# City Voices Cardiff Trustees' Annual Report 2025

City Voices Cardiff is a community choir based in Cardiff with around 140 members and operates under its constitution dated 20 February 2024. It achieved registered charitable status (registration number 1209487) on 7 August 2024. This is the Trustees' second annual report.

There are 4 Trustees: Mr Robert Bird (Chair), Mr David Elworthy (Secretary), Miss Emily Savage (Finance Officer, events and fundraising) and Mrs Caitriana Arnold (Treasurer). The public address of the charity is c/o 12 Grangewood Close, Pontprennau, Cardiff CF23 8PP and the regular rehearsal venue is at Howells School in Llandaff, Cardiff.

The principal object of the charity is to advance, improve, develop and maintain public education in, and appreciation of, the art and science of music in all its aspects by any means the trustees see fit, including through the presentation of public events.

During 2025, under the tutelage of the choir's Musical Director, Simon Curtis, choir members learned and performed 19 pieces of music at their summer concert and 24 at their Christmas concert. The summer concert was held in the BBC's Hoddinott Hall to a public audience of 451 and the Christmas concert was held in the All Nations Centre to a public audience of 469. In addition, the choir performed at an event at Cardiff Golf Club.

The Trustees believe that, in exercising their powers and duties over the activities of the charity, they have complied with the duty in section 4 of the 2006 Act to have due regard to guidance on public benefit published by the Charity Commission.

Financial Review of 2025

The 2025 annual accounts shown on page 2 have been prepared on a receipts and payments basis and show a broadly breakeven annual outturn in 2025 (2024 - £16k surplus) and closing cash position of £26k at 31 December 2025 (2024 - £26k). On the income side, member subscriptions remain flat as the rate has continued to be held at 2023 levels. Gift aid income was higher than in 2024 reflecting a full year of claims in comparison with claims for a part year only in 2024. Income from concerts was down in 2025 as only one Christmas concert was able to be held rather than the two in 2024. While the increase in spending in 2025 over 2024 was principally due to the effects of inflation on many costs, it also included the payment in 2025 rather than in 2024 of the 2024 Christmas concert venue costs of £6k. The cash position at 31 December 2025 of £26k is sufficient to cover the liabilities at that date (£5k) and the trustees will continue to keep the cash level under review in light of planned spend in 2026 and beyond and the need to maintain its reserves.

The Trustees have considered the needs of the Choir and have agreed that it needs to hold a reserve of unrestricted funds of equivalent to between 50% and 100% of concert expenditure for a typical year (£6k) to provide cover for un-insured losses in the event that those concerts cannot take place.

Trustee

27.08.2026

Trustee

27.08.2026

## CITY VOICES CARDIFF

RECEIPTS AND PAYMENTS ACCOUNT FOR YEAR ENDED 31 DECEMBER

| | | 2025 | 2024 |
|---|---|---|---|
| | | £ | £ |
| **RECEIPTS** | | | |
| Subscriptions | | 33,126 | 33,938 |
| Gift aid | | 4,711 | 3,612 |
| Raffles and other donations | | 943 | 822 |
| Ticket income | summer | 5,512 | 5,873 |
| | Christmas | 5,975 | 8,883 |
| Friends of City Voices | | 105 | 105 |
| Bank Interest | | 96 | 0 |
| Insurance claim | | 0 | 1,350 |
| | | 50,468 | 54,583 |
| **PAYMENTS** | | | |
| Rehearsal costs | | 19,243 | 20,070 |
| Concert Expenses | summer | 13,413 | 7,203 |
| | Christmas | 12,864 | 4,307 |
| Printing | | 892 | 1,450 |
| Storage | | 1,774 | 1,622 |
| Making Music membership | | 427 | 411 |
| Insurance | | 289 | 289 |
| Advertising | | 0 | 1,265 |
| Raffle draw awards | | 391 | 333 |
| Website and email hosting | | 908 | 1,302 |
| Stationery | | 390 | 117 |
| Equipment | | 0 | 284 |
| Miscellaneous | | 79 | 232 |
| | | 50,672 | 38,884 |
| Net Receipts/(Payments) | | (204) | 15,699 |
| Cash Funds last year end | | 26,203 | 10,504 |
| Cash funds this year end | | 25,999 | 26,203 |

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Cash Funds | | |
| Bank current accounts | 10,903 | 26,203 |
| Bank deposit accounts | 15,097 | 0 |
| | 25,999 | 26,203 |
| Other Monetary Assets | | |
| Payments made in advance/sums due to CVC | 3,084 | 2,317 |
| Liabilities | | |
| Payments due but not yet paid by CVC/sums rec'd in advance | (5,019) | (6,704) |

# Independent examiner's report on the accounts

| | | | |
|---|---|---|---|
| **Report to the trustees** | CITY VOICES CARDIFF | | |
| **On accounts for the year ended** | 31ST DECEMBER 2025 | **Charity no (if any)** | 1209487 |
| **Set out on pages** | 1 and 2 | | |

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

**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:** | Rawetherill | **Date:** | 11.08.2026 |
| **Name:** | RACHEL ANNE WETHERILL | | |
| **Relevant professional qualification(s) or body (if any):** | CHARTERED INSTITUTE OF PUBLIC FINANCE AND ACCOUNTANCY | | |
| **Address:** | WINDERMERE, 13 SOUTHCOURT ROAD<br>PENYLAN<br>CARDIFF, CF23 9DA | | |

## S [redacted] OIS.

Only complete if the examiner needs to highlight material 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.**

NO MATERIAL MATTERS OF CONCERN