

Cockermouth Festivals Group CIO

Registered as a charity with the Charity Commission for England and Wales No. 1206784

Annual Report and unaudited Accounts prepared by the Trustees for the first financial period, from registration (30th January 2024) until 31st December 2024

Introduction

This is the first annual report and accounts prepared by the Trustees of Cockermouth Festivals Group CIO (the 'CIO'), which is a Charitable Incorporated Organisation registered with the Charity Commission of England and Wales on 30th January 2024 with registered number 1206784.

The registered address of the CIO is Packhorse Cottage, Low Lorton, Cockermouth, Cumbria CA13 9UW.

The CIO was established and registered in order to take over the entire undertaking assets and liabilities of an unincorporated association known as Cockermouth Festivals Group, which for a number of years had organised and run an annual arts festival in the town of Cockermouth in Cumbria. The festival is known as "Cockermouth LIVE!".

Cockermouth LIVE! has been an annual festival which began in 2010 when the town was recovering from the devastating floods of 2009. It has continued each year since then, apart from a hiatus during COVID.

The festival always operated on a voluntary, not for profit basis, but had outgrown its original organisational and governance structure. Those who ran it felt that the time had come to establish a new entity, the CIO, which had a modern, fit for purpose constitution, was regulated and could operate on a much more transparent and accountable basis. That is why the CIO was set up and registered with the Charity Commission on 30th January 2024.

The CIO is a 'Foundation' CIO and its constitution closely follows the Charity Commission's relevant recommended form.

Purposes, activities and public benefit

The purposes of the CIO are:

"The advancement of the arts, culture and heritage for the public benefit by the promotion, organisation and running of an annual festival of performing and other arts (including music, drama, dance, and the spoken and written word) in the town of Cockermouth in Cumbria, which all its residents, and the residents and visitors to the surrounding area, towns and villages may attend, as well as other similar events from time to time."

Our main activity during the reporting period was the organisation of the festival which took place over the first weekend in July 2024; we were able for the first time to extend it from the Friday night to the Sunday – in previous years it had not included a full day of events on the Sunday – and although there were some ticketed events the vast majority were free for the public to attend and were family friendly.

Our aim in arranging ticketed events is on the one hand to contribute to the funds available for the festival as a whole, and on the other to stage performances which would likely not otherwise be seen in our part of North West Cumbria. Tickets are affordably priced and we therefore enable the public to experience what would not otherwise be accessible to them.

Our aim in arranging non ticketed events was also two fold; some performers were paid from funds raised for the purpose, so that their performances were free for the public to attend; but it is also core to our purposes that we provide as many opportunities as possible for the widest possible range of local artists to perform, unpaid, to an audience. That is an opportunity which enables them to develop and grow, and it is good for the health and welfare of the community at large to experience and share in the cultural life of the town.

The Trustees have therefore had due regard to guidance on public benefit published by the Charity Commission and have operated with the public benefit in the forefront of their thinking and planning.

What we achieved in 2024

We aim to animate and use the town itself, which maximises accessibility, rather than using a particular festival site. We want people – residents and visitors alike – to experience and use every part of our town to the full. We believe that was achieved.

A short video summary of this year's festival is available to view on You Tube at <https://youtu.be/WRYM0iZTeU0>

This year we used up to 20 venues around the town, ranging from the Kirkgate Centre (our local arts venue) to many of the pubs, cafes, shops and churches in the town. Using so many venues meant we could host a wide variety of events, and as many people as possible could attend.

We also staged some events in the streets (such as our inaugural 'buskathon') and two of the town's unique heritage buildings. By kind permission of Lord and Lady Egremont we used the grounds of Cockermouth Castle for two full days of various performances; it is the only time each year that the public can freely access the Castle. And we put on a number of events at Wordsworth House, which was the home of Dorothy and William Wordsworth and which is now run by the National Trust.

Although most events were musical, we included poetry, painting and other craft activities so as to appeal to the widest possible tastes, age range and demographic.

Overall this year we used more venues, and staged more performances, than in previous years. We publish a guide and schedules online and in hard copy.

