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 financial period from 1st January 2025 until 31st December 2025

Introduction

This report is 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.

This is the annual report and accounts for the financial period from 1st January 2025 until 31st December 2025. It is the first time, since registration, that we have been able to prepare a report for a full twelve month period.

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

The CIO took over the entire undertaking assets and liabilities of an unincorporated association known as Cockermouth Festivals Group, which since 2010 organised and run an annual arts festival in the town of Cockermouth in Cumbria known as "Cockermouth LIVE!".

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 2025. In 2024 we had extended the festival to run from the Friday evening to Sunday evening with, for the first time, a full day of events on the Sunday. In 2025 we were also able to add events on Thursday evening, a further expansion of our activities which went well and which we are likely to repeat.

Although there were a number of ticketed events the vast majority of performances we arranged, and other activities, 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 from grants or other donations, 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 in front of an audience. We are very grateful to the large number of very talented musicians in the local community who give their time and talents freely for this purpose. These many opportunities to perform in public enable musicians to develop, improve and grow.

It is also hugely beneficial to the health and welfare of the community at large - and enhancing of the community - that so many people (locals and visitors) can experience and share in the cultural life of the town in this way.

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 2025

We aim to animate and use the many venues available throughout the town itself, 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. This has the added benefit of maximising accessibility. We believe that was achieved.

A short video summary of this year's festival is available to view on You Tube at https://www.youtube.com/watch?v=ttBUeERN8wE

In 2025 we used 22 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 the widest possible variety of events, and as many people as possible could attend. We hosted 149 shows involving 490 different performers.

We also staged some events in the streets 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 on line and in hard copy .

We estimate that over 5,100 people attended performances staged as part of the 2025 festival, and the town was noticeably busier than normal throughout the weekend; many of the local businesses, a significant number of which kindly support us by making donations, reported more custom as a result. We use this experience, noted in previous years, to continue developing our financial support base in the local business community.

Financial Review

Our accounts, prepared on a receipts and payments basis, are included in this report. Because our income for the relevant period exceeds £25,000 we have had our accounts independently examined.

We are for the first time able to provide comparable figures for the previous reporting period (although that period, from registration until 31st December 2024, was only eleven months long); in future years we will be able to provide comparable figures, prepared consistently, for a full twelve month reporting period.

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.

During the reporting period, we made a small loss and our unrestricted reserves decreased by just under £800. Our year end cash balances were £16,468 (compared to £9,739 on 1st January 2025) but were swollen by £7,500 of restricted funding received in November 2024 and designated for the purpose of funding a particular project (badged 'Takeover') which we had planned for January 2026. The Takeover project was focussed on youth music development and will be reported on in our next annual report, for the financial period beginning 1st January 2026..

Fundraising

Our income comes from four sources: first, we seek grant funding from other charities, and from local 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 our non income generating activities.

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.

Most of the local 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 contribute towards their operating 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 each and every one of these individuals and groups, who provide 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 often 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, scheduling, 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 nonetheless in November 2025 we held an open, public meeting with stakeholders and others so that we could present publicly what we did in 2025, what we were planning for 2026, and to encourage feedback, and to be as open as possible to new ideas and as transparent as possible 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 other volunteers 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.

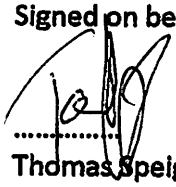
Declaration about serious incidents

We the Trustees declare that there have been no serious incidents during this reporting period (and therefore none have been reported to the Charity Commission).

APPROVAL AND SIGNATURE

This annual report was approved by the Trustees on 30th September 2026.

Signed on behalf of the Trustees



.....

Thomas Speight
Chairman
5th October 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	Reg no.
Cockermouth Festivals Group CIO	1206784

Receipts and payments accounts

CC16a

For the period from	Period start date	Period end date
	01/01/2025	31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts				
From old organisation	-	-		12,682
Grants for 2025	500	5,585	6,085	1,550
Grant for 2026	-	7,500	7,500	-
Commercial donations	3,300	100	3,400	1,950
Individual donations	3,340	-	3,340	2,619
Ticket sales	10,039	-	10,039	6,448
Interest from Bank	242	-	242	125
Other	-	-	-	1,200
Sub total (Gross income for AR)	17,421	13,185	30,606	26,574
Total receipts	17,421	13,185	30,606	26,574
A2 Payments				
Ticketed Events	8,817	-	8,817	5,155
Unticketed Events	2,670	2,100	4,770	4,456
Hire of venues	1,130	1,211	2,341	2,026
Publicity	1,952	2,212	4,164	4,182
Admin and office overheads	3,513	162	3,675	932
Bank charges	89	-	89	84
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total	18,171	5,685	23,856	16,835
Total payments				
Net of receipts/(payments)	- 750	7,500	6,750	9,739
Cash Funds last year end		1,176	9,739	-
Balancing amount in rounding			- 21	
Cash funds this year end	7,793	8,676	16,468	

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

Categories	Details	Restricted funds to nearest £	Unrestricted funds to nearest £
B1 Cash funds	CAF Current Account	-	304
	CAF Deposit Account	8,676	7,489
		-	-
		8,676	7,793
	Total cash funds		16468

	Details	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	None	-	-

	Details	Cost (optional)	Current value (optional)
B3 Investment assets	None	-	-

	Details	Cost (optional)	Current value (optional)
B4 Assets retained for the	No material assets	-	-

	Details	Amount due (optional)	When due (optional)
B5 Liabilities	Two small amounts,have not ever been invoiced but are provided for	140	when invoiced

	Signature		Date of approval
Signed by one or two trustees on behalf of all the trustees		Thomas Speight	5th October 2026
		Clive Barnard	5th October 2026

These notes form part of the unaudited Accounts of Cockermouth Festivals Group CIO (the "CIO") for the Financial Period from 1st January 2025 until 31st December 2025

1. The CIO took over all the undertaking assets and liabilities of an unincorporated Association in 2024.
2. The CIO received grant funding from Cumberland Community Panel, Bridget's Magical Musical Pot, Cockermouth and Papcastle Recreational Trust, Cockermouth Town Council, The Hadfield Trust, Cockermouth Rotary and Cumberland Events Foundation.
3. Grant Funding £7,500 was received in late 2025 to fund a youth music development project scheduled for January 2026; the relevant expenditure was in early 2026 but funds were held on a restricted basis pending that expenditure becoming due.
4. 11 Local businesses and trade organisations made donations of varying amounts.
5. The substantial majority of donations received from individuals were made over the weekend of the festival in cash or on line donations.

.....
Thomas Speight
5th October 2026

.....
Clive Barnard
5th October 2026

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 CIO		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	1206784
Set out on pages	3 and 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 December 2025.

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.

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

Signed:		**Date:**	5 October 2026
Name:	Mr James Piper FCA		
Relevant professional qualification(s) or body (if any):	Fellow of the Institute of Chartered Accountants in England and Wales		
Address:	14 Church Street St. Albans, Hertfordshire AL3 5NQ		

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.	

CHARITY COMMISSION FOR ENGLAND AND WALES

Cockermouth Festivals Group CIO

Receipts and payments accounts

CC16a

For the period from 01/01/2025 31/12/2025

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B2 Other monetary assets	None	-	-

	Details	Cost (optional)	Current value (optional)
B3 Investment assets	None	-	-

	Details	Cost (optional)	Current value (optional)
B4 Assets retained for the	No material assets	-	-

	Details	Amount due (optional)	When due (optional)
B5 Liabilities	Two small amounts,have not ever been invoiced but are provided for	140	when invoiced

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