



## Trustees' Annual Report for the period

**From** 01-07-24 **To** 30-06-25

**Charity name: Cumbria Rural Choirs CIO**

**Charity registration number: 1168081**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To educate the public in the arts and sciences and in particular the art of science of music by the presentation of concerts and other activities.
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	Cumbria Rural Choirs is made up of singers from local choirs and individuals living in rural communities across North Cumbria. The long-term strategy continues to be the development of the choral singing techniques to achieve the highest possible standard of performance. The choir's repertoire focuses on large scale, complex choral works which, often, would be too demanding for the local choirs to undertake on their own. Its engagement of an internationally renowned music director to lead the rehearsals and conduct the concert, enables all participants to broaden and develop their musical skills. It also provides the opportunity for audiences to hear choral music, accompanied by a professional orchestra and soloists, rarely performed outside large urban conurbations. Cumbria Rural Choirs represents a unique professional / amateur partnership which enhances Cumbria's music scene and provides enormous benefits for the Cumbrian community, through the high standard that it achieves. It helps to counteract rural isolation and the lack of access to high quality educational and cultural provision in rural communities.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity	Para 1.18	The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's
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Commission on public benefit		aims and objectives and in planning future activities.
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### **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 Choir held its AGM in November 2024 having started the season in September. This was the third year under the new format of the guest conductor also being the guest musical director. This year the post was filled by Matthew Owens. Rehearsals continued to be on 4 full days on Saturdays which resulted in longer and more concentrated periods of learning and singing. This was supported by on-line material supplied by Matthew and links to other online resources enabling members to improve their singing technique and also to learn their part. This greatly enhanced the learning experience. The outcome was a very successful performance In Carlisle Cathedral in April of: Bob Chilcott's Requiem; Vaughan Williams' Five Mystical Songs; and John Rutter's Gloria. It was attended by about 350 people ranging in ages from 10 - 90+ years. Very positive reviews were received via e mail following the performance. The choir members also provided very positive written feedback regarding their experience of singing in the cathedral and the rehearsals led by Matthew.

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Due to the use of a smaller orchestra and an increase in fundraising the Charity was able to make a small surplus for the year. The Charity, however, still has a healthy bank balance which exceeds the minimum reserve.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees have set a minimum target for unrestricted reserves of 6 months running costs.  They are held so as to keep the Charity afloat in emergencies, such as Covid-19, and to enable the commissioning of new work to take place in advance of income coming in.
Amount of reserves held	Para 1.22	Unrestricted funds held of £7,356 and Restricted funds for the new Choral Scholarships of £750.

## 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 Charity receives income from the following sources: - Members subscriptions - Donations - Grants - Income from events held - Legacies
A description of the principal risks facing the charity	Para 1.46	The principal risks are: that insufficient members join thus reducing subscriptions; and that at the Last moment the conductor is unable to take the concert.

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	CIO Association
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 appointed by the members at the AGM. Trustees may co-opt people as Trustees.

**Reference and Administrative details**

Charity name	Cumbria Rural Choirs
Other name the charity uses	CRC
Registered charity number	1168081
Charity's principal address	16 Byrnes Close Plumpton Penrith CA11 9PE


**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	Mrs A Bishop	Secretary		
2	Mr G Bowles			
3	Mrs F Payne			
4	Mrs E Dunning			
5	Mrs M Feriby	Booking Secretary		
6	Mr C N Riches	Treasurer		
7	Dr M Riches	Chair		
8	Dr C Thomson			
9	Mrs J Wright		Resigned 16-11-24	
10	Mrs K Pinfold		Resigned 16-11-24	

**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)	Clive Nigel Riches	
Position (eg Secretary, Chair, etc)	Treasurer	

Date 22-8-25



Cumbria Rural Choirs CIO		1168081		CC16a
Receipts and payments accounts				
For the period from	01-Jul-24	To	30-Jun-25	

## Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Donations	1,922	-	-	1,922	3,159
Gift aid	1,915	-	-	1,915	1,520
Fundraising	2,187	-	-	2,187	1,335
Grants	-	4,500	-	4,500	1,000
Singers Subscriptions	8,979	-	-	8,979	8,370
Sing around the lake	-	-	-	-	1,319
Ticket Sales	5,201	-	-	5,201	5,215
Choral Day	1,753	-	-	1,753	2,265
Programme Sales and Advertising	1,194	-	-	1,194	1,020
Interest	26	-	-	26	33
Choral scholarships	-	750	-	750	-
Other	145	-	-	145	375
<b>Sub total (Gross income for AR)</b>	<b>23,322</b>	<b>5,250</b>	<b>-</b>	<b>28,572</b>	<b>25,611</b>
<b>Total receipts</b>	<b>23,322</b>	<b>5,250</b>	<b>-</b>	<b>28,572</b>	<b>25,611</b>
<b>A3 Payments</b>					
Come and sing day	1,386	-	-	1,386	1,392
Sing around the lake	-	-	-	-	238
Choral director and expenses	8,480	-	-	8,480	5,838
Orchestra/Singers/Soloists	2,630	-	-	2,630	1,700
Accompanist	778	-	-	778	808
Performance and Rehearsal Halls	1,120	-	-	1,120	1,535
Concert	4,904	4,500	-	9,404	14,648
Music Hire	-	-	-	-	1,408
Advertising, Publicity, printing and stationery	1,528	-	-	1,528	1,777
Bank Charges	63	-	-	63	62
Insurance	602	-	-	602	581
Accountancy	100	-	-	100	90
Independent Examination	220	-	-	220	-
Conductors Stand	521	-	-	521	-
Other	517	-	-	517	770
<b>Sub total</b>	<b>22,849</b>	<b>4,500</b>	<b>-</b>	<b>27,349</b>	<b>30,847</b>
<b>Total payments</b>	<b>22,849</b>	<b>4,500</b>	<b>-</b>	<b>27,349</b>	<b>30,847</b>
<b>Net of receipts/(payments)</b>	<b>473</b>	<b>750</b>	<b>-</b>	<b>1,223</b>	<b>(5,236)</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>6,883</b>	<b>-</b>	<b>-</b>	<b>6,883</b>	<b>12,119</b>
<b>Cash funds this year end</b>	<b>7,356</b>	<b>750</b>	<b>-</b>	<b>8,106</b>	<b>6,883</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank Current Account	7,356	750	-
		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>7,356</b>	<b>750</b>	<b>-</b>


	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Clive Nigel Riches	22-8-20



Section A

Independent Examiner's Report

Report to the trustees

Cumbria Rural Choirs CIO

On accounts for the year  
ended

30 June 2025

Charity no  
(if any)

1168081

Set out on pages

1 to 6

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/06/2024.

Responsibilities and  
basis of report

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").

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:

*A. Benson*

Date:

03.9.2025

Name:

Andrew Benson

Relevant professional  
qualification(s) or body  
(if any):

FCA ICAEW

Address:

89 Pennyhill Park

Penrith

CA11 9JW