



Trustees' Annual Report for the period

From **1 August 2024** To **31 July 2025**

Charity name: **Oxford Harmonic Choir**

Charity registration number: **1023028**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the Choir shall be to promote, improve, develop and maintain public education in, and appreciation of, the art and science of choral music in all its aspects by the presentation of public concerts and by such other ways as the Choir through its Committee shall determine from time to time.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Three public concerts were held during the financial year.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Three public concerts were held during the financial year. These gave the opportunity for the public to listen to and enjoy first-class music making. The concerts performed included Mendelssohn's St Paul, Rossini's Stabat Mater and Coleridge-Taylor's Hiawatha's Wedding Feast.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	During the 2024-25 season the OHC had a deficit of £6,647. Expenditure was £52,770 against a total income of £46,644. Donations of £1,335 are included in the income figure. The stated value of the endowment fund share account decreased £521 to £32,163.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The reserves policy was reviewed by the Committee to ensure no new risks had come to light. No new issues were raised and the reserves policy therefore continued unchanged, viz.</p> <p><i>To ensure that, in the event of unprecedented falls in revenue or increases in costs, the charity can both maintain current commitments and plan for the short- and medium-term future, the Trustees aim to maintain an emergency reserve of no less than £20,000. This includes the capital in the charity's endowment fund which was set up explicitly for emergency use.</i></p> <p><i>If reserve holdings (excluding any designated funds) at the end of every financial year exceed this sum, the surplus is deemed to be a discretionary reserve for investment in specific projects which cannot be funded within expected annual income. A maximum of £10,000 will be retained in discretionary reserves.</i></p> <p>At the end of 2024-25 we are broadly in line with this policy, having total reserves across the endowment and general funds (taking a conservative view and excluding debtors) of £61,521. This means we have an emergency reserve of £30,000 and a balance of £31,521. However, as this includes shares, the market value of which can fluctuate especially in these uncertain times, the total value of the balance must be treated with caution. In view of the uncertainty we face, particularly relating to rapidly increasing cost pressures such as concert hall hire and concert charges, it would be imprudent to expend significant reserves. The "maximum" of £10,000 in discretionary reserves is being exceeded at present and we consider it prudent to do so.</p>
Amount of reserves held	Para 1.22	£61,521
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any	Para 1.46	

social investment policy adopted		
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution dated 28 November 2017 and amended on 31 December 2020.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	All trustees are elected by the members of the Choir at the Annual General Meeting.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Oxford Harmonic Choir
Other name the charity uses	
Registered charity number	1023028
Charity's principal address	22 Swinbourne Road Littlemore OXFORD OX4 4PQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Amanda Townsend	Chairperson		
2	Adam Martin	Secretary		
3	David Morris	Treasurer		
4	Margarita Morris			
5	Caroline Butler		Until December 24	
6	Diana Pick			
7	Rainer Buhler			
8	Philip Butcher			
9	Robin Wilson		From December 24	
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

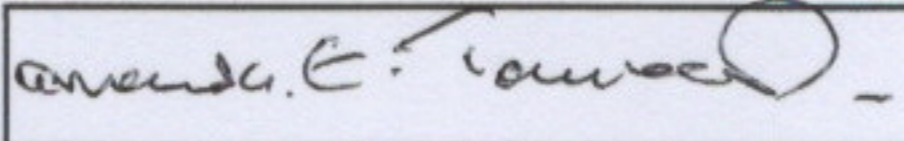
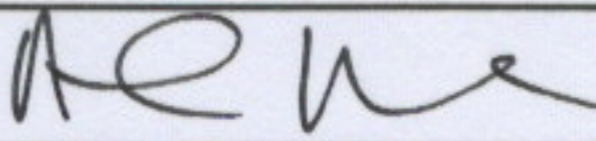
Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Amanda Elizabeth Townsend	Adam Melville Martin
Position (eg Secretary, Chair, etc)	Chair	Secretary

