COCKERMOUTH MECHANICS BAND

REGISTERED CHARITY NUMBER: 1190644

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Cockermouth Mechanics Band (the "Band")
Registered Charity No. 1190644

Trustees Report for the period from 1st January 2025 to 31st December 2025

This report is prepared by the Trustees of the Band, which is a CIO registered with the Charity Commission with number 1190644.

It has a constitution which closely follows the Charity Commission's recommended pro forma for an "Association CIO" at the time of registration.

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

Summary of the Band's Purpose

The purpose set out in the Constitution of the Band is "to advance the education of the public in the art and science of music, in particular music presented by Brass Bands, by means of rehearsals and concerts and other musical activities which the public will have access to and by providing opportunities for people to learn to play a brass instrument."

Summary of the Band's Activities during the reporting period

The Band continues to operate as a senior band, which rehearses twice a week, and a beginners' band (known as the "Apprentices") for learners and less experienced players, which rehearses once a week. Both are non – competing but take seriously the twin objectives of performing to the best of their ability and seeking to improve their standard of playing both individually and as a group.

The Band owns and maintains a stock of instruments which are available for loan free of charge to Band members; this enables the Band to help people of all standards to play instruments regardless of individual financial circumstances.

We also own, and constantly add to, our music library material which is suitable for, and available to, players of all levels. As well as increasing the repertoire available to the Apprentices we have bought practice items for the whole band, and as well as practising sight reading we are able to review and try out pieces from the library on Monday nights before selecting items for the main band to play.

The improvement noted towards the end of last year, which followed the appointment of a new Musical Director, has continued. We contimue to receive feedback from the public to the effect that we are playing better than ever.

Both the senior band and the Apprentices perform formally and informally. They play at events organised by, and open to, the local community as well as putting on their own concerts for the public to attend. Many of our performances are free for the public to attend, or else are deliberately priced to be affordable.

We continue, from time to time, assist other bands in North West Cumbria (in Flimby, for example) by providing players to plug gaps in their line up or to support particular events.

The Band's Bicentenary

This year was particularly notable because we celebrated the bicentenary of the Band, which can trace its roots to a group of musicians in Cockermouth in 1825; this makes us one of the oldest brass bands in the country, if not the world, and we were especially proud to celebrate it both in public and in private with a number of particularly significant events.

We performed more than usual; new additions to our schedule were a fundraising concert in Mungrisdale and a special bicentenary concert at Christchurch in the centre of Cockermouth. Both were sell outs.

At the Christchurch concert we premiered a three movement piece composed by one of our former musical directors, Stuart Thorpe, which we had specially commissioned to mark this milestone year. It was a great success. We included the separate movements of this piece in many of the other concerts we performed at throughout the year.

The focus of our summer was a trip by the band and their guests to the Whit Friday Marches in and around Saddleworth – these are a very well established and incredibly well supported feature of the national brass band calendar (featured in the film 'Brassed Off'), but we have not been as a band in recent times. We were invited to perform at two very special events that weekend. The first was a concert with Delph Band and [ABC] Band in the village of Delph itself, the second was to perform at a massed band concert with Black Dyke in Huddersfield Town Hall. The massed band concert was preceded by a series of sectional workshops, each led by players form Black Dyke itself, which the band attended. The whole weekend was memorable, educational and a great experience for all of us who attended. In North West Cumbria we rarely have the opportunity to hear, let alone be taught by and play with some of the leading brass players in the country so the weekend was not only hugely enjoyable, it was extremely beneficial to us all.

In all of our engagements and public performances our bicentenary has featured; it has not been just our celebration, but a celebration by the town and the local community, which are both proud to have a band with such a long and distinguished heritage at their centre.

In the autumn we arranged our own evening celebration of all we had achieved this year.

Statement as to Trustees' having regard to Charity Commission Guidance

The Trustees make every effort to follow all relevant Charity Commission Guidance, including as to public benefit. We have operated with our purposes and the public benefit in the forefront of our thinking and planning.

Achievements this year

Both the senior band and the Apprentices have continued the increased number of public performances noted in previous years particularly in the run up to Christmas. For example, the reopened local Brewery restarted its annual carols evening, which we joined in as we had always done before its previous owners shut it down.