We estimate that over 4,000 people attended performances staged as part of the 2024 festival, and the town was noticeably busier than normal throughout the weekend; many of the local businesses, some of which kindly support us, reported more custom as a result. We aspire to use this experience to develop our financial support base in the local community.

Financial Review

Our accounts, prepared on a receipts and payments basis, are included in this report.

During the reporting period we made a surplus of income over expenditure, which was added to our reserves to fund the festival in 2025.

We are unable to provide comparable figures for prior years since the predecessor unincorporated association did not keep such detailed books and records, or report in the same format or on a calendar year basis; in future years we will be able to provide comparable figures, prepared consistently, for the prior year.

The entire undertaking assets and liabilities of the predecessor association were transferred to the CIO as soon as possible after the CIO was registered. That was when the CIO had opened suitable bank accounts. There were no material assets transferred apart from credit balances held at the Cumberland Building Society and Natwest Bank plc.

Those balances represented reserves built up over previous years and some grant funding which had been applied for and received in advance of the 2024 Festival.

Our reserves policy is to maintain, so far as possible, reserves representing half of our anticipated annual expenditure. We believe this is consistent with other similar charities and it reflects the highly cyclical and seasonal nature of our activities and cashflow. Most of our annual expenditure occurs in the run up to and shortly after the festival in early July, but we must commit to it many months in advance. A substantial amount of our income is received at and very soon after the festival. That is why we consider it prudent to maintain sufficient reserves at that level.

Fundraising

Our income comes from four sources: first, we seek grant funding from other charities, and from local and central government; second, we approach local businesses, especially those which are likely to benefit from the increased footfall in town during the festival, or which find the publicity associated with their support beneficial; thirdly we seek donations from the public, which in the main come in as cash collections during the festival itself; and fourth we generate ticket sales which generally balance expenditure on ticketed events, and can generate a small surplus which goes towards funding the rest of the activities comprised in the festival.

We have not used a professional fundraiser; almost all our fundraising activity is undertaken by our volunteer trustees. We have had no complaints about our fundraising activity, and we are mindful of the need to protect vulnerable people and other members of the public from unreasonable intrusion, persistence or pressure to donate.

We do not hold any material investments apart from maintaining as much of our cash as possible in an interest earning deposit account.

Volunteers

We are entirely dependent on volunteers.

None of the trustees is paid for their services or receive any direct or indirect benefit for what they do.

A large number of other volunteers help with the operation of the festival each year, for example by stewarding and helping to run specific events. And of course, there is a large community of local musicians who also perform on a voluntary basis.

Most of the musicians who participate are unpaid; some groups (who for example put on ticketed performances which help raise funds for the festival) receive a fee or donation, but not at a commercial rate. We aim to assist them to cover costs so that they can continue to operate on a voluntary basis throughout the year.

Most venues provide their facilities, and a significant level of support in terms of help and manpower, free of charge.

We are enormously grateful to everyone who provides us with such invaluable help and support, without which the festival would not be possible.

Trustees

The trustees have a broad range of different skills and experience.

The following Trustees (listed in alphabetical order) were appointed on incorporation and registration of the CIO

Clive David Barnard (currently the Treasurer)
Christopher Kevin Bridgman
John Coulson Moore
Catherine Elizabeth Parry
Thomas Richard Speight (currently the Chair)

The following Trustees were appointed on 2nd April 2025

Andrew Cooney
Charlotte Dumbill
Alison Hilton (currently the minutes secretary)

John Moore resigned at the end of August 2025.

Governance

As noted above, the CIO and the Cockermouth Live festival is run by an unpaid board of Trustees, in accordance with the constitution of the CIO, with help from other volunteers, so that we can draw on a wide and relevant range of expertise and experience.

Planning meetings, chaired by one of the Trustees, are usually held on a monthly basis (but more frequently in the run up to the festival). We invite others from the community to attend, and we are open to being joined by anyone with relevant complementary or specialist skills.

Particular individuals or groups take the lead for matters such as finance, fundraising, publicity, risk assessment, venue management, performer liaison, governance, social media and the website, but all are accountable to the Trustees.

