

# Annual Return (AR30) form

## Section 1 – About this form

An Annual Return must be completed by all societies registered under the Co-operative and Community Benefit Societies Act 2014 ('the Act') (including any societies previously registered under the Industrial and Provident Societies Act 1965) or the Co-operative and Community Benefit Societies Act (Northern Ireland) 1969 ('the Act') (including any societies previously registered under the Industrial and Provident Societies Act 1969). The Annual Return must include:

- this form;
- a set of the society's accounts; and
- where required, an audit report or report on the accounts.

A society must submit the Annual Return within 7 months of the end of the society's financial year. Failure to submit on time is a prosecutable offence.

Please note that this form, including any details provided on the form, will be made available to the public through the Mutuels Public Register <https://mutuals.fca.org.uk>.

For guidance on our registration function for societies under the Co-operative and Community Benefit Societies Act 2014, which includes guidance on the requirement to submit an Annual Return, please see here: <https://www.fca.org.uk/publication/finalised-guidance/fg15-12.pdf>

## Section 2 – About this application

<b>Society name</b>	Big Apple Association Ltd
<b>Register number</b>	8294
<b>Registered address</b>	Woodcroft, Putley, Ledbury, Herefordshire, UK
<b>Postcode</b>	HR8 2RD

**2.1 What date did the financial year covered by these accounts end?**

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**Section 3 – People**

**3.1 Please provide the names of the people who were directors of the society during the financial year this return covers.** Some societies use the term 'committee member' or 'trustee' instead of 'director'. For ease of reference, we use 'director' throughout this form.

Name of director	Month and year of birth	
Stephen Swaithe	June	1949
Norman Stanier	December	1947
Jacqueline Denman	September	1952
David Murdoch	October	1957
Annie Skittery	February	1995

Continue on to a separate sheet if necessary.

**3.2 All directors must be 16 or older. Please confirm this is this case:**

All directors are aged 16 or over

**3.3 Societies are within the scope of the Company Directors Disqualification Act 1986 (CDDA). Please confirm that no director is disqualified under that Act:**

No director is disqualified

**3.4 Please state any close links which any of the directors has with any society, company or authority.** 'Close links' includes any directorships or senior positions held by directors of the society in other organisations.

Norman Stanier, Director, Bees and Trees Ltd.  
 Annie Skittery, Trustee, Ledbury and District Young Farmers Club

**3.5 Please provide the name of the person who was secretary at the end of the financial year this return covers.** Societies must have a secretary.

Name of secretary	Month and year of birth	
Jacqueline Denman	September	1952

## Section 4 – Financial information

### 4.1 Please confirm that:

- accounts are being submitted with this form
- the accounts comply with relevant statutory and accounting requirements
- the accounts are signed by two members and the secretary (3 signatures in total)

**4.2 Based on the accounts, please provide the information requested below for the financial year covered by this return.**

Number of members	84
Turnover	£6591.00
Assets	£6880.00
Number of employees (if any)	None
Share capital	£84
Highest rate of interest paid on shares (if any)	None

**4.3 What Standard Industrial Classification code best describes the society's main business?** Where more than one code applies, please select the code that you feel best describes the society's main business activity. You will find a full list of codes here: <http://resources.companieshouse.gov.uk/sic/>

82301 (Activities of exhibition and fair organisers)
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## Section 5 – Audit

Societies are required to appoint an auditor to audited unless they are small or have disapplied this requirement. For further guidance see chapter 7 of our guidance: <https://www.fca.org.uk/publication/finalised-guidance/fg15-12.pdf>

### 5.1 Please select the audit option the society has complied with:

- |                                  |                                     |
|----------------------------------|-------------------------------------|
| Full professional audit          | <input type="checkbox"/>            |
| Auditor's report on the accounts | <input type="checkbox"/>            |
| Lay audit                        | <input type="checkbox"/>            |
| No audit                         | <input checked="" type="checkbox"/> |

### 5.2 Please confirm the audit option used by the society is compliant with the society's own rules and the Act

We have complied with the audit requirements

### 5.3 Please confirm any audit report (where required) is being submitted with this Annual Return

- Yes
- Not applicable

The information below impacts the level of audit required of the society's accounts. Please provide answers to the following questions.

