Blindcrake Village Hall CIO
Registered Charity no 1171226
Trustees' Annual Report for the period 1 April 2025 – 31 March 2026

ANNUAL GENERAL MEETING 12 MAY 2026

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

1 Introduction: Chairman's report

This has been rather a strange period for the Village Hall, with the premises having been unusable since mid-September 2025 because of the installation of an up-to-date heating system, together with other work including the fitting of solar panels and the rectification of the problem which has caused flooding in the Hall from time to time following heavy rain.

Consequently, no rental income has been received for the last six and a half months. Despite this, the Village Hall's finances remain sound, and the Committee have not had to draw on the Hall's reserves. Funding for the whole of the extensive work carried out has been obtained from various grants and awards, and I would like to thank my colleagues on the Committee for their sterling work in achieving this.

The time is fast approaching when we shall be able to re-open the Hall for our parishioners and hirers, and hopefully they will recognise and appreciate the substantial improvements that have been achieved.

Finally, I would again like to thank all members of the Committee for their assistance and valuable input during the course of 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 2025-26 our Trustees were:

Neil Pilling	Appointed	Chairman
Ros Berry	Appointed	Treasurer
Cathy Keough	Elected	
Graeme Forrester	Appointed	
Craig Oliver	Elected	

All trustees have signed a Trustee Eligibility Form.

3 Meetings

The Management Committee usually meets four to six times a year. We met on six occasions during 2025-26, with our AGM on 20 May 2025.

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 ninth 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.

Hall usage has been on hold since mid-September 2025, to allow works to take place to install a sustainable heating and energy system.

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 2025-26 we updated a number of policies and procedures including our Hiring Policy. The hiring agreement identifies the responsibilities of each party when booking the hall.

We also reviewed and revised the following policies:

- Sale of alcohol policy
- Safeguarding policy
- Fire safety policy, fire risk assessment and evacuation policy
- Health and Safety and risk assessment

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 2025 was £1,111.60, an 11% increase from £999.37 the previous year. We have paid additional insurance fees relating to the building project.

12 Reserves and restricted funds policy

Trustees 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 (£10,000) for agreed projects.

At the start of the financial year 2025-26, our balance stood at £91,356.66, of which £70,675 were restricted to the heating project; £8,000 reserves and £10,000 designated for the project, leaving £2,681.66 available funds. We have received a further £73,467 in restricted grant funding in 2025-26. In the run up to the building project, we have used £2,151 of the designated funds in one-off costs. In the circumstances of limited income during the building project, we are close to having to use our reserves to cover routine costs.

13 Investments

The M&G Charifund has yielded useful dividends including £727 in 2024-25. This is a small increase on last year's dividend of £693.

The value of our stocks has varied significantly in the past five years due to the Covid pandemic and the impact of the war in Ukraine, but had increased recently with the latest (December 2025) valuation standing at £13,226. We do not yet know what impact the Iran war will have on the value of our investment.

14 Bank accounts

As advised by ACT, in 2017 we opened a new building society current 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.

15 2025-26 activities

Our hall hire, social and fundraising activities have been limited this past year due to the hall being out of use since mid-September for building works relating to the sustainable heating project.

The closing balance of our current account was £110,664.86 compared with £91,356.66 the previous year. The increase reflects a £11,768 grant from Cumberland Council, £1,700 from the Parish Charity and a further £10,000 grant from Tallentire Windfarm Fund towards the cost of undertaking flood mitigation work in the meeting room. The income has been partially offset by one off costs relating to the project, as well as routine spend. The main contractor spend so far has been covered by drawing down the £49,999 grant from The Lottery Community Spaces grant.

a) Sustainable heating project

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 includes improving insulation to external walls, replacing the remaining doors and windows, and underfloor heating in the main hall.

Craig Oliver has taken the lead in this project and over the two years we have raised a total of £144,142 from grant giving bodies, including a further £10,000 from Tallentire Windfarm Fund to contribute to the cost of flood mitigation measures. In 2026-27 we also expect to qualify for a grant under the Boiler Upgrade Scheme, making a total of £151,642. We also have designated discretionary funds of £10,000 for this project.

Funding from Electricity North West for large capacity battery storage will allow us to use the hall as a community hub in cases of power cuts and other emergencies. The project is nearing completion, and we have taken the opportunity to incorporate flood mitigation measures in the meeting room, which has contributed to a delay in finishing the work.

b) Hiring and fundraising

Our income in 2025-26 excluding one-off grants and refundable deposits totalled £4,552.82; unsurprisingly this is about half our expected annual income. Receipts from hires account for £708, compared with £2,589 in 2024-25.