Date 24 March 2026

OXFORD HARMONIC CHOIR

Accounts
for the year ended
31 July 2025

Registered Charity No. 1023028

OXFORD HARMONIC CHOIR

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 JULY 2025

	Year ended 31 July 2025			Year ended 31/7/2024	
	General Fund £	Restricted Fund £	Endowment Fund £	Total £	Total £
INCOME					
General:					
Members' subscriptions (note 2)	21,832	-	-	21,832	23,369
Income tax recovered under Gift Aid	4,183	-	-	4,183	4,528
Donations	1,335	-	-	1,335	5,137
Fund raising events	67	-	814	881	1,309
Surplus on sale/hire of scores	(163)	-	-	(163)	31
Bank deposit interest	1,069	-	-	1,069	545
Dividends	901	-	-	901	879
	29,224		814	30,038	35,798
Concerts (note 3):					
Ticket sales	15,656	-	-	15,656	15,252
Programme sales	741	-	-	741	837
Programme advertisement sales	210	-	-	210	210
Sponsorship	-	-	-	-	1,000
Grant from the Josephine Baker Trust	-	-	-	-	-
	16,606			16,606	17,299
TOTAL INCOME	45,830		814	46,644	53,097

SUMMARY

	Funds			Year ended 31 July 2024	
	General	Restricted	Endowment	Total	
FUNDS brought forward at 31 July 2024 (Note 8)	32,157		36,011	68,168	64,723
Less:					
Income for the year, as above	45,830	-	814	46,644	53,097
Expenditure for the year	(52,770)	-	-	(52,770)	(51,974)
Funds transfer	-	-	-	-	-
Gain/loss on revaluation of quoted investments	-	-	(521)	(521)	2,323
EXCESS OF INCOME OVER EXPENDITURE FOR THE YEAR	(6,940)	-	293	(6,647)	3,445
FUNDS carried forward at 31 July 2025 (page 4)	25,217	-	36,304	£61,521	£68,168

OXFORD HARMONIC CHOIR

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 JULY 2025

	Year ended 31 July 2025		Year ended 31/7/2024	
	General Fund	Restricted Fund	Total	Total
	£	£	£	£
EXPENDITURE				
Concert expenditure (note 3):				
conductor's and soloists fees	7,169	-	7,169	8,036
orchestra fees	18,468	-	18,468	16,604
Performing Rights Society fees	303	-	303	-
hire of hall and staging, etc.	7,712	-	7,712	7,000
Venue bar costs	-	-	-	540
hire of organ or keyboard	1,020	-	1,020	602
concert lighting	-	-	-	2,291
orchestral scores	1,676	-	1,676	824
printing and advertising	2,551	-	2,551	2,708
agent's commission on ticket sales	1,098	-	1,098	993
sundries	149	-	149	177
	<u>40,146</u>	<u>-</u>	<u>40,146</u>	<u>39,775</u>
Other expenditure:				
Rehearsal expenses				
conductor's fees	4,557	-	4,557	4,495
accompanist's fees	2,720	-	2,720	2,479
choral training	30	-	30	280
hire of rehearsal hall	4,345	-	4,345	3,922
	<u>11,652</u>	<u>-</u>	<u>11,652</u>	<u>11,175</u>
Administration expenses:				
Making Music insurance	622	-	622	654
Advertising & other expenses	41	-	41	113
Independent examiner's fee	-	-	-	-
Sundries	309	-	309	259
	<u>972</u>	<u>-</u>	<u>972</u>	<u>1,025</u>
TOTAL EXPENDITURE	<u>52,770</u>	<u>-</u>	<u>52,770</u>	<u>51,974</u>

OXFORD HARMONIC CHOIR
BALANCE SHEET
as at 31 July 2025

	31 July 2025	31/7/2024
	£	£
Quoted Investments, at market value:		
COIF Charities Investment Fund shares		
Endowment Fund	32,163	32,684
Debtors and prepayments (note 6)	8,830	7,659
Balances at:		
Barclays Bank Community account:		
General Fund	5,277	7,590
COIF Charities Deposit Fund accounts:		
General Fund	1,148	7,789
Endowment Fund	3,326	1,238
United Trust Bank Ltd	12,248	11,643
	<u>62,993</u>	<u>68,602</u>
Cash in hand	-	7
Deduct:		
Creditors and Liabilities (note 7)	(1,471)	(441)
Accounts payable	<u>-</u>	<u>-</u>
NET ASSETS	<u><u>£61,521</u></u>	<u><u>£68,168</u></u>
Representing:		
FUNDS (page 2)		
Unrestricted:		
General	25,217	33,147
	<u>25,217</u>	<u>33,147</u>
Endowment (note 4)	36,304	35,021
	<u><u>£61,521</u></u>	<u><u>£68,168</u></u>

Approved by the Oxford Harmonic Choir at its Annual General Meeting on
and signed on its behalf by

Chair

Secretary

OXFORD HARMONIC CHOIR
**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2025**

1 ACCOUNTING POLICIES

These accounts have been prepared under the historical cost convention and on an ongoing concern basis, with items recognised at cost or transaction value other than quoted investments which are shown at market value.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

1) Accounting Convention

The financial statements are prepared on the accruals basis.