**5.4 Is this society accepted by HM Revenue and Customs (HMRC) as a charity for tax purposes?**

Yes

No

**5.5 If the society is registered with the Office of the Scottish Charity Regulator (OSCR) please provide your OSCR registration number.**

Not applicable

OSCR number:	
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**5.6 Is the society a housing association?**

No  Go to **section 6**

Yes  Go to question **5.7**

**5.7 Please confirm which housing regulator you are registered with, and provide the registration number they have given you:**

		Registration number
Homes and Communities Agency	<input type="checkbox"/>	
Scottish Housing Regulator	<input type="checkbox"/>	
The Welsh Ministers	<input type="checkbox"/>	
Department for Communities (Northern Ireland)	<input type="checkbox"/>	

## Section 6 – Subsidiaries

### 6.1 Is the society a subsidiary of another society?

Yes

No

### 6.2 Does the society have one or more subsidiaries? (As defined in sections 100 and 101 of the Act)

Yes  Continue to question 6.3

No  Continue to Section 7

### 6.3 If the society has subsidiaries, please provide the names of them below (or attach an additional sheet)

Registration Number	Name

### 6.4 Please provide below (or on a separate sheet) the names of subsidiaries not dealt with in group accounts (if any) and reasons for exclusions: (the society must have written authority from us to exclude a subsidiary from group accounts)

Registration Number	Name	Reason for exclusion

## Section 7– Condition for registration

All societies are registered meeting one of two conditions for registration. These are that the society is either:

- a bona fide co-operative society ('co-operative society'); **or**
- are conducting business for the benefit of the community ('community benefit society').

A society must answer the questions set out in either Section 7A or Section 7B of this form, depending on which condition of registration it meets.

If you are not sure which condition for registration applies to the society please see chapters 4 and 5 of our guidance:

<https://www.fca.org.uk/publication/finalised-guidance/fq15-12.pdf>

## Section 7A - Co-operative societies

Co-operative societies must answer the following questions in relation to the financial year covered by this return.

**7A.1 What is the business of the society?** For example, did you provide housing, manufacture goods, develop IT systems etc.

n/a

**7A.2 Please describe the members' common economic, social and cultural needs and aspirations.** In answering this question, please make sure it is clear what needs and aspirations members had in common.

**7A.3 How did the society's business meet those needs and aspirations?**

You have described the society's business answer to question 7A.1, and in question 7A.2 you have described the common needs and aspirations of members. Please now describe how during the year that business met those common needs and aspirations.

**7A.4 How did members democratically control the society?** For example, did the members elect a board at an annual general meeting; did all members collectively run the society.

**7A.5 What did the society do with any surplus or profit?** For instance, did you pay a dividend to members (and if so, on what basis); did money get reinvested in the business; put into reserves; used for some other purpose?

## Section 7B - Community benefit societies

Community benefit societies must answer the following questions in relation to the financial year covered by this return.

**7B.1 What is the business of the society?** For example, did you provide social housing, run an amateur sports club etc.

The primary activity of the Big Apple Association is stated as the organisation of events to celebrate, promote and educate about the orchards, apples, cider, perry and juices of our area. We normally run two weekends of public events, 'Blossomtime' in early May and 'Harvestime' in mid-October. We also organise the Big Apple Cider and Perry Trials, which take place over the early May Bank Holiday weekend as a prelude to Blossomtime.

Our fifth AGM since incorporating ourselves as a Community Benefit Society took place at the Trumpet Inn, followed by a social meal and a talk about perry pears from our renowned and very local expert, Charles Martell.

Following our successful move in 2024, the Big Apple Cider and Perry Trials at the beginning of May 2025 saw the community of cider- and perry-makers gather together at Dragon Orchard, Putley. With a few improvements gathered from the previous year, our excellent team of volunteers worked hard to organise the entries and, together with the entrants, created an atmosphere built around a shared interest in the special qualities of orchards, cider and perry. William Chambers of Smith Hayne Orchards in Devon was crowned Champion Cidermaker while local Geoff Newman took Champion Perry maker. We welcomed Ellie Chowns, Member of Parliament for North Herefordshire, to present the prizes. Liv Manning was thanked for her wonderful work in managing the Trial entries and results.

Our Blossomtime event in early May and Harvestime event in October saw visitors enjoy a wide range of outdoor experiences. These are also great opportunities for our volunteers and members of the local community to share with visitors in extending their understanding of all things to do with orchards, apples, cider and perry. A campaign to enrol more volunteers was felt would be helpful and Charlie Kimberley and Isabel Dunn together created and manned a display at the Hellens Produce Market in April in order to identify new interest

Blossomtime built on the previous year's new and more ambitious arrangement, this time with four venues (Putley Parish Hall and Dragon Orchard in Putley, and Court Farm and Yew Tree Farm in Aylton) linked by walks and/or a tractor and trailer ride. The aim of reducing traffic movement was met, though the weather was a little less conducive to encouraging visitors to explore. While May rounded off the season as the second sunniest May on record for the UK, the two days of Blossomtime saw the Dymock area reporting maximum temperatures of just 13 and

14°F, leading to a slight drop in visitor numbers and perhaps length of stay. Competition from local VE day events, instigated by the Government at rather short notice, may also have affected visitor numbers.

