



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 September 2024
To 31 August 2025

Period start date
Period end date

Charity name: Cornwall Concert Orchestra

Charity registration number: 1167586

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<ol style="list-style-type: none">1. To advance, improve, develop and maintain public education in, and appreciation of, the art and science of music in all aspects by any means the trustees see fit including though the presentation of public concerts and recitals.2. 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	<p>The purpose of the orchestra is to give amateur musicians the experience of playing in a group . It comprises musicians of a variety of skill, some returning to playing an instrument after a long break. No audition is needed to join and the hope is that knowledge is shared and members' skills will improve.</p> <p>Rehearsals are weekly with a short break at Christmas and Easter, a longer break over the summer. The aim is to give 3 public concerts a year, performed in Cornwall, one particularly aimed to interest and educate young children.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees of the orchestra will at all times act in accordance with the guidance issued by the charity commissioners on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The orchestra does not make grants
Policy on social investment including program related investment	Para 1.38	In a previous report it was reported that the orchestra purchased a 32" timpani. This will require expenditure on servicing.
Contribution made by volunteers	Para 1.38	All the trustees of the orchestra, the committee and the members of the orchestra give their time on a voluntary basis. The orchestra continues to hire a professional musical director. He determines musical policies and repertoire, whilst also leading rehearsals and conducting concerts.
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	The orchestra has around 55 members, (some students at the local college,) who regularly rehearse . As a consequence the standard of playing continues to improve. The aim of the annual family concert is to introduce children to orchestral instruments and music. It was planned for December 2024 but had to be postponed due to poor weather. It was held in February 2025 and still well attended. There were two additional concerts given by the orchestra, one mid April 2025 and one end of June 2025.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
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Performance of fundraising activities against objectives set	Para 1.41	
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 orchestra again made a significant surplus this year; membership numbers have remained consistent and concerts have been well supported. There has not been significant expenditure on instruments as in previous years.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The orchestra's level of working reserves has increased as a proportion of annual expenditure this last year. An additional expenditure is anticipated in the coming year to cover the servicing of the orchestra's musical instruments. This working reserve is also needed to pay in advance for expenses such as music and venue hire and any other unexpected expenses.
Amount of reserves held	Para 1.22	£8364 at the end of the orchestra year (August 31st 2025)
Reasons for holding zero reserves	Para 1.22	N.A.
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	The annual subscription has remained unchanged and with other income is currently sufficient to cover the orchestra's expenses. Looking forward, the financial prospects of the orchestra are therefore good.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The orchestra's main income comes from members' subscriptions and ticket sales at concerts. The payments to the musical director remain a large proportion of the orchestra's expenditure. He plays a valuable role in the life of the orchestra. Other expenditure also
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		covers the running of the orchestra; hiring venues, publicity, music costs.....
Investment policy and objectives including any social investment policy adopted	Para 1.46	The orchestra's funds are relatively small but it has opened a savings account for a proportion of funds which earns a small interest. Some expenditure in the coming years is anticipated to cover servicing of the orchestra's timpani to keep them in good working order.
A description of the principal risks facing the charity	Para 1.46	The orchestra still meets in the same venue; the building has had considerable building work and is still available for the orchestra to hire for the foreseeable future. It is important for the orchestra finances, that concerts attract a large enough audience to cover costs. The orchestra invests in publicity and concerts have been well supported this last year.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated organisation
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	'Constitution of a Charitable Incorporated Organisation with voting members other than its charity trustees' ('Association Model Constitution') issued by the Charity Commission.
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	Elected by members of the charity at the Annual General Meeting

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	Cornwall Concert Orchestra
Other name the charity uses	No other names
Registered charity number	1167586
Charity's principal address	Laniley House Trispen Truro Cornwall TR49 AU

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	Susan Stone	Chair		
2	Catherine McCabe	Treasurer	From 7th October 2024	
3	Andy Beard	Treasurer	Until 7th October 2024	
4	Laura Williams			
5	Jenny Pitt			
6				
7				
8				
9				
10				
11				

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

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	
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Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
None		

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)	Catherine McCabe
Full name(s)	Catherine Sara McCabe
Position (eg Secretary, Chair, etc)	Treasurer
Date	19 April 2026

Cornwall Concert Orchestra - Summary Accounts 2024-25

1st September 2024 -31st August 2025

	2022-23	2023-24	2024-25
	£		
	1671.52	3604.77	5241.58
Membership fees	5418.27	6394.06	5711.3
Concert income (inc. refreshments)	1768.11	2103.48	2228.4
Playing day income		170	220.61
Gift Aid refund	1073.77	1366.85	1211.76
Donation (Treylva Collective)		1070	
Grants for soloists (Making Music)	300		225
Concert sponsorship	200	400	300
Grant from Cornwall Council	400		
Other income	61.35	56.05	313
TOTAL INCOME	9221.5	11560.44	10210.07
Musical Director and conductor fees	2600	3239	2865
Rehearsal hall hire	1677.6	1250	1767
Concert venues hire and other costs	658.1	898.2	463.2
Concert cover players	40	60	
Concert expences	59	258.92	65.45
Soloists fees and travel	792.19	950	386.33
Playing day venue hire		100	106
Music hire and purchase	361.41	1136.1	656.74
Publicity, printing and web costs	460.47	206.9	380.76
Making Music membership and insurance	244.18	280.28	344.1
Instrument purchase (32" timpani & cover)	255	1453.98	
Other expenditure	140.3	90.25	32.81
TOTAL EXPENDITURE	7288.25	9923.63	7087.39
SURPLUS/DEFICIT	1933.25	1636.81	3122.68
CLOSING BALANCE	3604.77	5241.58	8364.26

Prepared on a cash basis

Catherine McQuibe