

**Blindcrake Village Hall CIO**  
**Registered Charity no 1171226**  
**Trustees' Annual Report for the period 1 April 2024 – 31 March 2025**

Treasurer: Rosalind Berry  
Holm Farm, Blindcrake, Cockermouth, Cumbria CA13 0QP

## **1 Introduction: Chairman's report**

It would be appropriate to start this report by acknowledging the work over the years on the Committee of Rachel McConkey, who sadly died in November 2024 after a long, bravely borne illness. It is of comfort to know that the Committee were able to organise a thank-you card, signed by many of Blindcrake's villagers, which Rachel was able to read before her passing.

The Village Hall continues to be used on a regular basis, for the traditional events such as the Evening Inn and the Garden Safari, as well as being booked by residents and others for one-off parties, exhibitions and events. Pilates classes and Bible Groups are still held regularly in the Hall.

This year will hopefully see the conclusion of the project to install a new heating system in the Hall, and much credit is due to Craig Oliver for his work in drawing up project plans and securing the finance for the work.

The Committee would also like to thank Hellen Aitken who has worked closely with the Committee to ensure that we run the Village Hall in accordance with modern regulations and practices.

The Village Hall is run on a sound financial footing and there is no reason to suggest that this situation will not continue.

Finally, I would like to thank all Committee members for their work during the last twelve months.

Neil Pilling, Chairman

## **2 Trustees**

Our CIO constitution requires at least three charity trustees (committee members), of whom up to six may be elected at an AGM; up to nine appointed following nomination by a user body; and up to three co-opted at any meeting of the charity trustees. During 2023-24 our Trustees were:

Neil Pilling	Appointed	Chairman
Ros Berry	Appointed	Treasurer
Rachel Hecht (McConkey)	Elected	Resigned 24 July 2024
Cathy Keough	Elected	Secretary up until 14 May 2024
Graeme Forrester	Appointed	
Marisa Soppitt	Elected	Resigned 4 May 2024
Craig Oliver	Appointed	

Following Cathy Keough stepping down as secretary, Neil Pilling has undertaken this role as well as that of chair.

### **3 Meetings**

The Management Committee usually meets four to six times a year. We met on five occasions during 2024-25, with our AGM on 14 May.

### **4 Sources of advice and support**

Banking: Cumberland Building Society, Station Road Cockermouth  
Charity: Action with Communities in Cumbria (ACT); Cumbria CVS

### **5 Objectives of the CIO**

The objects of the CIO are to establish and run a village hall and to promote for the benefit of the inhabitants of the civil Parish of Blindcrake ("area of benefit") without distinction of sex, sexual orientation, age, disability, nationality, race or political, religious or other opinions the provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances or for the public at large in the interests of social welfare and with the object of improving the conditions of life of the said inhabitants.

The Trustees consider these objectives to be consistent with Charity Commission guidance on providing for the public benefit, and these objectives have been pursued in the activities of the charity this year.

### **6 Structure, governance and lease**

The Hall was converted from a row of three cottages and given by the Rev Sharpe, Vicar of Isel, to the Church of England Carlisle Diocesan Trust and Finance Association (now Board of Finance) by deed of indenture dated 5 July 1897.

Blindcrake Village Hall was established as a charity by a Trust Deed and Lease on 1 December 1988. It was registered as an unincorporated charity with the Charity Commission on 20 September 1993. The Lease of 1 December 1988 expired on 30 November 2016, and a new 50 year lease was signed on 12 June 2018. Land Registration was also completed.

The charity was converted to a Charitable Incorporated Organisation (CIO) with a new Governing Document and registration with the Charity Commission on 20 January 2017 and a formal merger of the two charities at our 2017 AGM. This is the eighth annual report of the CIO.

The building was professionally valued in 2016 as a community building by R J Smeaton MRICS at £10,000. The lease is a full repairing lease which means that, although only a peppercorn rent of £1.00 per annum is payable on demand, the Management Committee is responsible for keeping the building in a good state of repair. It has been confirmed by the Diocese that we do not need to carry out a quinquennial inspection.

## **7 Principal activities**

The hall is normally in use most weeks for a variety of activities, including Pilates classes, meetings of the Parish Council, and local groups such as Isel Cricket Club, Wigton Motor Club and First Responders. It is used for coffee mornings, concerts, theatre performances, fundraising social events such as Burns' supper, Garden Safari, Christmas carol concert and prize draw, and the Evening Inn quiz, and private hires such as children's parties and funeral teas.

Usage and hires have continued at an even higher rate than previous years, at £2,669, helped by two polling station hires and the Cumbria Bible Study Group which holds Saturday meetings.

## **8 Funding strategy**

Whilst our objectives are to provide a village hall for the purpose of recreation of our inhabitants, the revenue budget needs to be managed on a self-financing basis. The hire fees and other contributions made by users of the hall, in addition to fundraising by the Management Committee, are set to achieve this.