As a registered charity we are required to file an annual report and accounts which are publicly available on the Charity Commission website and which are available on request.

We are not obliged to hold an Annual General Meeting but we intend to hold an annual meeting with stakeholders and others to encourage feedback, so that we are open to new ideas and transparent in what we do.

Measuring our performance

We systematically gather feedback from and in relation to venues, performers and all other aspects of each year's festival. The feedback was overwhelmingly positive, and we use it to inform improvement and development each year.

We assess how successful we have been by financial measures (aiming to at least break even and if possible, to build reserves to fund the festival's continuing development), by the number, breadth and age range of our performers and audiences, by feedback from local businesses, sponsors and other supporters.

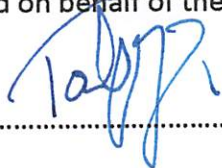
Our aim each year is to learn from and build on what has happened before.

Land and Property and other assets

The CIO does not own and/or lease any land or property, and it has no material assets.

This annual report was approved by the Trustees on 23 October 2025

Signed on behalf of the Trustees


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Receipts and payments accounts

For the period from	Period start date 30th January 2024	Period end date 31st December 2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Total funds to the nearest £
A1 Receipts			
Transfer from Cockermouth Festivals Group (Note 1)	5,732	6,950	12,682
Donations from Commercial Sponsors (Note 2)	1,950	-	1,950
Donations from Individuals (Note 3)	2,619	-	2,619
Ticket Sales (Note 4)	6,448	-	6,448
Grants (Note 5)	-	1,550	1,550
Other	400	500	900
Donation received for 2025	300	-	300
Interest	125	-	125
Total Receipts (Gross Income for AR)	17,574	9,000	26,574

A2 Payments

Payments to performers for ticketed events	5,155	-	5,155
Payments to performers for non ticketed events	700	3,756	4,456
Hire of premises, PA, Marquees, Portaloos, Piano	2,026	-	2,026
Publicity and Marketing	514	3,668	4,182
Administration and general Overheads	532	400	932
Bank charges	84	-	84
	-	-	-
Total Payments	9,011	7,824	16,835

Net of receipts/(payments)	8,563	1,176	9,739
Balancing amount in rounding	-	-	28
Cash funds this year end			9,767

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

B1 Cash funds

	to nearest £
Current Account	350
Deposit Account	9,417
	-
Total cash funds	9,767

B2 Other monetary assets

Details	to nearest £
None	

B3 Investment assets

Details	Cost (optional)
None	-

B4 Assets retained for the charity's

Details	Cost (optional)
No material assets	-

B5 Liabilities

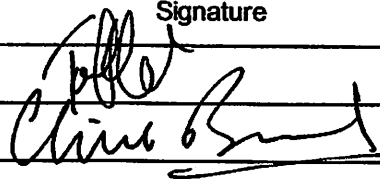
Details	Amount due (optional)
PRS Licence (Note 6)	824

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

Thomas Speight (Chair)

Clive Barnard (Treasurer)

Signature



0ct 23rd 2025
23/10/2025

Note 1
Note 2
Note 3
Note 4
Note 5
Note 6

The CIO took over running Cockermouth Live
A number of local businesses
Meanders and Rotary
Blazing Fiddles at the Kirkgate, Mechanics Band and CCO
Lakes to Sea, UKSPF, Cockermouth Town Council
There is no debt, and no guarantees have been given



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

Charity Name

Cockermouth Festivals Group C10

On accounts for the year
ended

31st December 2024

Charity no
(if any)

1206784

Set out on pages

3 & 4

(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 31/12/2024

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 (other than that disclosed below *) 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.

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

Signed:

CA Evershed

Date:

28/10/2025

Name:

CAROL ANN EVERSHED

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

Address:

35 LEHSFORD ROAD

ST ALBANS

HERTS AL1 3PP

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.



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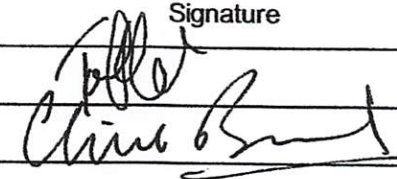
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