2) Fund Accounting

The charity has set up an endowment fund to accept donations and legacies for longer-term investment. The income of the fund can be used for general purposes but the capital can only be drawn down by specific decision of the Committee.

Otherwise the charity maintains a single fund which represents unrestricted income and capital which is expendable at the discretion of the trustees in the furtherance of the objects of the charity.

2 MEMBERS' SUBSCRIPTIONS

Although still lower than pre-pandemic, Member numbers have recovered to some extent.

3 LOSSES ON CONCERTS

The choir undertook a full season of three concerts in the financial period. Income during the period was slightly higher than that of the prior year, ignoring the award from the Elgar Society in the previous year. Audience numbers were still disappointing, however, due to a general reduction in concert-going post-pandemic. Total losses on the concerts were £1064 higher than the prior year.

		Mendelssohn <i>St Paul</i>	Rossini <i>Stabat Mater</i> etc.	Coleridge-T <i>Hiawatha's WF</i> etc.	Total
		£	£	£	
Receipts:	sales of tickets	4,740	5,638	5,278	15,656
	sales of programmes	236	249	256	741
	programme advertisements	70	70	70	210
	sponsorship	-	-	-	-
		5,046	5,957	5,603	16,606
Expenses:	conductor's and soloists fees	2,668	3,043	1,458	7,169
	orchestra fees	6,234	5,954	6,280	18,468
	hire of hall and staging costs	2,768	2,472	2,472	7,712
	venue bar costs	-	-	-	-
	hire of keyboard	620	400	-	1,020
	hire of lighting	-	-	-	-
	Performing Rights Society fees	-	-	303	303
	orchestral scores	478	455	744	1,676
	printing and advertising	1,091	845	615	2,551
	agent's commission on ticket sales	363	364	370	1,098
	sundries	47	51	51	149
		14,269	13,583	12,293	40,146
Total losses on the concerts		9,223	7,627	6,690	23,540

4 ENDOWMENT FUND

To compensate for the loss of grants from Oxford City Council and Arts Council England, the trustees decided in 2006 to set up an Endowment Fund to attract donations and legacies for longer-term investment. The income of the fund is paid into the General Fund to support the Society's activities, but the capital can only be used in emergency by resolution passed by a two-thirds majority of the Committee, notice of such resolution being given at least two weeks prior to the date of the meeting.

5 INDEPENDENT EXAMINER'S FEE

The current Examiner has generously not charged a fee for his work.

6 DEBTORS

These comprise:

	£
Deposits paid for concert hall hire in future years	8,402
Dividend due for current year but paid after year end	225
Orchestral scores for Bruch, paid in advance	203
 Total	 8,830

7 CREDITORS

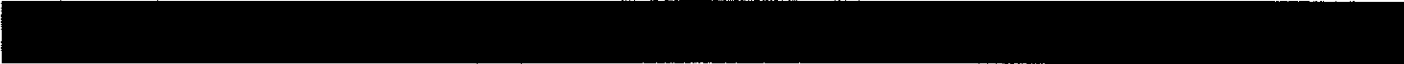
These comprise monies received in advance from members for copies of the music for the November 2025 concert (£1 168) and a PRS payment due for the June 2025 concert (£303.48)

8 PRIOR YEAR ADJUSTMENT

The value of the Endowment Fund as at 31 July 2024 was understated by £990, with the value of the General Fund being overstated by that same amount, due to raffle income having been allocated incorrectly to the General Fund. The opening balances of the two funds have been re-stated accordingly.



**Independent examiner's report on the
accounts**



Report to the trustees/
members of

OXFORD HARMONIC CHOIR

On accounts for the year
ended

31 st July 2025	Charity no (if any)	1023028
----------------------------	------------------------	---------

Set out on pages

1 – 6

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st July 2025.

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 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.

Signed:

Blair J G Eldridge

Date:

10/11/2025

Name:

Blair J G Eldridge

Relevant professional
qualification(s) or body (if
any):

Chartered Institute of Management Accountants (ACMA)

Address:

23 Hids Copse Road
Oxford
Oxfordshire OX2 9JJ