A single entry pass purchased on arrival gave access to all venues, each with its own programme of activities. Putley Parish Hall was the welcome point, with parking, information and refreshments provided by organisations from the local community. A programme of orchard walks was led by a willing and able team of volunteers.

Court Farm was the base for a number of craft producers and local organisations with an environmental theme, underpinned by craft activities and organised by Hannah Day. A programme of relevant talks included Steve Oram, Secretary of the UK Orchard Network and Orchard Biodiversity Officer, People's Trust for Endangered Species; Anna Stankiewicz and Jonathan Keyte, Greengate Fruit Trees talking about a regenerative approach to fruit tree growing focused on soil health and sustainability; Will Masefield, Project Manager talking about traditional orchards and wood pasture within the Severn Treescapes Project; and a Fruit wine tasting with our very own Charlie Smart.

Dragon Orchard hosted cider and perry tastings, including entries to the previous day's Cider and Perry Trials, sales, with seven stallholders from amongst the entrants to the Trials, and a pruning demonstration. A programme of musical entertainment included Leominster Morris and Pinsley Mill Cloggers, Ross Folk Choir, The Mushrooms, The Remnants, Vox Rox and Mice in a Matchbox.

Yew Tree Farm joined the programme with perry tasting, an information trail, a cellar viewing, a pollinator display and tasting and sales of perry-infused sausages.

The meeting of the Operations Committee scheduled for May was replaced by a wrap meeting at Dragon Orchard at the end of Blossomtime while everything was fresh in everyone's minds.

We were delighted to lend support to perry pear identification at Hellens. It was also agreed that all our display material needed to be completely revamped, revised, renovated, renewed and updated. Mary Fielding undertook to lead on this in conjunction with Charlie Kimberley.

Once again, we were offered space in the Orchard Pavilion at Malvern Autumn Show and chose to engage visitors with our activities through a competition designed to test their knowledge of the age of a small selection of local dessert and culinary apples. Eighteen of our loyal volunteers manned the stand in shifts over the three days of the show. Surprisingly, just one visitor managed to place the four varieties of apple in order of their introduction and was delighted to receive the prize of a copy of 'The Healing Orchard' by local cidemaker Brian Robbins.

In the week running up to Harvestime, we sponsored the community-led bus service serving Ledbury to Ross-on-Wye via Much Marcle, Dymock and Newent, taking out a prominent back page advert in their quarterly newsletter. We were delighted that this appeared to lead to increased use of the Daffodil Line as a means of arrival at our Harvestime events.

Our programme of special Harvestime events relies on many who are willing to share their time, talents and knowledge across eight local venues. The programme included guided walks, orchard tours, hands-on craft activities, pruning demonstrations, musical interludes, tutored tastings, and several iterations of a hands on pressing of perry pears. Woodredding Farm built on the previous year's success with three iterations of a cheese and cider tasting experience. We were delighted to welcome Nick Dunn, Managing Director of Frank P. Matthews, with a talk at Hellens on the 'Importance of difference in the apple world'. This was followed on Sunday by Clare Wichbold, Community Historian, sharing insights into the life of a former resident of Hellens: 'Constance Radcliffe Cooke: suffrage, socialism and cider'. We were joined once again by Herefordshire Beekeepers, with their Annual Honey Show. Thanks go to Marcher Apple Network, Hereford Museum of Cider, National Perry Pear Collection, Russell Sutcliffe and numerous local orchard owners and cooks for their invaluable help in mounting our apple display and tastings at Hellens.

We were delighted to welcome several groups of dancers and musicians who set feet tapping around the venues: Leominster Morris, Hawthorn and Hare Morris, Blackthorn Ritualistic Morris and Uke Can't Be Serious. And to everyone who made such an effort to contribute to the success of the event. Special thanks to Westons Cider for providing their splendid tractor and trailer service linking six of our venues.

### **7B.2 Please describe the benefits to the community the society**

**delivered?** Here we are looking to see *what* the benefits to the community were. Community can be said to be the community at large. For example, did you relieve poverty or homelessness through the provision of social housing.

In addition to generating income of our own through the Cider and Perry Trials, Blossomtime and our Harvestime weekend, we also offered local groups the opportunity to add to the visitor experience while raising funds of their own, including for Putley Parish Hall, Ledbury Young Farmers, Putley WI, Aylton Church, Munsley WI Hall, Much Marcle Memorial Hall, Friends of Much Marcle School, Much Marcle Community Shop, St Bartholomew's Church Much Marcle, Marcher Apple Network, Tools for Self-Reliance Cymru, Herefordshire Beekeepers Association, Herefordshire Wildlife Trust and the Midlands Air Ambulance.

We have an agreed wording for participating organisations, requesting transparency in the beneficiaries of any funds being raised through our events, and that they be in tune with the objects and secondary rules of our Community Benefit Society.

