Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	1	Sep	2025	To	31	Aug	2026

Section A Reference and administration details

Charity name	South West Essex Choir
Other names charity is known by	SWEC
Registered charity number (if any)	289613
Charity's principal address	9 Ashbourne Ave
	London
Postcode	E18 1PQ

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	Anissa Msallem	Chair		SWEC Membership
2	Susannah Pickering-Saqqa	Deputy Chair		SWEC Membership
3	Vanessa Watling	Secretary		SWEC Membership
4	Joanne Stone-Williams	Social	To Oct '25	SWEC Membership
5	Leonie Whittingham	Membership & Deputy Treasurer		SWEC Membership
6	Robert Young	Publicity		SWEC Membership
7	David Neil Hampton	Treasurer		SWEC Membership
8				
9				
10				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Musical Director	Simon Winters	(Withheld)

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

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	Elected / confirmed by Membership at SWEC AGM, or by EGM if the need arises.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

SWEC committee meets 3 times a year, at the start of each term. There are additional meetings as necessary; eg in 25/26 to progress the recruitment of a new Musical Director.

SWEC AGMs are held in Oct each year, for all choir members.

SWEC is a member of Making Music, who provide excellent support for various aspects of managing choral societies, including issues of governance such as contract, constitution and Gift Aid. They also provide insurance and a website hosting platform.

SWEC expects to update its Constitution during the 26/27 season, to reflect current best practise for choirs and charities, as recommended by Making Music and approved by Charity Commission.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the Society shall be to educate the public in the arts and sciences, and in particular the art and science of choral music, by the presentation of concerts and other activities.

South West Essex Choir (SWEC)

- Is open to all who enjoy singing
- Performs a wide range of music
- Practises in a friendly and supportive atmosphere
- Aims to develop individual musicianship
- Presents public performances to highest achievable standard
- Involves young people in music making

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The choir performed 3 concerts during the 25/26 season. These were held at Chingford Parish Church, and were accompanied by professional orchestra and vocal soloists as appropriate to the works. The programmes were:

6th Dec '25: Vivaldi "Gloria" & Faure "Requiem"
28th Mar '26: Jenkins "Stabat Mater"
4th Jul '26: Choral Celebration programme, including Handel "Zadok the Priest", Parry "I Was Glad" and Elgar "Te Deum"

The SWEC Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

SWEC does not make grants.

SWEC does not make investments; cash reserves are held in an interest-earning deposit account.

SWEC relies on volunteers;
- to form the Committee as Trustees and administer its many functions,
- from the membership to support various fund-raising efforts.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The main focus of the year was the recruitment of a new Musical Director. Many applications were received and reviewed by the Committee, 4 people were short-listed and auditioned, and one was then appointed. SWEC is delighted to welcome Simon Winters as its new MD, who brings considerable experience as a choral director and musician. We would also like to recognise the outstanding contribution to the choir's development and success made by our outgoing MD, Andrew Sackett.

The 3 concerts held this year did not attract such large numbers as last year (503 versus 698). This difference was due to not performing such popular pieces as we did in 24/25 (Handel Messiah and Mozart Requiem). The performances were however very well-received; particularly the ambition and emotion of Karl Jenkins' Stabat Mater, that incorporates musical styles from several international cultures.

There were no vocal workshops held in 25/26. This was due to the Committee focus needed to recruit a new Musical Director.

Membership numbers once again showed a small but steady growth. For 25/26 the number of registered singers was 95, compared to 91 last year.

The choir's Cake Club once again led the fund-raising efforts, raising over £800 across rehearsals and concert.

Section E Financial review

Brief statement of the charity's policy on reserves	• SWEC maintains a cash balance (£48k at end 25/26) that is now more than a full year's income and expenditure. This is expected to provide cover for at least 10 "difficult" years, given that the majority of the choir's usual expenditure is discretionary and can if necessary be avoided. • This can be demonstrated practically by the fact that the choir was able to survive Covid lockdowns without significant impact to finances. • SWEC has insurance cover against concert cancellations. • Accounts to date are reviewed at Committee Meetings each term, to avoid any backlog of unexpected expenditure.
Details of any funds materially in deficit	There are no deficits, material or otherwise.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	• Most choir funds come from membership fees. • Concert receipts contribute significantly to income, but do not cover the costs of those concerts (eg orchestra and soloists, venue costs). Concerts are essential in support of the choir's objectives, so SWEC will continue to stage them. The Committee will set the season's programme so as to keep concert costs at an affordable level. • In 25/26, SWEC received a significant personal donation to its funds from a Member. • Taken overall, modest losses are permitted in any given year, but the aim is to break-even when taken over several years. Hence SWEC's reserves will not be unduly depleted. • Excess cash in current account is transferred to a CCLA interest-earning deposit account.

Section F Other optional information

SWEC intends to move its website to a new hosting platform. Alongside increased focus on social media communication, the aim is to increase public engagement and improve learning resources for Members.

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	A Msallem	N Hampton
Full name(s)	Anissa Msallem	David Neil Hampton
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	13th October 2026	

CHARITY COMMISSION FOR ENGLAND AND WALES

South West Essex Choir

Receipts and payments accounts

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For the period from 01/09/2025 To 31/08/2026

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Fees	20,092	-	-	20,092	18,385
Concerts	8,800	-	-	8,800	11,621
Workshops	-	-	-	-	1,556
Grants & Donations	5,201	-	-	5,201	2,000
Fund Raising	1,220	-	-	1,220	1,161
Gift Aid	5,578	-	-	5,578	3,902
Interest	1,080	-	-	1,080	792
	-	-	-	-	-
Sub total *(Gross income for AR)*	41,970	-	-	41,970	39,417
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	41,970	-	-	41,970	39,417
A3 Payments					
Rehearsal Musicians	10,588	-	-	10,588	7,855
Rehearsal Facilities	4,848	-	-	4,848	4,752
Concerts Musicians	6,165	-	-	6,165	13,967
Concerts Other	6,127	-	-	6,127	5,303
Publicity & Programmes	1,620	-	-	1,620	1,965
Workshops	-	-	-	-	1,530
Music Hire	1,774	-	-	1,774	2,079
Other	857	-	-	857	1,536
	-	-	-	-	-
Sub total	31,979	-	-	31,979	38,987
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	31,979	-	-	31,979	38,987
Net of receipts/(payments)	9,991	-	-	9,991	430
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	38,515	-	-	38,515	38,085
Cash funds this year end	48,506	-	-	48,506	38,515

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	LLoyds Bank Charity Account	8,895	-	-
	CCLA Charities Deposit Fund	39,412	-	-
	Cash Float	200	-	-
	Total cash funds (agree balances with receipts and payments account(s))	48,506	-	-

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	Neil Hampton	David Neil Hampton	20/10/26
	A Msallem	Anissa Msallem	20/10/26

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	South West Essex Choir		
On accounts for the year ended	31st August 2026	Charity no (if any)	289613
Set out on pages	1-1		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 08 / 2026.

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 (other than that disclosed below *) 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.

Signed:		Date:	25/10/2026
Name:	Frances Anne Stary		
Relevant professional qualification(s) or body (if any):	N/A		
Address:	44 Woodland Way Woodford Green Essex IG8 0QQ		