CHELMSFORD MALE VOICE CHOIR

Trustees' Report for the year ended 31 December 2025

Trustees' Report

The Trustees present their Report and Financial Statements for the year ended 31 December 2025. The accounts have been prepared in accordance with the accounting policies and comply with the Charity's Constitution and applicable law.

Registered Address

Chelmsford Male Voice Choir (CMVC) is registered as a charity at:

329 Barnard Road, Galleywood, CHELMSFORD CM2 8RU

Structure, Governance and Management

Chelmsford Male Voice Choir (CMVC) was registered as a Charitable Incorporated Organisation (CIO) number 1164392 on 12 November 2015 and is governed by the Trustees in accordance with a constitution adopted by the members on 10 November 2015.

The Trustees

The current Trustees of CMVC are as follows:

	Role	*Appointed as a Trustee*
Mervyn Prime	Chairman	27 May 2025
Phil Stamper	Secretary	1 July 2024
Roy Brackley	Treasurer	28 February 2024
Alan Clay	Concert Manager	28 April 2025
Sue Edwards	Music Director	1 January 2025

The following were also Trustees in office during 2025:

Alan Cowell	Chairman	Retired 1 June 2025
Richard Knight	Deputy Chairman	Retired 1 September 2025

Trustees to Retire by Rotation

Trustees are expected to serve for an initial three-year term and may then stand down, or, if eligible, offer themselves for re-election. In accordance with the provisions of the CMVC Constitution, one-third of the Trustees are required to retire from office at each Annual General Meeting. If the number of Trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one Trustee, he or she shall retire. This allows the Choir to benefit from the experience of the Trustees during their 3-year term and, if continuing, to be able to guide and support newly elected Trustees in their roles.

Pursuant to clause 13 (1)(b) and (c), of the CMVC Constitution, one-third of the Trustees who have been longest in office since their appointment as a Trustee are required to retire on a rotational basis and accordingly Roy Brackley will retire at the Annual General Meeting and offer himself for re-election as a Trustee.

Trustees Appointed Since the 2025 Annual General Meeting
A person appointed by the charity trustees during the year shall retire at the conclusion of the next annual general meeting after the date of his or her appointment and shall not be counted for the purpose of determining which of the charity trustees is to retire by rotation at that meeting.
No new Trustees were appointed during the year.

Ex officio Charity Trustee
Pursuant to clause 13 (2) of the CMVC Constitution, the Music Director for the time being ("the office holder") shall automatically, by virtue of holding that office ("ex officio"), be a charity trustee, unless such appointment be declined. Sue Edwards has confirmed her willingness to continue as a Trustee.

Webmaster – Vacant position

CMVC Music Director
The Trustees, on behalf of the members, wish to record their appreciation of Sue Edwards who performs a multitude of supportive tasks for CMVC in conjunction with acting as Music Director. The Trustees are also very appreciative of Chris Webb who agreed to stand in for Sue Edwards during her holiday absence.

CMVC Accompanist

The Trustees, on behalf of the members, also wish to record their appreciation for the continued support for CMVC by Claire Howell as our accompanist.

Objectives

The objectives of the CIO are to promote, improve, develop and maintain public education in the appreciation of the art and science of choral music in all its aspects by the presentation of public choral concerts and by such other ways as the members, through the Trustees, shall determine from time to time.

Activities

Chelmsford Male Voice Choir conducts rehearsals at Trinity Methodist Church, Rainsford Road, Chelmsford on Tuesday evenings. The choir has 31 members and has established itself in the local community through a programme of concerts covering a wide variety of music. CMVC members are encouraged to improve their skills by memorising the repertoire, actively listen to each other singing to maintain a well-balanced sound and to work at home on their individual parts to make the best use of time at weekly rehearsals.

During 2025 CMVC was delighted to celebrate its 75th Anniversary of the current choir's formation in 1950 and held a Cheese and Wine Evening and a Christmas Gala Dinner for members and former members and their guests. It also hosted a range of events throughout the year, ending with a Gala Dinner.

Public Benefit

The Trustees are aware of their responsibilities to work for the public good under the guidance of The Charity Commission. CMVC will also work with other registered charities for the mutual benefit of both CMVC and such other charities, where the Trustees consider such collaboration contributes to meeting the Objects set out in clause 3 of the CMVC Constitution.
The 75th Anniversary Charity Concert performed in Chelmsford Cathedral in April 2025, jointly with Braintree Voices, helped raise funds, through ticket sales and audience donations, for Farleigh Hospice, Home Start, Aid Ukraine UK and Chelmsford Voluntary Services (Men's' Shed).

Financial Review

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy the financial position of the choir. Finances are discussed at committee meetings and forecasts are used for guidance throughout the year. This enables the Trustees to be aware of the financial position of the choir and to ensure that the accounts comply with Charity legislation. It is also the Trustees' responsibility to safeguard the assets of the choir and to take reasonable steps to prevent or detect fraud and other irregularities.

CMVC's income is below the threshold at which the law requires it to have its accounts audited, and the Trustees submit the accounts to members for review before being considered for approval at the Annual General Meeting.

The fixed costs of running the choir are principally met through members' subscriptions, donations and income from ticket and merchandise sales at concerts. Additionally, the choir runs other fund-raising activities which are intended to create a surplus for the benefit of the choir itself and for third-party good causes.