The lease allows the Church of England and the Binsey Team ministry to use the Hall free of charge for up to 21 days per annum. There has also been a long standing practice of not charging certain groups with a charitable purpose such as the First Responders for use of the hall.

Management costs are kept to a minimum by use of Trustees and volunteers to take bookings, ensure heating is set etc. However we do use the services of a self-employed cleaner, window cleaner and local tradespeople for repairs and maintenance.

The Hall incurs a number of ongoing costs such as insurance, heating fuel, regardless of the level of income. We keep a reserve to cover annual running costs in case of emergencies.

## **9 Policies**

During 2024-25 we updated a number of policies and procedures including our Hiring Agreement, which is sent to the hirer by the Chairman when booking. The hiring agreement identifies the responsibilities of each party when booking the hall.

We also reviewed and revised the following policies:

- Safeguarding
- Health and Safety
- Financial policy and procedures

We agreed a new policy on data protection.

## **10 Licences**

The Hall has a Premises Licence for designated entertainments, including the sale of alcohol. The Hall is also licensed by the Performing Rights Society for live and recorded

music. We continue to renew our lottery licence annually although we have not made use of it every year.

## **11 Insurance**

The Hall is insured by Allied Westminster, underwritten by Aviva. We agreed a five year term policy in July 2020; our annual premium in 2024-25 was £999, up from £874 in 2022-23 and £972 in 2023-24.

## **12 Reserves and restricted funds policy**

Trustees have agreed to increase our unrestricted reserves to £8,000, to reflect the increase in actual average annual expenditure excluding the cost of events. This cash is available for running costs in the event of being unable to raise income from our normal activities, and for unforeseen expenditure eg in relation to building maintenance or urgent furniture or equipment replacement. We also identify as restricted funds any sums granted for specific projects. In addition we have agreed to designate an element of our own funds for agreed projects.

## **13 Investments**

The M&G Charifund has yielded useful dividends including £693 in 2024-25. This is a small increase on last year's dividend of £658.

During the Covid-19 pandemic, the value of our stocks reduced significantly, from £12,700 to £9,200. The valuation during 2021-22 recovered considerably to £12,094 but has since reduced, partly affected by the impact of the war in Ukraine, with the latest (December 2024) valuation standing at £11,273.

## **14 Bank accounts**

As advised by ACT, in 2017 we opened a new building society deposit account for the CIO. This is now our only account; signatories are Ros Berry, Neil Pilling, Craig Oliver and Graeme Forrester.

An increasing number of payees request electronic payments, but the Cumberland Building Society only offer internet banking on business or personal accounts. It is possible to request the CBS branch to make electronic payments from our account. We are investigating options for opening an account with a bank which would offer us the facility to make internet payments with two signatories.

## **15 2024-25 activities**

The closing balance of our current account was £91,356.66 compared with £18,655.45 the previous year. The increase is mainly due to three grants towards our planned upgrade of the heating system, with solar PV and associated works; see detail below.

### **a) Building improvements**

In 2023-24, we commissioned Alistair Muir to carry out an energy audit and after considering his recommendations we agreed to try to raise funds to replace the LPG

heating system with an air source heat pump, along with solar PV and a battery. This will necessitate improving insulation to external walls, replacing the remaining doors and windows, and will ideally include underfloor heating in the main hall. Craig Oliver has taken the lead in this project and currently we have raised a total of £70,675 from grant giving bodies. We also have designated discretionary funds of £10,000 for this project. However it seems unlikely that this will cover the full cost of the scheme.

#### b) Hiring and fundraising

Our income excluding one-off grants and refundable deposits totalled £9,153. Receipts from hires accounts for £2,589 (28%) of this total.

Almost half of non-grant income came from fundraising events. We held a successful Garden Safari at the end of June, which netted a wonderful £3,197 not including a generous donation of £150 from Breedon quarries and £60 from Iggesund towards our expenses. Many thanks are due to numerous volunteers who helped in the planning and on the day.

The successful wine tasting quiz brought in £100; the Christmas market jointly organised with COAT (Cumbria Overseas Aid Trust) raised £200 for the village hall; the Bassenthwaite Rotary club quiz raised £120 on the bar in addition to the standard hire charge. We held three Evening Inn village pub night events which raised £500 in total. Our annual Christmas prize draw was successful in bringing parishioners together and made £172 on the raffle. The Burns supper was unfortunately cancelled at very short notice due to a power cut that weekend; although this deprived us of some of our potential fundraising, a number of parishioners generously donated their entry monies and paid for haggis, which totalled £242.50. In addition we received £165 in compensation from ENWL.

We also received a number of donations, notably from parishioners Rod and Joan Moore who organised a model train exhibition; they generously donated the £740 income to the village hall. Other donations not already mentioned amounted to £203.80.

