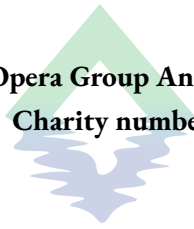




Charity no. 1183545

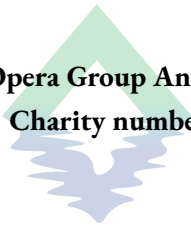
Annual Report and Accounts

1 November 2024 to 31 October 2025



Trustees' Report and Annual Accounts
1st November 2024 to 31st October 2025

Contents	Page
Trustees' Annual Report	2-5
Independent Examiner's Report	6
Receipts and Payments Account	7-10



Cumbria Opera Group Annual Accounts 2024-25

Charity number: 1183545

Trustees' Report and Annual Accounts

1 November 2024 to 31 October 2025

Reference and Administration Details

The Trustees present their report and the unaudited Accounts of the Charitable Incorporated Organisation (CIO) for the period 1 November 2024 to 31 October 2025

CIO Name Cumbria Opera Group

Charity Commission registration no. 1183545

Contact Address 7 Thorny Hills, Kendal, LA9 7AL

The Trustees

Joe Davies - Chair

Lucy Britton - Managing Director

Dr Roger William Allen

Sula Ross Cotterell

Marcia Elaine Reid Fotheringham JP DL

Giles William Holden

Stuart Manger

Catherine Elizabeth Parry

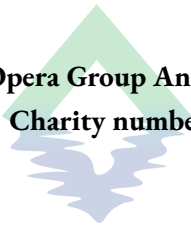
Independent Examiner

Anthony Farren

7 Brow Crescent, Windermere, Cumbria, LA23 2EY

Bankers

Virgin Money, 45 Penny St, Lancaster LA1 1UE



Structure, Governance and Management

Governing document

Cumbria Opera Group is a Charitable Incorporated Organisation, Registered No.1183545, regulated by the Charity Commission of England and Wales. The Governing Document is the constitution dated 22nd May 2019.

Recruitment and appointment of Trustees

Under the constitution, apart from the first CIO trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the CIO trustees. In selecting individuals for appointment as CIO trustees, the CIO trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO. Any person retiring as a CIO trustee is eligible for reappointment.

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

Objectives and Activities for Public Benefit

The objects of the CIO are:

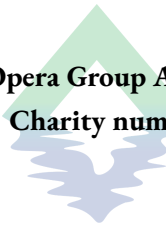
To promote the advancement of the art of opera for the public benefit through:

- The promotion and presentation of high-quality opera for the benefit of the local communities in Cumbria.
- To educate young instrumentalists, singers, and actors based in or from Cumbria in the field of opera.

Achievement, Performance and Financial Review

Summary

The 2024-25 Season of the Cumbria Opera Group was built around the **Cumbria Opera Festival 2025** and its associated Education Project. The Cumbria Opera Festival 2025, only the third event of its kind, was a ten-day series of events that took place across Cumbria, from **21st - 30th August 2025**. Curated to be an accessible, wide-ranging, and locally-centred project, the Festival ranged from the *opera buffa* of *The Marriage of Figaro* to the psychological drama



Cumbria Opera Group Annual Accounts 2024-25

Charity number: 1183545

found in *The Turn of the Screw*, and from the jazz world of *Porgy and Bess* to the intimate, introductory land of *Opera by Candlelight*. From Barrow to the border, and from Kendal to Keswick, all sides of Cumbria were visited in this ambitious, ten-day series of events.

The Cumbria Opera Group's continued commitment to Education was acutely represented in this Festival. Our inaugural **Young Artists' Scheme** saw young Cumbrians 'cover' various roles and perform a *Young Artists' Showcase*, while our second **Young Composers' Competition** culminated in performances of the winning competitions at our *Opera by Candlelight* events.

We were delighted with the reviews and feedback the Festival received, including acclaim from national publications *OperaWire* and *Seen and Heard International*. In addition, the number of local and national previews the Festival witnessed, including a substantial feature from ITV Border, did wonders for our pan-county coverage.

Outreach is at the heart of everything we do. As in previous years, the 2025 Festival was paired with a series of Education Workshops across Cumbria. Singers and Directors from the Cumbria Opera Group led Singing Workshops and 'Play in a Day' sessions at schools throughout the county. These workshops taught young people about singing and drama, and also used opera as a tool to teach languages, history, and - in view of *The Turn of the Screw* being in our diary - english literature.

Thanks

The Trustees would like to thank all the artists who participated in Cumbria Opera Group events over the last year. There are simply too many people to name here, but all the many performers and creatives who made the Cumbria Opera Festival 2025 a success are to be commended for their talent and dedication.

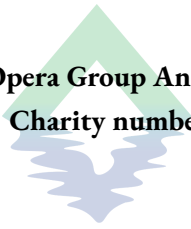
We would particularly like to thank everyone in the extended Cumbria Opera Group 'Family': the members of our Friends' Circles, our supporters and event attendees, and all the people involved in the organisation of the Cumbria Opera Festival 2025.

