

BEDFORD CHORAL SOCIETY
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025

Registered Charity No. 291518

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BEDFORD CHORAL SOCIETY

SOCIETY INFORMATION

Charity Registration Number:	291518
Registered Office:	11 Main Road Biddenham Bedford MK40 4BB
President:	Baroness Young of Old Scone
Principal Officers and Board of Trustees:	
Chair	Carole Bell
Vice Chair	Gill Jackson
General Secretary	Jeremy Reynolds
General Treasurer	Ian Herbert
General Committee:	
Chorus Secretary	Liz Smith
Communications Manager	Helen Walker
Concert Manager	Breege Traynor
Friends Secretary & Concert Stewards	Mitzi Lewis
Ordinary Members	Malcom McDonald (appointed 7 October 2024) Diana Shooter
Other Officers:	
Archivist	Gilly Cowan
Chorus Treasurer	Jane Dann
Communications & Chamber Choir	Gill Jackson
Communications & Chorusline	Cathy Wood
Database Manager	David Butler
Health and Safety Manager	Diana Cox
Librarian	Ruth Braybrook, Imogen Allen
Programme Advertising	Nick Willis
Ticket Sales Manager	Caroline Muzolf
Venue Hire	Peter Thomas
Website	Charlotte Ryland
Musical Director	Ian Smith
Assistant Chorus Master	Tim Grant-Jones
Bankers:	National Westminster Bank Plc
Independent Examiner:	Paul Wright FCCA (ret.)
Website:	www.bedfordchoralsociety.org.uk



BEDFORD CHORAL SOCIETY

REPORT OF THE MUSICAL DIRECTOR for the Year Ended 30 June 2025

We have had another very successful and varied season, musically. Thank you to all the members who sing in the concerts for all the hard work that they put in to producing such successful and enjoyable concerts. Thank you to all the Trustees and other committee members and everyone else with a specific responsibility who plan and implement all that we need to do. A special thanks to Cathy Wood for producing our always very informative and attractive *Chorusline*. And thank you too to Tim for his continued and continual support and masterful accompaniment at rehearsals and for being prepared to 'step in' when I am not available. I say every year, and I really mean it, the strength of this choir is the large team that runs it. Running Bedford Choral Society is very much a phenomenal team effort without which the choir simply would not continue.

Our first concert of the season was one of my all-time favourite works – Mendelssohn's *Elijah*. We were very fortunate to engage four excellent soloists – Edward Grint as *Elijah*, Ben Johnson for the tenor roles, Katherine Crompton for the soprano roles and Nancy Cole for the mezzo roles. We also engaged Reuben Masih for the treble solo which he sang with astonishing commitment and command. The choir and orchestra gave an exceptionally dramatic performance which was applauded loudly.

It was not a year of our biennial Christmas Concert but instead we were asked by the Rotary Club of Bedford Park to join with Sharnbrook Community Choir in 'Carols in the Chapel' at Bedford School. This was an astonishing success raising money for 3 worthy charities. Over half the members of the Choir sang in this most successful event. We also performed once again at the St Paul's Church Christmas Tree Festival with our Trainee Conductor, Nathan Stubbings, conducting. Additionally at Christmas we once again supported the Carol Service in Bedford Prison. This was an extraordinary experience for those participating. All these events were well supported by members. Thank you.

Our March concert was somewhat of a departure from our normal repertoire. The main work was David Fanshawe's *African Sanctus* which the choir last performed in 2001. On that occasion David Fanshawe was able to be with us. However, this time we were very fortunate to have his widow Jane Fanshawe attend the concert. She was delighted with the performance which did real justice to David's work. However, the whole programme turned out to be a little over ambitious for the choir in one concert. Bob Chilcott's *Little Jazz Mass* and Ramirez' *Misa Criolla* are perfect accompaniments to David Fanshawe's piece and indeed are often paired with it – but not both in one concert! Had we just done the Chilcott or the Ramirez all would have been well, but doing both meant that the Ramirez suffered from lack of confidence in the performance. This was a great shame as the choir had worked really hard, including a lot of additional rehearsals organised by individual sections! These clearly paid real dividends in boosting the confidence of singers for which enormous thanks are due to the individuals who took the initiative to arrange these additional rehearsals. However, the stamina and concentration required was just a little too much to ensure an optimal performance of all three works. Nevertheless, the almost sell-out audience enjoyed the concert! So well done to all choir members.