#### c) Payments

We prepare our accounts as receipt and payment accounts, rather than accruals.

Our routine expenditure, excluding one-off fees, totalled £5,583, of which £333 related to the cost of special events, leaving £5,250 in running costs.

Routine outgoings include insurance, electricity and heating fuel, broadband and gardening and maintenance. Our biggest routine expenses included our annual insurance premium, which rose by over 10% to £966. We incurred £839 in LPG fuel costs and overheads.

Our 3 year contract for electricity expired in December 2024. We had been fortunate to secure a good contract price in 2021, before widespread price rises. Our previous electricity charges were 16.39p per KWH and 52.3p per day standing charge. Our new charge is considerably higher at 28.27 per KWH and 61.8 per day.

The £750 payment for 2023-24 annual maintenance did not clear until the beginning of the new financial year; we have now incurred £605 in this past year but unfortunately our cheque again did not clear before the financial year end. We have also now contracted with PWS for twice-yearly fire alarm checks. We were able to again secure discretionary rate relief from Cumberland Council.

Sundry costs include housekeeping items eg paper hand towels and replacement keys; music and premises licences; planning fees of £578 relating to our planning application for the heat pump project. We agreed a one-off purchase of four half-sized tables to increase flexibility for hall users, at a cost of £432.

In terms of one-off costs, we also incurred professional fees of £540 for heat loss calculations and £389 for a bat survey. Permission has now been granted.

## 16 Conclusion

Even accounting for one-off project-related outgoings, and excluding grant receipts, we have a healthy surplus of almost £1,900. We are in a sound financial position with a current balance of £20,634 excluding restricted funds. The investment we have made in broadband and audio-visual equipment seems to be encouraging more hirers to use the hall, as well as meeting the expectations of local users.

**Ros Berry, Treasurer**

14 May 2025

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## Declaration

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

**Signed on behalf of the charity's Trustees**

**Signature**



**Full name**

NEIL ROBERT PELLING

**Position on Management Committee**

Chairman

**Date**

20.5.25



Blindcrake Village Hall  
Blindcrake, Near Cockermouth  
Cumbria CA13 0QP  
Charity Commission Registered Number 1171226

**Receipts and Payments Account Year Ending 31st March 2025**

	2024-25 £	2023-24 £
<b><u>Receipts</u></b>		
Donations	1561.30	360.00
Hall Hire	2669.00	2079.00
Interest received Charifund	692.86	658.42
Garden Safari	3197.00	2433.10
Special events	1113.30	2300.00
Grant funding	70675.00	500.00
Total Receipts	79908.46	8330.52
<b><u>Payments</u></b>		
Gas/heating	839.31	867.31
Electricity	483.24	321.91
Insurance	999.37	971.72
Repairs & maintenance	990.22	331.42
Sundries	1429.60	377.46
Cleaning	527.80	454.69
Special events expenses	332.79	555.27
Deposits returned	0.00	80.00
Professional expenses	1093.60	765.00
Contractor payments	0.00	3206.31
Broadband	511.32	597.66
Total Payments	7207.25	8528.75
<b>Total Receipts less Payments</b>	<b>72701.21</b>	<b>-198.23</b>
<b><u>Movement of Reserves</u></b>		
Balance brought forward	18655.45	18853.68
Total Receipts less payments for year ending 31/03/25	72701.21	-198.23
Transfer from/to reserves	-	-
	<b>91356.66</b>	<b>18655.45</b>
<b><u>Statement as at year ending 31st March 2025</u></b>		
Balance at Cumberland Building Society / Bank	91356.66	18655.45
M&G Investment Account brought forward	10986.33	11250.69
Transfers to current Account	692.86	658.42
Closing Value of Investment 31/12/24*	11272.74	10986.33
<b>Accumulated Fund</b>	<b>102629.4</b>	<b>29641.78</b>

**Ms R J Berry Treasurer**  
Holm Farm, Blindcrake  
Cockermouth, CA13 0QP

Examined and found correct:

Signed:

Date:

*Rachel Berry*  
20.05.2025

Signed:

Date:

*A. J. Purvis*  
16-09-2025

**Auditor**



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**Independent examiner's report on the accounts**

**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Blindcrake Village Hall CIO

**On accounts for the year  
ended**

31 March 2025

**Charity no**

1171226

**Set out on pages**

Page 8 of Trustees' Annual Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2024**.

**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 (other than that disclosed below \*) 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.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

*A. J. Purvis*

**Date:**

*16-09-2025*



Name:

ALAN YOUNG PURVIS

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

Address:

BEECH FARM, SUNDERLAND  
COCKERMOUTH.  
CA13 9SS

## Section B

## Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of  
any items that the  
examiner wishes to  
disclose.