Financial Result

The period ended 31st October 2025 was our fifth as a CIO and we ended it financially sound. Total funds are £1,891.55. Ticket sales make up just over 30% of our income, which is slightly higher than other, similar Charitable Arts Organisations.

Acknowledgements

We are extremely grateful to all our funders and Friends for their ongoing financial support.



Fundraising

Our fundraising has so far been concentrated on applying for grants from charitable trusts and other grant providers. We also have a 'Friends' scheme which has generated a number of personal donations.

Reserves Policy

Reserves are needed to bridge the gap between pending and receiving of resources and to cover unplanned emergency repairs and other expenditure. The Charity's ongoing costs outside Festivals and other large-scale projects are minimal, with a small number of subscriptions (e.g. MailChimp and Wix). Therefore, the trustees consider a sufficient level of reserves as of 1 November 2025 to be £1,500. The Cumbria Opera Group never commits any expenditure without funds being in place, with all our fundraising efforts being voluntary and therefore costing nothing.

Trustees' Responsibilities

The Trustees who served the CIO during the period are as set out on page 1. Charity law requires the Trustees to prepare a Receipts and Payments Account showing the assets of the CIO 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 CIO 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 CIO and to enable them to ensure that the Accounts comply with charity law. The Trustees are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

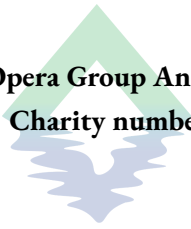
Independent Examiner

Anthony Farren has expressed his willingness to continue as Independent Examiner.

Signed by order of the Trustees

Joe Davies (Chair of Trustees)

Approved by the Trustees on 11th December 2025



Independent Examiner's Report to the Members of Cumbria Opera Group

I report on the accounts of the CIO for the year ended 31 October 2025 set out on pages 7-10.

Respective Responsibilities of the Trustees and Examiner

As the charity trustees of the CIO, 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 CIO's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 give me cause to believe that in, any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

11th December 2025

Anthony Farren
7 Brow Crescent
Windermere
LA23 2EY

 CHARITY COMMISSION FOR ENGLAND AND WALES	Cumbria Opera Group			1183545	CC16a
	Receipts and payments accounts				
	For the period from	1/11/24	To	31/10/25	

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 £
A1 Receipts					
Ticket Sales	27,187	-	-	27,187	3,006
Donations: Friends' Scheme	3,275	-	-	3,275	1,900
Grants: Local Authorities	6,500	-	-	6,500	2,500
Donations: other	4,525	-	-	4,525	695
Gift Aid	1,108	-	-	1,108	-
Easy Fundraising	-	-	-	-	-
Interest	4	-	-	4	1
Grants: Trusts and Foundations	25,200	-	-	25,200	7,500
Theatre Tax Relief	18,614	-	-	18,614	-
Other receipts	54	-	-	54	-
Sub total (Gross income for AR)	86,468	-	-	86,468	15,602

A2 Asset and investment sales

	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	86,468	-	-	86,468	15,602

 CHARITY COMMISSION FOR ENGLAND AND WALES	Cumbria Opera Group			1183545	CC16a
	Receipts and payments accounts				
	For the period from	1/11/24	To	31/10/25	

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
A3 Payments					
Musicians & Artists Payments	60,277	-	-	60,277	11,548
Accommodation	9,500	-	-	9,500	-
Instrument Hire & Servicing	714	-	-	714	380
Venue Hire	6,024	-	-	6,024	690
Lighting, Sound & Film	5,402	-	-	5,402	200
Ticket Refunds	73	-	-	73	-
Printing & Publicity	3,573	-	-	3,573	652
Opera Set Payments	2,755	-	-	2,755	-
Props & Costumes	1,603	-	-	1,603	20
Music Hire & Licences	1,239	-	-	1,239	-
Other Logistical Payments	2,371	-	-	2,371	57
Sub total	93,532	-	-	93,532	13,547
A4 Asset and investment purchases					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	
Total payments	93,532	-	-	93,532	13,547
Net of receipts/(payments)	- 7,064	-	-	- 7,064	2,055

 CHARITY COMMISSION FOR ENGLAND AND WALES	Cumbria Opera Group			1183545	CC16a
	Receipts and payments accounts				
	For the period from	1/11/24	To	31/10/25	

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	8,955	-	-	8,955	6,900
<i>Cash funds this year end</i>	1,891	-	-	1,891	8,955

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

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
B1 Cash funds	Cash in Bank	1,891	-	-
		-	-	-
	Total cash funds	1,891	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-

 CHARITY COMMISSION FOR ENGLAND AND WALES	Cumbria Opera Group		1183545		CC16a
	Receipts and payments accounts				
	For the period from	1/11/24	To	31/10/25	

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
			Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Details			-	-
				-	-
				-	-

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

		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Details		-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Joseph Davies	11th December 2025