CONCERTS AT CRATFIELD CIO

2025 REPORT AND ACCOUNTS

Independent Examiner's Report to the members of Concerts at Cratfield for the year ended 31st December 2025

I report on the accounts for the year ended 31st December 2025

Respective responsibilities of Trustees of Concerts at Cratfield and the Independent Examiner:

The Trustees note that neither an audit nor an independent examination is required by the Charity Commission but take the view that an independent examination is desirable.

It is my responsibility to

Examine the accounts under Section 145 of the Charities Act (2011)

Follow the procedures laid down by the Charity Commission under the Act

State whether particular measures have come to my attention

Basis of the Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Trustees and a comparison of financial statements with those records. It also includes consideration of any unusual items or disclosure in the financial statements and seeking explanation from the Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently I do not express an audit opinion on the financial statements.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

1. Which give me reasonable cause to believe that in any material respect the requirements

   To keep accounting records in accordance with Section 145 of the Act
   To prepare financial statements which accord with the accounting records have not been met; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

L Taylor
Red Lodge Barn, Middleton Moor, IP17 3LN October 25, 2026

CHAIRMAN'S REPORT

As I write this, we are approaching the end of another wonderful season of Cratfield concerts, this year taking place in two other venues besides St Mary's Church – Holy Trinity Church , Middleton, and, for the first time (but not the last) the St Pancras Clocktower in London. So it is hard to cast one's mind back to our 2025 season; and harder still to recall those challenging years immediately after the pandemic when at times Cratfield's survival seemed in doubt.

Yet a glance at the programme for 2025 provides a thrilling reminder of what a wonderful season we all enjoyed. It seemed that after each concert someone would remark that it was the best yet such was the enthusiasm from our audiences. It is an enthusiasm for everything that Concerts at Cratfield that is shared by our musicians. Sunday after Sunday we enjoyed magnificent performances from some of the most successful and highly regarded musicians in the UK and beyond. At the opening concert we heard the Brahms Horn Trio played by Ben Goldscheider, Ofer Falk and Reiko Fujisawa as well as a work for solo horn by Jorg Widman which was the talk of the interval tea queue. Then came the Barbican Quartet (one member of whom arrived with husband and son—Stephen Isserlis's grandson—in tow); in spite of running late and nearly missing their train home they chose to grace us with an encore of Elgar's *Nimrod,* an arrangement they had never previously performed in front of an audience.

At the beginning of August, Guy Johnston and Melvyn Tan - described by one composer friend of Cratfield as 'music royalty' played two wonderful cello sonatas as well as solo performances of Ravel and Bach. In the middle of the month we experimented with a new format; we invited two Gold Medallists from the Royal Overseas League, Ryan Corbett the accordionist and Jack Hancher on guitar each to play half of a concert; and they came with a surprise- a piece for both of them which they only rehearsed on the day. At the every end of the month, in a demonstration of the scope for expanding Cratfield's repertoire, Coco Tomita and Simon Callaghan played what Simon wittily described as the Cratfield premiere of Beethoven's Kreutzer Sonata. Our audience loved it.

Notwithstanding this terrific run of concerts, we still ended the season on a high note, with two contrasting piano quintets played by the Sacconi Quartet and Anna Tilbrook; one by Elgar the other by Jonathan Dove. Sandwiched in the middle was a piece marking a dramatic shift in mood – Shostakovich's eighth string quartet. As at every Cratfield concert this was listened to in rapt silence.

In addition to the main summer season, we continued with the newly established tradition of two concerts for Young Artists—young musicians who are newly graduated or in their final stages of their studies. The aim is to give these young artists the chance to perform in front of an audience. For our first visit to Middleton Church in April 2025, we had a young South African violinist, Jordan Brooks, a second year student at the Royal College of Music, accompanied by Kumi Matsuo. Jordan had already won the strings competition at the ROLS and from the first note it was immediately apparent he would go far. Similarly impressive was a young American fellow-student, the double bass player Levi Andriessen who came to The Cut in Halesworth in May. These concerts are now an important feature of Cratfield's activities.

During 2025, the Trustees started to think about what Cratfield could do to foster music education in schools which is vital to securing future audiences and the musicians to perform for them. After discussion with the Sacconi Quartet we approached Edgar Sewter Primary School in Halewsorth who welcomed the idea of a visit to the school. Anna Tilbrook was keen to join so we took all five

musicians the day after their concert to spend the morning with more than 300 schoolchildren. It was a roaring success enjoyed by children and staff alike and market the start of our Music in Schools project. We have already undertaken a second visit in the spring of this year and more are actively being planned.

None of this – the main season, the Young Artists concerts and Music in Schools – would be possible without the support of our audiences; buying tickets, becoming Friends and Patrons and making additional donations are all crucial ways of helping us to plan confidently for the future without putting our core activity of the summer concerts at risk. Our piano appeal in 2024 raised enough funds to encourage us to risk hiring six pianos across eight concerts in 2025. At the start of 2025 we raised £700 to help fund the Young Artists concerts. And when at the beginning of August I announced our Music in Schools project we were astonished by the speed at which money flowed into our account over £2000 was raised in just a few days. This more than covered our additional costs and went towards the next stage of the project. We were also helped in this regard when one of our regular concertgoers donated a painting of Cratfield church which raised more than £400 in a raffle.