Our performances have included playing at the armistice parade, at various events in the Town such as the Christmas Lights switch on, the late night shopping evenings, Carols in the Cockermouth and Keswick town centres, Christmas concerts for local old peoples' homes, at the local auction market, at

most of the local agricultural shows during the summer (at Cockermouth, Keswick and Loweswater), and at the Town's free weekend music festival in July known as 'Cockermouth Live'.

Through these various activities we are known to be part of, and very much contributing to, the local community, we are highly visible, and we are achieving the purposes for which we are established.

As noted last year our reputation is growing, and we are widely visible; as is usual we receive repeat invitations to perform not just on Cockermouth, but more widely in the towns and villages around us.

Financial Review

We aim to be able to perform for the public benefit whether or not we are paid for performing, so that what we do is accessible to as many people as possible. We do not charge members subscriptions or for the use of band instruments or uniforms, again so that we are accessible regardless of the means of our members. That is part and parcel of our charitable purposes.

In a normal year we are able to do this and we are self financing. In our celebratory year there was an increased need to raise funds, as we had more activities planned. In particular the weekend at the Whit Friday Marches, with Delph and Black Dyke was a big additional cost that we aspired to fund without dipping into our reserves.

As noted above we took on extra fundraising events (such as the Mungrisdale and Christchurch concerts), we were able to access grant funding from local government and local charities, we received donations from local business and some very generous individuals. The band members who travelled to the Whit Friday weekend events and their guests also contributed to the costs.

Overall, during the reporting period we have maintained a healthy financial condition through fund raising sufficiently to operate without financial pressure.

Our cash balances enable the Band to continue to hire premises to rehearse (each week in the Quaker Meeting Rooms and in the Methodist Church) to store our library and spare instruments, to maintain and in some cases overhaul the band's instruments, to refresh and increase our music library, to buy new instruments when necessary or desirable, to continue property and liability insurance and memberships of relevant organisations and to be able to afford an increased level of other ongoing operating costs such as extra cleaning and higher rent and heating bills.

We maintain reserves at a level which we believe would enable us to operate for well over twelve months with no income.

We continue to be solvent and able to meet our liabilities as and when they fall due.

Governance

As noted above, the Band is a Charitable Incorporated Organisation, with a constitution which follows closely the Charity Commission's recommended form.

During the reporting period there were nine Trustees (the minimum provided for in our constitution is three, the maximum is twelve) who were listed as required on the Charity Commission's register.

Reference and Administrative details

Charity name	Cockermouth Mechanics Band
Other name the charity uses	None
Registered charity number	1190644
Charity's principal address	Packhorse Cottage, Low Lorton, Cumbria CA13 9UW

Names of the charity trustees who managed the charity during the reporting period

NB TABLE NEEDS TO BE CHECKED

	Trustee name	Office (if any)	Date appointed	Notes
1	Andrew Skillen		From 06.05.2021	Retired and re elected 26.10.2023
2	Jane Hunter	Chair	From 30.07.2020	Retired and re elected 24.10.2024
4	Eleanor Moore		From 06.04.2021	Retired and re elected 23.10.2025
6	Bill Smith		From 06.05.2021	Retired and re elected 23.10.2025
7	Jeremy Clarkson		From 06.05.2021	Retired and re elected 27.10.2022; Retired January 2024
8	Peter MacGibbon		From 06.05.2021	Retired and re elected 26.10.2023
9	Clive Barnard		From 30.07.2020	Retired and re elected 24.10.2024
11	Luke Jones		From 27.10.2022	Retired and re elected 26.10.2023
12	Joe Mansfield		From 27.10.2022	Retired and re elected 23.10.2025
13	Rebecca Goodwin		From 27.10.2022	Retired and re elected 24.10.24

None of the Trustees hold property on behalf of the Band; none of the Trustees hold funds as custodian for others.

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	JE Hunter	Clive Barnard
Full name(s)	Jane Hunter	Clive Barnard
Position (eg Secretary, Chair, etc)	Chair	Secretary

Date	15th October 2026

COCKERMOUTH MECHANICS BAND

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	Total £	Prior period £
INCOMING RESOURCES					
Income from:					
Charitable activities	3.1	5,165		5,165	2,620
Fundraising and donations		2,686	6,490	9,176	2,592
Income from fundraising concert		4,246		4,246	3,719
Celebration dinner		2,040		2,040	
Bank interest		216		216	248
Other		125		125	55
Total		14,478	6,490	20,968	9,234
RESOURCES EXPENDED					
Expenditure on:					
Charitable activities	4.1	3,289	9,205	12,494	6,045
Costs of fundraising concert		2,643		2,643	2,490
Other	4.2	3,234		3,234	1,175
Total		9,166	9,205	18,371	9,710
NET INCOMING/(OUTGOING) RESOURCES		**5,312**	**-2,715**	**2,597**	**-476**
Transfers between funds		-2,715	2,715	0	
Funds brought forward		15,866	0	15,866	16,342
Funds carried forward		18,463	0	18,463	15,866

The notes form part of these financial statements.