**7B.3 Please describe how the society's business delivered these benefits?** The business of the society must be conducted for the benefit of the community. Please describe *how* the society's business (as described in answer to question 7B.1) provided benefit to the community.

We continue to maintain contact with our stakeholders, be they members, participants, volunteers, local organisations, past and future visitors or local residents. Events for volunteers and members during 2025 included our Wassail and Annual General Meeting. We began the year with our annual wassail for volunteers, their families and friends, this time at Court Farm Barn, Aylton, with proceeds going to the Midlands Air Ambulance Charity. The rivalry that has developed with Trumpet and District Agricultural Society was played out through a skittles match at the Rushall Club, illness taking Doreen Pocknell away from her usual place behind the bar, followed very shortly by the sad news of her death on 7<sup>th</sup> February 2026.

Directors met twice during the course of 2025, while the Operations Committee (consisting of ten members including the Directors) has met six times. Annie Skittery continues to Chair our Operations Committee, and was invited to join the Directors. Steve Swaites continues in his role as Director and Chair of the CBS. A number of smaller meetings took place for each of the relevant Task Groups in preparation for Blossomtime and Harvestime.

We continued to make good use of our website, social media and local press to keep the local community informed and involved in our activities.

The outside nature of many of our activities helps us to plan for a safe, secure and enjoyable experience at both Blossomtime and Harvestime. Each of our now familiar venues submits a detailed risk assessment including a focus on avoiding or minimising any risk of spreading infection.

**7B.4 Did the society work with a specific community, and if so, please describe it here?** For instance, were the society's activities confined to a specific location; or to a specific group of people? Please note that in serving the needs of any defined community, the society should not inhibit the benefit to the community at large.

As confirmed in our secondary rules (adopted by the Board on its meeting on 9<sup>th</sup> March 2020 under para. 85 of the Rules of the society), the activities of the Big Apple Association are focussed on the seven Herefordshire parishes of Aylton, Little Marcle, Much Marcle, Munsley, Pixley, Putley and Woolhope (known locally as the Marcle Ridge parishes). As described above, we also engage with a wider group of stakeholders.

**7B.5 What did the society do with any surplus or profit?** For instance, did you donate the money; did money get reinvested in the business; put into reserves; used for some other purpose?

Additional donations were made during the course of the year as follows:

- £50 to Ledbury Morris side acknowledging their contribution to the annual wassail.

A further sum was made available in December 2025, being the estimated known surplus of activity in 2025 at the time of making these awards, to be distributed for social and community purposes of benefit to one or more parishes of the Marcle Ridge, or residents thereof. We continued to apply the previously agreed process designed to distribute this and any future annual surplus that we make. On this occasion, the Directors were able to make an award, although not always the full amount requested, to all but one of the applicants:

- The Cider Press – quarterly local community newsletter covering parts of our area of benefit – a one-off grant of £250 to be made, acknowledging that the Cider Press has provided helpful coverage of our events, including retrospective colour photos.
- Putley Parish Hall – a grant of £250 to be made to purchase and install a first electric hand dryer.
- Woolhope Parish Council – a grant of £250 to be made towards the installation costs of a new wall panel in the community area toilet facility attached to the village hall.
- Rushall Working Mens Club – a grant of £250 to be made towards the purchase of basic in-house catering equipment.
- Much Marcle Primary School – a grant of £250 to be made towards the purchase of 17 LCD Writing Tablets.
- Hellens Manor – a grant of £500 to be made towards the cost of DNA testing a further selection of perry pear trees of significant age and historic value found growing at Hellens.
- Little Marcle Church – a grant of £150 towards the cost of flowers for their inaugural Flower Festival in July 2026.
- 1st Ledbury Scouts – a donation of £125 in recognition of their excellent job of car parking at Hellens at Harvestime.

Total donations in 2025 amounted to £2075.

**7B.6 Please state any significant commercial arrangements that the society has, or had, with any other organisation that could create, or be perceived as creating, a conflict of interest.** Please tell us how you ensured that any such conflict of interest did not prevent the society from acting for the benefit of the community.

The Big Apple Association Ltd has no significant commercial arrangements with any other organisation.

## Section 8– Declaration

The secretary of the society must complete this section.

<b>Name</b>	Jacqueline Hazel Denman
My signature below confirms that the information in this form is accurate to the best of my knowledge	
<b>Signature</b>	
<b>Position</b>	Secretary
<b>Date</b>	18th March 2026

## Section 9 – Submitting this form

Please submit a signed, scanned version of this form along with your accounts and any auditor’s report by email to: [mutualsannrtns@fca.org.uk](mailto:mutualsannrtns@fca.org.uk).

Or you can post the form to:

Mutual Societies  
 Financial Conduct Authority  
 12 Endeavour Square  
 London  
 E20 1JN

This form is available on the Mutuels Society Portal:

<https://societyportal.fca.org.uk>

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