Of course important as they are, donations are not the only critical factor in making a concert series like ours sustainable. Nor, even, is the seeming endless parade of wonderful musicians who make the trip to the middle of nowhere on summer Sundays. Perhaps most important is our audiences. Without seats on hard pews and ticket sales Cratfield would not survive. So it is striking that we seem to be succeeding in attracting new visitors to our concerts—something like 70 people bought tickets to one or more of our concerts last year. And from talking to our visiting musicians it is clear that Cratfield audiences have and outstanding reputation. Everyone who plays for us is struck by how quiet, respectful and enthusiastic our audiences are. Players leave us wanting to come back (and some of them will, watch this space).

I cannot end this report without mentioning the others who make such an important contribution to what we do. Our Trustees have been uniformly supportive and helpful. No initiative has been rejected, even when it involves everyone in more effort. Victoria Bennett-Hall deserves special mention; we have come to regard her as our secret weapon, Cratfield's answer to Nigella Lawon: the extraordinary lunches she prepares for our artists have become a highlight of their visits to us, hardly surprising when one hears the stories of what they are offered elsewhere.

And our Concert Manager, Lottie Ackerley, is, without understatement, the reason we can still mount concerts each year. By getting everything ready on concert day she assumes duties which we we Trustees would just not be able to fulfil. Vital too is the generosity of David and Claire Sillett; without the loan of their field for car parking on concert days I am not sure how long we could survive.

The famous Cratfield teas are not technically our responsibility; the amazingly efficient and well-organised tea team ensure that tea and cakes remain one of the highlights of the Cratfield experience. And despite occasional moans, the tea queues are essential to the friendly atmosphere. People who come alone invariably start chatting to people in the line ahead or behind them which helps make the Cratfield experience so special.

When you read this the 2026 season will be over (barring one exceptional concert towards the end of the year) and preparations for 2027 are well in hand. We look forward to seeing you then.

Jonathan Birt

FINANCIAL REPORT

As the Chairman's report noted, 2025 was a highly successful one for Concerts at Cratfield, with a generally well-attended series of concerts and the launch of a new project, Music in Schools. Over the past three years, the charity has been able to consolidate its strong financial base when compared the the years initially following the pandemic. But the pace of change has slowed in some respects. Reserves rose by 17% year on year compared with 2024, but this compares with a 43% increase in reserves in 2024. This is partly because income rose by only 6% in 2025 while expenditure rose by 24%. Some of this reflects more ambitious and expensive programming – the hire of six pianos compared with three in 2024—and the first step in our Music in Schools project. The Trustees also decided to contribute 20% (£3000) towards a co-commissioning project with the Carducci Music Trust. This is for a new piano quintet being composed by Jonathan Dove for Melvyn Tan and the Carducci Quartet. The second performance will be at Cratfield in July next year , about two months after its premiere. Half the amount due from Cratfield was paid in 2025 and the rest will fall due at the end of 2026 or early 2027.

These developments were made possible by some very generous responses, first to our young artists appeal at the beginning of the year and then to our Music in Schools which had a dramatic response. Overall though donations were slightly down because the figures are distorted by two large donations in 2024.

There is one other financial development to note which will ultimately have a bearing on our reserves position. We have cut our ties with Making Music after concluding that the costs of membership did not reflect value for money in our case. We have from this year arranged our own insurance and so we saved the subscription fee that would otherwise have been due at the end of 2025. But I also noted in last year's report that we had faced a quite dramatic rise in the cost of performing rights. I am still trying to see if there is a way of adjusting these costs, but at some point the fees due for 2025 will need to be settled. This would have an impact on our reserves position but probably significantly less than half the reserves increase recorded for 2025.

ACCOUNTS SUMMARY 2025

INCOME	**2025**	**2024**
Ticket sales (gross)	£24,758	£22,695
Subscriptions	£8533	£8,609
Programmes	£950.84	£728
Donations	£5,196.10	£6,085
Advertising	£300	£0
Mugs	£15.20	£30
Bank interest	£287.80	£337.37
Total	**£40,040.94**	**£37,820.30**

EXPENDITURE		
Musicians fees	£21,401.27[1]	£15,770.23
Piano hire & tuning	£4,287[2]	£1,950
Printing	£1,594	£1,824
Website	£456.3	£350.40
Advertising	£27	
Venue costs	£5,964.26[3]	£5,210.05
Artists hospitality	£500.81[4]	£282.65
Village Hall hire	£85	£20
Examiner fee	£400	£300
Administration	£170.70	£365.73

1 2025 included additional artists fees for schools outreach and also the 20% share of a commissioned work for 2027 and gift for page turner in lieu of fee
2 3 pianos in 2024, 6 in 2025
3 Includes purchase of seat cushions and storage boxes and gift for loan of car park
4 Included paid accommodation for one artist, linked to schools outreach programme

Financing charges	£396.60	£456.22
Total:	**£35,282.94**	**£29,463.73**

Total income:	**£40,040.94**
Total expenditure	**£35,282.94**
Surplus	**£4758**
Change in reserves	

	January 1 2025	December 31 2025
Business Banking account	27,819.87	32,596.81
Treasurer's Account	161.94	143
Petty cash float	£0.01	
Total	27,981.81	32,739.81
Increase in reserves	**£4758**	

Comparison with 2024

	2025	**2024**
Income	£40,040.94	£37,820.83
Expenditure	£35282.94	£29,463.64
Increase in reserves	£4758	£8,357.19