The summer concert was again a challenge! It was a concert of English music. It is some time since the choir has commissioned a work but the committee decided some time ago that we should encourage young composers so we commissioned Gregory May, a Bedford-based composer, to write a short piece for us. Gregory's piece, *Carved Anew*, was based on a number of quotes mirroring Pilgrim's Progress in Bunyan's work from darkness to light. It was a challenge for the choir to which they rose

BEDFORD CHORAL SOCIETY

**REPORT OF THE MUSICAL DIRECTOR (continued)
for the Year Ended 30 June 2025**

they rose magnificently giving the best performance that they had ever achieved at the concert itself. The piece was also enthusiastically received by the audience at the concert. The concert started with a spirited performance of Handel's Coronation Anthem *The King shall rejoice*. The Bedford Sinfonia strings then gave an excellent performance of Ireland's *Downland Suite*. They followed this after the interval with an exceptional performance of Elgar's *Serenade for Strings* which one audience member said was "the best I have ever heard". The final work in the programme was Michael Rose's *Songs of Innocence and Experience* which the choir first performed in 2004. Again a real challenge for the choir to which they certainly rose (pardon the pun). Sadly, one of the movements was not as accurate in performance as it had been in rehearsal but nevertheless the choir worked really hard to perform to the very best of their ability.

The year was not yet over! Excitingly we were again needed for the annual Proms in the Park concert so we were able to continue rehearsing for 4 weeks after the June concert. Thanks are due as always to Paula Grayson for all her work in organising our involvement in this event which raises significant funds for the choir. We then spent the next two weeks preparing for the November concert – more of which in next year's Musical Director's report!

The one big thing that I would like everyone to continue to focus on for the next year is audience numbers. The March concert showed us that it is possible to pack the Corn Exchange. There is no doubt that Bedford Choral Society is a very good choir and one well worth coming to listen to. So we all, including me, need to continue our efforts to maintain the size of our audiences. We should be proud of what we achieve and share it with as many people as possible!

So our aims for the 2024/2025 were to:

- a) continue to build the level of membership after the pandemic
- b) continue to deliver the strategy for engagement of new younger members
- c) build the confidence of members in their vocal production
- d) continue to work on the intonation and ability to maintain pitch of the choir
- e) build the numbers in our audiences

We have certainly achieved these with everyone's efforts. What I would like to add for this year is:

- a) to concentrate on note endings - i.e. coming off precisely at the end of notes
- b) breathing early enough so that entries are supported and not late!

I am also well aware that we have had a challenging year with two more unusual and less well-known programmes in March and June and with another at the beginning of the 2025-26 season. As a result, the committee and I have decided to make a change to the originally proposed programme for 2025/26 and return to more 'main stream' works for the next few concerts in the hope that we will reduce the stress of learning new works and will be able to continue to build our audience numbers.

I very much look forward to this coming season, my 41st season with the choir, and continued success!

Ian G. Smith
Musical Director

July 2025



BEDFORD CHORAL SOCIETY

REPORT OF THE CHAIR OF TRUSTEES for the Year Ended 30 June 2025

Singing in a choir is such a glorious thing. There are lots of choirs in Bedford, but Bedford Choral Society is the oldest, and possibly the best! Coming to rehearse and to sing in concerts, in outdoor arenas, at weddings and funerals, provides many opportunities for all of us to enjoy the experience of adding our voice to music from tried and tested pieces to modern, quirky pieces. The fact is we enjoy sing them together. It is both a pleasure and a privilege.

It turns out that the singing is only the half of it. For as the weeks and years pass, we turn acquaintances into friends, and shared experiences into memories. Feeling part of a positive activity like singing is good for the vocal chords, but also the soul, and our wellbeing. Being part of such a mixed group of individuals is wonderful, and hard to find in other circumstances. We are better for it, and I would argue that Bedford is the better for having community activities such as ours. A number of charities are certainly better off as a result of our activities.

