



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1/8/24

Period start date To 31/7/25

Period end date

Charity name: Keswick Choral Society

Charity registration number: 1161762

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance, improve, develop and maintain public education in, and appreciation of, the art and science of music in all its aspects by any means the Trustees see fit, including through the presentation of public concerts and recitals. To further such charitable purpose or purposes as the Trustees in their absolute discretion shall think fit but in particular through the making of grants and donations.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The main activities of the Charity are the performance of at least 2 public concerts a year plus participation in local church services and participation in community events.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have considered the guidance on public benefit in the operation of the Charity and its' activities.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The Choral Society resumed rehearsals in September 2024 and performed 2 concerts in local venues – one at Christmas and one in April 2024. The Christmas event showcased the Kickbrass band which is a training brassband for young people in the area as part of our aims to work collaboratively with other musical societies and support music making for young people.</p> <p>The choir also sang 2 Evensong services as part of our ongoing programme to support the performance of church music in local parish churches in Cumbria.</p> <p>As part of our community engagement activities the choir took part in carol singing for the residents of a local charity and participated in the annual Keswick Christmas Tree Festival. The retiring collection at the Christmas Concert raised £300 which was donated to 2 local food banks.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	The choir had a very successful year of fund raising totalling £1,630 for the year which was used to subsidise the increased operating costs of music hire and concert fees.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity started the year with a bank balance of £4,280. Overall, the Society made a loss for the year of £(95) . The concerts made a loss of £(345) overall which was a good result reflecting the increased efforts by members of the choir in selling concert tickets for both the Christmas and Spring concerts. The closing bank balance was £4,838.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity does not hold ring-fenced reserves. The only reserve is the cash in the bank account. The net assets at the end of the year were £5,414 of which the main elements were cash; Gift Aid debtor of circa £770; and net creditors of £(194).
Amount of reserves held	Para 1.22	£4,838
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no issues in relation to going concern

Additional information (optional)

You may choose to include further statements where relevant about:

	Para 1.47	The principal sources of funds are subscriptions paid by members and income raised from public concerts.
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The charity's principal sources of funds (including any fundraising)		The Society also received donations of £535 during the year from choir members or patrons; and Gift Aid income of £788
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	The main risks to the Charity in the future are: i) Sustaining choir numbers in all voice parts to continue to allow the choir to perform its' traditional repertoire. ii) Concert events generating a loss due to reduced audience numbers reflecting a general decline in public interest in traditional choral singing. The Trustees continue to review the risks and have put in place initiatives and actions to mitigate these risks to the viability and financial sustainability of the Choral Society.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution – available to view on Society website Keswick Choral Society - Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are drawn from members of the choir; and they are elected at the AGM by a vote of choir members

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	

The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Keswick Choral Society
Other name the charity uses	
Registered charity number	1161762
Charity's principal address	From May 2022 Lamplugh Lodge, Lamplugh, Workington CA14 4TY

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Helen Ball	Chair		
2	Lucy Scott	Secretary		
3	Alex Farrell	Treasurer		
4	Mary Cooke			
5	Janice Eldridge			
6	Anna Blackburn			
7	Paul Doughty			
8	David Brown		Retired at AGM 1/10/2024	
9	M Roulson		Retired at AGM 1/10/2024	
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Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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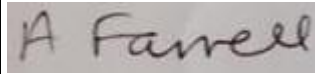
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Alexandra Mary Farrell	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	25 Nov 2025	

KESWICK CHORAL SOCIETY

Reg Charity no 1161762

ANNUAL ACCOUNTS FOR THE YEAR ENDING 31 JULY 2025

Statement of Financial Activities		2025	2025	2024	2024
		£	£	£	£
INCOME					
Subscriptions			3,910.00		3,680.00
Donations			1,054.75		2,257.27
Concert Receipts	Christmas	2,649.40		2,753.00	
	Spring	1,403.00		1,397.00	
	Evensong	0.00		45.00	
			<u>4,052.40</u>		<u>4,195.00</u>
Fundraising			1,629.99		
Gift Aid			788.18		700.95
Other			750.00		1,482.52
TOTAL INCOME			<u>12,185.32</u>		<u>12,315.74</u>
EXPENDITURE					
Concert Expenses	Christmas	1,357.09		2,561.49	
	Spring	1,514.60		1,872.36	
	Evensong	475.00		234.00	
			<u>3,346.69</u>		<u>4,667.85</u>
Musical Director Fees			3,425.00		3,770.00
Rehearsal Room Hire			1,145.00		1,374.00
Subscriptions			163.00		155.00
Insurance			50.00		49.00
Printing and Advertising			1,042.85		130.40
Music Hire			1,272.63		
Fundraising Costs			499.86		
Donations			400.00		82.50
Admin & other			934.97		2,599.58
TOTAL EXPENDITURE			<u>12,280.00</u>		<u>12,828.33</u>
Net Surplus/(Deficit) for the year			(94.68)		(512.59)

KESWICK CHORAL SOCIETY

Reg Charity no 1161762

ANNUAL ACCOUNTS FOR THE YEAR ENDING 31 JULY 2025

BALANCE SHEET	2025	2025	2024	2024
	£	£	£	£
Fixed Assets		0		0
Current Assets				
Debtors - Gift Aid	770.95		700.95	
Other Debtors	118.00		236.20	
Prepayments	151.94		406.72	
Cash in Bank	4,838.28		4,279.97	
Total Current Assets		5,879.17		5,623.84
Less Creditors				
Creditors	(465.00)		(114.99)	
Deferred Income	0.00			
Total Current Liabilities		(465.00)		(114.99)
Net Assets		5,414.17		5,508.85
Represented by				
Reserves Brought Forward		5,508.85		6,021.44
Movement in the year	(94.68)		(512.59)	
Total Charity Funds		5,414.17		5,508.85

Notes to the Accounts

1. The accounts have been prepared on an accruals basis for the year from 2021-22 onwards. Previous to this the accounts were prepared on a receipts and payments basis.
2. As the charity is a CIO with a turnover of less than £25,000 there is no requirement for an Independent Examination of the accounts. The Trustees, however, have arranged for an examination and report to provide assurance to members and be consistent with previous years.
4. There were no related party transactions in 2024-25 or 2023-24.

Independent Review

I have examined the above accounts for the Keswick Choral Society and found them to be in agreement with the banks statements, records and invoices supplied to me,

DM Grave

Hon Auditor