COCKERMOUTH MECHANICS BAND

BALANCE SHEET
AT 31 DECEMBER 2025

	Notes	Unrestricted funds £	Prior period end £
FIXED ASSETS			
Tangible assets		0	0
CURRENT ASSETS			
Cash at bank and in hand		17,411	15,499
Debtors and prepayments	5	1,144	867
Total current assets		18,555	16,366
CREDITORS			
Amounts falling due within 1 year	6	92	500
NET CURRENT ASSETS		18,463	15,866
NET ASSETS		18,463	15,866
ACCUMULATED FUNDS			
Unrestricted funds	7	18,463	15,866
TOTAL FUNDS		18,463	15,866

The financial statements were approved by the Board of Trustees on 8th October 2026
and signed on its behalf by:

J E Hunter, Chair of the Trustees

The notes form part of these financial statements.

COCKERMOUTH MECHANICS BAND

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. BASIS OF PREPARATION

1.1 Accounting convention

The financial statements have been prepared under the historical cost convention unless otherwise stated in the relevant notes to these accounts, and in accordance with the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS102) issued on 16 July 2014, and with the Charities Act 2011.

2. ACCOUNTING POLICIES

2.1 Income

Recognition of income
All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income, it is more likely than not that the resources will be received and the amount can be quantified with reasonable accuracy.

Offsetting
There has been no offsetting of assets and liabilities, or income and expenditure.

2.2 Expenditure and liabilities

Liability recognition
Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Taxation
The charity is exempt from tax on its charitable activities.

2.3 Assets

Tangible fixed assets
All purchases of equipment and other items of lasting benefit are treated as expenditure in the year of purchase.

3. ANALYSIS OF INCOME

3.1 Charitable activities

This represents income from musical engagaments and performances other than the annual fundraising concert.

4. ANALYSIS OF EXPENDITURE

	Unrestricted funds £	Restricted funds £	Total £	Prior period £
4.1 Charitable activities				
Hire of premises	2,240		2,240	1,962
Purchase and repair of instruments	850		850	419
Purchase of music	199	1,000	1,199	507
Bicentenary travel and accommodation		7,453	7,453	
Other bicentenary costs		752	752	
Purchase of uniforms			0	3,157
	3,289	9,205	12,494	6,045
4.2 Other expenditure				
Insurance	367		367	309
Stationery	130		130	806
Celebration dinner	2,540		2,540	
Other	197		197	60
	3,234	0	3,234	1,175

4.3 Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the period 1 January 2025 to 31 December 2025.
There were no trustees' expenses for the period 1 January 2025 to 31 December 2025.

5. DEBTORS AND PREPAYMENTS

	31/12/25 £	31/12/24 £
Debtors	797	
Prepayments	347	867
	1,144	867

6. CREDITORS, AMOUNTS FALLING DUE WITHIN 1 YEAR

	31/12/25	31/12/24
	£	£
Creditors	92	
Income in advance		500
	92	500

7. MOVEMENT IN FUNDS

	Unrestricted funds	Restricted funds	Total
	£	£	£
Balance brought forward	15,866	0	15,866
Income	14,478	6,490	20,968
Expenditure	9,166	9,205	18,371
Transfers	-2,715	2,715	0
Balance carried forward	18,463	0	18,463

8. ANALYSIS OF 2025 RESTRICTED FUND INCOME AND EXPENDITURE

Restricted funds represent the cost of the band's bicentenary activities, and donations and member contributions towards these costs. These were as follows.

	£	
Income		
Donations	3,300	(a)
Member contributions	3,190	
	6,490	
Expenditure		
Training	200	
Travel	2,500	
Accommodation	4,953	
Music commission	1,000	
Banners	552	
	9,205	

(a) A further £500 was included in the 2024 accounts.