



## Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	01	2024		31	12	2024

### Section A Reference and administration details

Charity name

Lowender CIO

Other names charity is known by

Lowender

Registered charity number (if any)

1200724

Charity's principal address

Lowender

Royal Circus Building, Back Lane West

Redruth

Postcode TR15 2BT

#### 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	Davey Alison, Catherine		To 19 <sup>th</sup> Sept 2024	First Charity Trustee
2	Davey, Carasek, Myghal			First Charity Trustee
3	Davey, Mervyn Rex			First Charity Trustee
4	Lohro -Pasco, Jowdy Fionnuala			First Charity Trustee
5	Jones, Ryan Ashley	From 27 <sup>th</sup> Nov 2024		Board of Trustees
6	Tremewan, Barbara Mary			First Charity Trustee
7	Spake, Samantha	From 22 <sup>nd</sup> May 2024		Board of Trustees
8	Neale, Elizabeth, Katherine Ruth.			Board of Trustees
9	Leigh, Jessie			Board of Trustees
10	Dudding, Lamorna Day	From 22 <sup>nd</sup> May 2024		Board of Trustees
11				
12				
13				
14				
15				
16				
17				
18				
19				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Section B

Structure, governance and management

Description of the charity’s trusts

Type of governing document (eg. trust deed, constitution)	Constitution 24 <sup>nd</sup> May 2022
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by Board of Trustees

Additional governance issues (Optional information)

<p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> <li>• policies and procedures adopted for the induction and training of trustees;</li> <li>• the charity’s organisational structure and any wider network with which the charity works;</li> <li>• relationship with any related parties;</li> <li>• trustees’ consideration of major risks and the system and procedures to manage them.</li> </ul>	<p>Organisational Structure:</p> <ul style="list-style-type: none"> <li>• Board of Trustees</li> <li>• Organising Committee for 4-day festival</li> <li>• Individual Project / Event Teams e.g. Perghenegi Youth Project, Cornish National Music Archive, free standing concerts.</li> <li>• Volunteers</li> </ul> <p>Policies and Procedures for induction and guidance of trustees, organising committees and volunteers:</p> <ul style="list-style-type: none"> <li>• Environmental Policy</li> <li>• Equal Opportunities Policy</li> <li>• Equality and Diversity</li> <li>• Safeguarding</li> </ul> <p>Policies and Procedures reviewed on annual basis. Trustees / project event organisers have undertaken advanced safeguarding training. DBS checks undertaken as appropriate for Perghenegi Youth Project.</p>
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Section C

Objectives and activities

**Summary of the objects of the charity set out in its governing document**

To advance the education of the public in all aspects of Cornwall, its people, traditions, language, sports, arts and social and cultural history, including international and Celtic connections, in particular but not exclusively by the provision of workshops, performances and demonstrations, outreach activities, courses, concerts and an annual festival.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Annual Festival**  
Held over 4 days in October 2024 celebrating Cornish culture and Celtic connections with displays, workshops, concerts, and ceilidhs.

**Projects**  
Objectives achieved through a series of Cornwall wide and international projects with events taking place throughout the year:

**Outreach**  
Objectives achieved by information exchange via digital platforms and direct contact with the public.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Lowender CIO trustees, festival organisers and project / event teams all provide their time on a voluntary basis.

**Section D Achievements and performance**

**Summary of the main achievements of the charity during the year**

**Four Day Festival**

Sports included Cornish Wrestling and Shinty. Concerts with wide range of Cornish artists plus representatives from other Celtic nations. Ceilidhs, dance workshops and music sessions ensured accessibility across wide age range, ability range and cultural diversity.

Mainstage events and ceilidhs were held in Redruth School which has purpose-built performance space as well as a large capacity sports hall. Concerts also held in Church and Chapel venues. Other events at various locations in Redruth.

**Projects Cornwall taking place throughout year:**

- Regular monthly Cornish / Celtic music sessions throughout year provide an opportunity to share traditional music and improve performance skills.
- Treylva (Celebrating Cornish National Minority Status)
- Yeth and Tir (Celebrating links with other minority languages)
- Cornish Dance (Outreach project)
- Cornish Song (Outreach Project)
- Perghenegi (Youth Folk Ensemble)

**Outreach**

- Information provided by marketing officer through social media and press outlets throughout year.
- Displays, information events and stand-alone concerts.
- An Daras (Cornish Folk Arts Portal)
- Cornish National Music Archive (Music archive project in partnership with Exeter University's Institute of Cornish Studies, Kresen Kernow and Federation of Old Cornwall Societies).