Grants and donations brought in £73,977, all of which bar £510 are restricted to the sustainable heating project. We again thank Joan and Rod Moore for their £170 donation of takings from a model train exhibition, and Breedon quarries for a £150 contribution to Garden Safari publicity costs.

The Garden Safari at the end of June, which grossed £2,217, was our only large fundraiser of the year. Many thanks are due to numerous volunteers who helped in the planning and on the day.

c) Payments

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

Our routine expenditure, excluding one-off fees, totalled £5,991, including £230 related to the cost of special events. Routine outgoings include insurance, electricity and heating fuel, broadband and gardening and maintenance.

Our payment for annual maintenance and gardening in 2024-25 did not clear until the beginning of the 2025-26 financial year, so we have two payments going out this year. In addition we had extra work done to clear bushes from the garden area, to make space for the heat pump and battery installation.

We incurred £851 in LPG fuel costs and overheads, plus a one off cost of £360 to remove the fuel tank before the start of the project. We hope our heating bills will be much reduced thanks to our new solar PV and battery.

Additional one-off costs relating to the sustainable heating project include £483 for building control fees; £300 for an Energy Performance Certificate; and £600 to decommission the audio-visual system, and re-install it once the works are complete. We have also incurred costs of furniture storage, which will be chargeable in 2026-27.

Sundry costs have been low this year, but we continue to pay for broadband and fire alarm checks.

16 Conclusion

After accounting for one-off project-related outgoings, and excluding grant receipts, we have a deficit of routine income over routine expenditure of £1,438, which has been covered by the £2,681 available funds. We have used our designated funds for a number of one off costs relating to the project. Despite the drop in hall hire and special events income, we are in a sound financial position with an underlying current balance of £16,522 excluding restricted funds.

We thank all our grant funders, without whom the project would not be possible:

- Tallentire Windfarm Fund (Cumbria Community Foundation)
- The Lottery Community Spaces project (via Action for Communities in Cumbria)
- Electricity North West Storm Arwen Community Resilience Fund
- Baywind Energy Community Trust
- Cumberland Council Community Investment fund
- Blindcrake Parish Charity

The end of the project is in sight and we know that parishioners are keen to start using the hall again. The heat pump and insulation will give us a comfortable, reliable heat source and the PV and battery will reduce our energy costs.

Ros Berry, Treasurer

28 April 2026

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 PILLING

Position on Management Committee Chairman

Date 12.5.26

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

Receipts and Payments Account Year Ending 31st March 2026

	2025-26	2024-25
Receipts	£	£
Donations	510.00	1561.30
Hall Hire	708.00	2669.00
Interest received Charifund	727.32	692.86
Garden Safari	2447.50	3197.00
Special events	160.00	1113.30
Grant funding*	73467.00	70675.00
Total Receipts	78019.82	79908.46

*restricted funds

Payments		
Gas/heating	1210.98	839.31
Electricity	542.30	483.24
Insurance	1277.47	999.37
Repairs & maintenance	1867.13	990.22
Sundries	240.40	1429.60
Cleaning	541.45	527.80
Special events expenses	229.74	332.79
Deposits returned	80.00	0.00
Professional expenses	1548.00	1093.60
Contractor payments	50569.25	0.00
Broadband	604.9	511.32
Total Payments	58711.62	7207.25
Total Receipts less Payments	19308.20	72701.21

Movement of Reserves		
Balance brought forward	91356.66	18655.45
Total Receipts less payments for year ending 31/03/26	19308.20	72701.21
Transfer from/to reserves		-
	110664.86	91356.66

Statement as at year ending 31st March 2026		
Balance at Cumberland Building Society / Bank	110664.86	91356.66
M&G Investment Account brought forward	11272.74	10986.33
Transfers to current Account	727.32	692.86
Closing Value of Investment 31/12/25*	13226.10	11272.74
Accumulated Fund	**123890.96**	**102629.4**

Ms R J Berry Treasurer Signed: Rosalind Berry

Holm Farm, Blindcrake Date: 12.05.26
Cockermouth, CA13 0QP

Examined and found correct: Signed: A.J. Purvis
Auditor Date: 21/9/26

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 2026	**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 **31/03/2026**.

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:**	21/9/2026
Name:	A. PURVIS		
Relevant professional qualification(s) or body (if any):			
Address:			

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.	