from Deposit Accounts	57	0	0	57	3
	<b>£4,779</b>	<b>£1,814</b>	<b>£0</b>	<b>£6,592</b>	<b>£6,636</b>
<b>Total Income</b>	<b>£23,060</b>	<b>£4,558</b>	<b>£0</b>	<b>£27,618</b>	<b>£14,852</b>
<b>8 Unrealised Gains/(losses) on Investments</b>					
COIF Investment Units (Endowment + SGMF)	0	-2,223	-5,466	-£7,689	25,062
COIF Fixed Interest Units	-5,685	-2,693	-2,303	-£10,680	-2,284
	<b>-£5,685</b>	<b>-£4,916</b>	<b>-£7,769</b>	<b>-£18,370</b>	<b>£22,778</b>
<b>9 Total Income &amp; Gains</b>	<b>£17,376</b>	<b>-£358</b>	<b>-£7,769</b>	<b>£9,249</b>	<b>£37,630</b>

# Westmorland Youth Orchestra

## Registered Charity No.1075179

**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 Aug 2022**

**10 Government Grants**

The charity was awarded a local government grant of £800 in the year (2020-21: £800).

The charity received grants totalling £4,333 from the Cumbria Music Education Hub (2020-2021: £4,500).

This money was sourced from Arts Council England and originally funded by the UK Government.

**11 Expenditure on Charitable Activities**

	Unrestricted Funds inc. Designated 2022 £	Restricted Income Funds 2022 £	Restricted Endowment Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Fees to music tutors and additional musicians:					
- WYO	13,525	0	0	13,525	11,770
- development groups	2,311	0	0	2,311	1,337
- special "Ukraine" & "Lockdown" videos	360	0	0	360	420
Rehearsal premises – WYO	2,641	0	0	2,641	1,836
- development groups	845	0	0	845	0
Cost of putting on concerts	1,577	0	0	1,577	426
Insurance, royalties and subscriptions	680	0	0	680	918
Music hire, purchase and fees for arranging	3,270	0	0	3,270	2,586
Instrument & equipment hire, repair & purchase	215	275	0	490	436
Stationery, postage and miscellaneous	818	0	0	818	453
Archive, publicity resources, website etc	187	0	0	187	107
Donations to other charities and groups	175	0	0	175	55
Small Group Music Fund (note 13)	0	727	0	727	900
Independent examination of accounts	55	0	0	55	70
Loss on disposal of Tangible Fixed Assets	0	0	0	0	4,610
Administrator fees & expenses	5,593	50	0	5,643	3,352
	<b>£32,253</b>	<b>£1,052</b>	<b>£0</b>	<b>£33,305</b>	<b>£29,276</b>

There was no material expenditure on Fundraising in either year.

**12 Employees and Remuneration**

The charity has no employees, and consequently none receiving benefits of more than £60,000 in this or the previous reporting period. All individuals described as "staff" are engaged on a part-time, freelance basis.

**13 Small Group Music Fund**

The Small Group Music Fund was established with a major anonymous donation received in 2019.

A small pilot scheme was conducted in 2018-19 and the full scheme was launched in 2019-20.

The intention was for the funds to be distributed to small groups of young instrumentalists over a 20-year period. The Covid-19 pandemic has resulted in only 2 grants being made in 2021-22 (also 2 in 2020-21). The life of the scheme may be extended as a result.

	2022 Grants	2022 £	2021 Grants	2021 £
Number and total value of groups helped in year	2	727	2	900
Administration costs of scheme		50		39
Total funds expended	<b>2</b>	<b>£777</b>	<b>2</b>	<b>£939</b>

# Westmorland Youth Orchestra

## Registered Charity No.1075179

**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 Aug 2022**

	Balance 31 Aug 2021	Year Ended 31 Aug 2022			Balance 31 Aug 2022
		Income & Gains	Expend & Losses	Transfers	
	£	£	£	£	£
<b>14a Restricted Endowment Funds</b>					
Centenary Endowment Fund	139,468	0	7,769	0	131,699

The Centenary Endowment Fund is being built up to provide a capital sum invested, that by the time of the Orchestra's Centenary in 2048 should provide an annual income which can support the running of the Orchestra in the event of a decline in annual grant income. The current target is £250,000 at 2016 prices. The income is taken directly to the General Purposes Fund, in line with the purpose of the Endowment.

**14b Restricted Income Funds**

Small Group Music Fund	86,250	1,814	5,693	0	82,371
Catherine Scott Memorial Fund	0	2,744	275	0	2,469
Core Repertoire Grant	115	0	0	0	115
	<u>£86,365</u>	<u>£4,558</u>	<u>£5,968</u>	<u>£0</u>	<u>£84,955</u>

The Small Group Music Fund was established with a major anonymous donation received in late 2019.