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

Lowender CIO does not have a policy on reserves as part of its constitution. Some funds are ring fenced for externally funded projects. These funds together with any unrestricted reserves each guide our activity plans for that financial year.

### Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

#### Principle Funding sources:

- Ticket Sales
- Event Bar Sales
- Donations
- Arts and culture funding for designated projects

Expenditure has supported the key objectives of the charity by the provision of workshops, performances and demonstrations, outreach activities, courses, concerts and an annual festival.

## Section F

## Other optional information

None of the trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity.

#### Expenses Reimbursed to trustees

- J.F. Lohro -Pasco £3,279 : sundry purchases due to delay in Lloyds providing debit card; travel expenses; purchase of flights for festival performers using credit card which offers better security.
- L.Dudding: Prizes for Lottery
- M R Davey: Lloyds online banking system did not accept Latvian banking code so performer fees of £700 paid through personal bank which did accept code and reimbursed; £50 travel expenses for Beast of Bodmin and players.
- E K R Neale: purchase of software and printing for CNMA

#### Note

Transaction: R A Jones: £2000 for providing sound crew and live streaming at festival event. This activity took place before Ryan Jones was adopted as a trustee.

## Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s) Mervyn Rex Davey

Position (eg Secretary, Chair,  
etc) Treasurer

Date 23/02/2025



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Lowender CIO

1200724

## Receipts and payments accounts

CC16a

For the period  
from

01/01/2024


To

31/12/2024

### 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>					
Grants	8,003	45,310	-	53,313	7,325
Grants - Governance & development	-	-	-	-	13,324
Donations	15	140	-	155	2,647
Projects	22,715	1,585	-	24,300	11,847
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>30,733</b>	<b>47,035</b>	<b>-</b>	<b>77,768</b>	<b>35,143</b>
<b>A2 Asset and investment sales, (see table).</b>					
Receipt from sale of fixed asset	-	-	-	-	2,000
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,000</b>
<b>Total receipts</b>	<b>30,733</b>	<b>47,035</b>	<b>-</b>	<b>77,768</b>	<b>37,143</b>
<b>A3 Payments</b>					
Marketing Officer	5,314	-	-	5,314	3,549
Core Costs	1,516	-	-	1,516	4,246
Governance costs - Accountancy	300	-	-	300	14,570
Project costs	19,578	24,775	-	44,354	10,360
	-	-	-	-	-
<b>Sub total</b>	<b>26,708</b>	<b>24,775</b>	<b>-</b>	<b>51,484</b>	<b>32,725</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Purchase of fixed assets	-	-	-	-	938
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>938</b>
<b>Total payments</b>	<b>26,708</b>	<b>24,775</b>	<b>-</b>	<b>51,484</b>	<b>33,663</b>
<b>Net of receipts/(payments)</b>	<b>4,025</b>	<b>22,260</b>	<b>-</b>	<b>26,285</b>	<b>3,480</b>
<b>A5 Transfers between funds</b>					
<b>A6 Cash funds last year end</b>	<b>11,618</b>	<b>9,772</b>	<b>-</b>	<b>21,390</b>	<b>17,910</b>
<b>Cash funds this year end</b>	<b>15,643</b>	<b>32,032</b>	<b>-</b>	<b>47,675</b>	<b>21,390</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>	Lloyds Account - Lowender	15,527	30,637	-
	Lloyds Account - An Daras	-	1,395	-
	Cash box	116	-	-
	<b>Total cash funds</b>	<b>15,643</b>	<b>32,032</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<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 asset belongs	Cost (optional)	Current value (optional)
	Sony Camera	Unrestricted	913	-
	Audio recorder	Unrestricted	304	-
	Tablets & sum up machines	Unrestricted	254	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Accountancy	Unrestricted	240	
	Marketing officer	Unrestricted	432	
	Project costs	Unrestricted	500	
	Project costs	Restricted	3,594	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
			Mervyn Rex Davey	May 14, 2025





Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Lowender CIO

On accounts for the year  
ended

31<sup>st</sup> December 2024

Charity no  
(if any)

1200724

Set out on pages

(remember to include the page numbers of additional sheets)

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

Responsibilities and  
basis of report

As the charity trustees of the Trust, 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 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:

- 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.

Signed:

Date: 13/05/2025

Name:

Amy Sole FCA

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

Fellow member of the Institute of Chartered Accountants England & Wales

Address:

Phillips Frith LLP

9 Tregarne Terrace, St Austell, Cornwall. PL25 4DD

Section B

Disclosure

Only complete if the examiner needs to highlight 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.**

N/A