However, due to the diminishing number of members and a concomitant decline in audience numbers, the Trustees considered it necessary to increase the rate for members' subscriptions from £100 p.a. to £240 p.a. to ensure the continued financial viability of the choir.
The Trustees will also be launching an adverting campaign during 2026 with the aim of attracting new members to the choir.

Total income for 2025 was £18,557 (2024: £11.600), total expenses were £17,419 (2024: £13,236). The surplus for the year was £1,138 (2024: deficit £1,637).

At 31 December 2025, the balance held in the CMVC CIO account at Metro Bank plc was £5,339 which included £778 in the Members' Social Fund.

Reserves Policy

The Trustees have not currently set a reserves policy for 2026 but will keep this under review.

Risk Management

The Trustees are responsible for identifying, assessing and managing risk. They use website information including that provided by The Charity Commission and Making Music - a national organisation to which the choir is affiliated - in order to maintain awareness of changing legislation. The Trustees are responsible for obtaining appropriate insurance cover and for ensuring that the choir complies with copyright and performing rights law.

Privacy

The Trustees have considered and adopted an appropriate Privacy Policy to safeguard the interests of its members in accordance with the requirements of the UK General Data Protection Regulation.

Financial Risks

In addition to keeping proper accounting records, the Trustees review projections of the costs and revenues of forthcoming concerts and events to assure themselves that there is a reasonable expectation that these will produce a surplus; or that in the event of making a loss, this can be offset from choir funds.

Health and Safety Risks

For rehearsals at Trinity Methodist Church, the choir complies with the policies laid down by the church. For concerts in other venues, the concert manager will check venues in advance to assess risks and formulate an appropriate strategy. On the day of the concert, he will perform a visual check for hazards, assess the Health, Safety and Fire risks and will take action to prevent accidents such as securing loose cables, or dealing with trip hazards. The concert manager will ensure that an appropriate person from either the Choir or the venue makes a Health and Safety announcement at the start of each event.

Financial Assistance Opportunities

The Trustees have registered CMVC CIO with HMRC to benefit from Gift Aid, which can be claimed on part of the choir's eligible income. Additionally, the Trustees pursue opportunities to submit grant applications to charitable foundations where appropriate.

CMVC is registered as a "Good Cause" with The Essex Lottery, has its own page on the Essex Lottery website and receives 50% of all ticket sales made where the Choir is the nominated "Good Cause". Supporters who buy lottery tickets have a chance of winning prizes of up to £25,000. During 2025 the Choir received £529 from The Essex Lottery and the Trustees consider that participation by members and their friends and family in the Essex Lottery is of substantial benefit to CMVC.

Approved by the Trustees on 27 April 2026

Mervyn Prime - Chairman Phil Stamper – Secretary

Receipts and Payments Statement

The attached Statement has been prepared as Receipts and Payments Accounts as allowed by the Charity Commission. Any questions or comments may be made to the Treasurer.

		2025			2024	
	Income	Expenditure	Surplus/	Income	Expenditure	Surplus/
What it costs to run CMVC CIO	£	£	(Deficit) £	£	£	(Deficit) £
Honoraria		-5290			-7363	
Venue Hire - Rehearsals		-2250			-1950	
Clothing					-90	
Making Music Subs, & Insurance		-604			-417	
Cantimus fees		-278				
Printing		-578			-116	
Banking Costs					-50	
Website & Domain Name		-52			-55	
Sound Equipment		-128			-877	
Leaving Gift(s)					-240	
Miscellaneous Expenditure					-197	
Running Expenditure			-9180			-11355
How members pay for it						
Member's Subscriptions	4055			4165		
Donations	340			320		
Miscellaneous				250		
Gift Aid reclaimed for 2023 & 2024	1507					
Leaving Gift(s)				232		
Reimbursements - Duplicate pymnts	803					
Reimbursements - Over payments	210					
Vic's Box				582		
Income from Members			6915			5550
Current Surplus / (Deficit)	6915	-9180	-2265	5550	-11355	-5805
Concerts and Fundraising						
100 Club	630	-430	200	900	-450	450
Publicity		-440	-440			
CMVC Concerts	7491	-2090	5401	2958	-481	2477
Christmas gathering 2023				125		125
Christmas gathering 2024		-614	-614	1044	-400	644
BBQ at Alan Cowell's				126		126
75th Anniversary Cheese & Wine		-373	-373			
2025 Gala Dinner	2693	-2455	238			
Essex Lottery	529		529	699		699
Raffles Income	300		300		-550	-550
Charity Donations		-1837	-1837	198		198
Income from Concerts /						
Fundraising / Charity Collection						
TOTAL	18557	-17419	1138	11600	-13236	-1637
CHOIR FUNDS						
Balance brought forward			4231			5867
Surplus/(Deficit) for the year			1138			-1637
Adjustments for roundings						1
			5369			4231
YEAR END BALANCES						
Current Account			4333			3180
Member's Social Fund			778			853
Ehlers-Danlos Syndromes (EDS)			198			198
Total deposit at Bank			5339			4231
Concert Cash float			30			
			5369			
These accounts have been prepared as Receipts and payments accounts as allowed by the Charity Commission						
Any questions or comments may be made to the Treasurer at any reasonable time						