See Note 13. The bulk of "expenditure and losses" is the reduction in investment values this year.

The Catherine Scott Memorial Fund has been established with a legacy from the late Catherine Scott together with donations received in her memory. Its purpose is to support young players of "double reed" instruments, principally bassoon and oboe.

The Core Repertoire Grant (initially £500) was received some years ago. We define Core Repertoire as music that a player should expect to play at least once in a 6 year membership of the orchestra.

A small balance remains to be spent.

**14c Unrestricted Funds (Inc. Designated)**

	£	£	£		£
Instruments and Music Fund	74,725	0	0	0	74,725
Reserve Fund	6,644	295	883	-4,000	2,056
Development Fund	26,942	722	9,380	0	18,284
Charlotte Sefton Fund	1,982	70	259	0	1,792
Oscar Johnsen Fund	14,096	504	2,381	0	12,218
General Purposes Fund	94	21,470	25,033	4,000	530
	<u>£124,483</u>	<u>£17,376</u>	<u>£32,253</u>	<u>£0</u>	<u>£109,606</u>

The Instruments and Music Fund is represented by the Tangible Fixed Assets. It is "designated" in recognition of WYO's policy of retaining its instruments and musical scores and maintaining them in good condition.

The Reserve Fund is designated to support the Orchestra's routine operations in the event that "routine" grants become unavailable.

The Development Fund has been built up from donations and legacies received over the years. It can be used to finance "Special Activities" (e.g. Masterclasses), instrument and music purchases, and organisational development. The intention is to try to maintain the capital as far as possible.

The Charlotte Sefton Fund originated from donations in memory of her long-standing support of WYO. Its main purpose is to enable WYO to help families facing difficulty in paying the costs of membership and transport.

The Oscar Johnsen Fund was launched in WYO's 60<sup>th</sup> anniversary year, with a donation from the Worshipful Company of Grocers marking voluntary assistance given to WYO. Named in memory of Oscar Johnsen, whose legacy to an individual enabled that person to make a very substantial voluntary commitment to WYO over many years, the fund is designated for providing recognition and support to similar such voluntary commitment in future.

<b>14d Total Funds</b>	<u>£350,316</u>	<u>£21,934</u>	<u>£45,989</u>	<u>£0</u>	<u>£326,261</u>
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# Westmorland Youth Orchestra

## Registered Charity No.1075179

### NOTES TO THE ACCOUNTS YEAR ENDED 31 Aug 2022

#### 15 Analysis of Net Assets between Funds

	Investments	Tangible Fixed Assets	Net Current Assets	Total
	£	£	£	£
Restricted Endowment	127,684	0	4,016	131,700
Restricted Income	63,273	0	21,682	84,955
Unrestricted (Inc. Designated)	36,052	74,725	-1,173	109,605
	<b>£227,009</b>	<b>£74,725</b>	<b>£24,525</b>	<b>£326,260</b>

#### 16 Movement of Funds in the Year

	Balance At 31 Aug 2021 £	Increase / Decrease (-) In year £	Balance At 31 Aug 2022 £
<b>Unrestricted (Inc. Designated) Funds</b>			
Tangible Fixed Assets	74,725	0	74,725
Investments	41,737	-5,685	36,052
Net Current Assets	8,020	-9,192	-1,172
	<b>£124,482</b>	<b>-£14,877</b>	<b>£109,605</b>
<b>Restricted Income Funds</b>			
Tangible Fixed Assets	0	0	0
Investments	68,189	-4,916	63,273
Net Current Assets	18,176	3,506	21,682
	<b>£86,365</b>	<b>-£1,410</b>	<b>£84,955</b>
<b>Restricted Endowment Funds</b>			
Tangible Fixed Assets	0	0	0
Investments	135,453	-7,769	127,684
Net Current Assets	4,016	0	4,016
	<b>£139,469</b>	<b>-£7,769</b>	<b>£131,700</b>
<b>Total Funds</b>			
Tangible Fixed Assets	74,725	0	74,725
Investments	245,379	-18,370	227,009
Net Current Assets	30,212	-5,686	24,526
	<b>£350,316</b>	<b>-£24,056</b>	<b>£326,260</b>

#### 17 Related Party Transactions

The following Trustees of the Charity received or are due reimbursement of expenses incurred for the benefit of the Charity and payments made on its behalf.

	2022 £	2021 £
Tony Farren	1,545	2,748
Dorthe Pratt	0	171
Neil Cruickshank	245	106

No other Trustees received any payments.