Year on year, keeping such a juggernaut on the road is no mean feat, and 2024-25 is no different to the previous 157 years. Whilst the melody of our music can be, though not always, simple and clear, the underpinning of the choir's activities depends on so many people. And the AGM is a great opportunity to thank everyone who helps to keep the show on the road. Some roles are larger than others, but all of them contribute to the success of our activities. I would like to pay tribute to all of them; each role is so important to the whole thing working well.

First of all, I want to thank Ian and Tim for making the rehearsals so productive and then the performances so good. It is your expertise and skill which drive the choir's singing excellence. We usually end up performing out of our socks, although we sadly didn't swat the Fly in the summer performance! Interestingly, whilst that concert had a couple of very tricky pieces of music, we sang them remarkably well; our training, our practicing, and our desire to make it a good experience for the audience worked well.

We couldn't operate without the work of the Trustees; Gill vice chair and, can I say, extremely thoughtful and helpful person, Ian Herbert our financial officer and Jeremy, our General Secretary and legal support. We are a charity with responsibilities, with accounts to have audited and submit, and with legal requirements, all fulfilled effectively by our two experts. The Trustees also set the direction of travel for the choir, for as much as we look back at our history, we also need to look forward to maintain and develop our activities. This all requires good judgement and timely action. The Trustees meet four times a year; their minutes are posted on the website and there is plenty of discussion and correspondence in between. We couldn't operate as a Charity without their appropriate action.

We have a Committee which leads on key issues for us as a choir: in particular all things Membership - Liz Smith, (including the not insubstantial and unenviable job of sorting out the seating plan for concerts!); Marketing and the visual splendour of our posters and advertising - Helen Walker, supported by Cathy Wood, editor in chief of Chorusline, and Charlotte Ryland who runs the website; Concert arrangements - Breege Traynor; the Friends activities and the all important stewards at concerts - Mitzi Lewis; VIPs - Diana Shooter; and Malcolm MacDonald - Making Music rep. The Committee meets six times a year; their minutes too are posted on the website.

BEDFORD CHORAL SOCIETY

REPORT OF THE CHAIR OF TRUSTEES (continued) for the Year Ended 30 June 2025

In addition:-

- Imogen Allen our Librarian, who ensures we have all the varied pieces of music for us. This includes orchestral scores, and all those small pieces we have sung; at times, this has looked unbelievably complex!! Imogen, we applaud your efficiency!! And we are grateful to Imogen for taking over from Ruth Braybrook, who had organised our music for many years
- Diana Cox who sorts out health and safety issues, including the Fire Drill and the arrangements at Biddenham and at the Corn Exchange. Our First Aiders Liz Smith, Sarah Stevenson, Helen Walker, Ian Smith and Richard Gallivan
- Caroline Mutzolf who manages our complicated ticket sales. Aided and abetted by Kate Jenns and Liz Wickins
- David Butler our data manager
- Jane Dann who deals with our subscriptions
- George Davidson who writes the programme notes
- For a long time, Peter Thomas has been our man for booking venues
- And then we have people who help the members feel that it is as much about the community and friendship as it is about the singing. The Gallivan family and helpers who help us to enjoy refreshments whilst raising money for charity; this year you have eaten your way to donating £607.96 to the King's Arms project, plus whatever is raised at the AGM
- And of course, the voice reps, who ensure good communication within their voice parts. Eleanor Dagostino and Natasha Baugh; Jenny Tomlinson and Fiona Anderson; Linda Colton; Sheila Bissell; John Kissane; Nick Willis
- In addition to being vice Chair, Gill Jackson sorts out our chamber choir activities. This year we have sung in the Christmas Tree Festival, which raised a lot of money for St Paul's and the Hospital charity, as did the concert at Bedford School - to the tune of £5,000 for three charities. We sang at Lydia's wedding, what a wonderful event!, as well as a wedding at St. Paul's (in July 2025), raising £400 for choir funds
- Paula Grayson is a dab hand at ensuring we sing pretty much most years at the Proms in the Park; in July 2025, 55 members sang and we have received nearly £3,000 for it
- Julia Lockwood who has added support for Alto 1s to being all in all a generally good egg with chairs, piano, music etc. Deborah Glass who helps with the chairs
- Gilly Cowan our archivist
- Ian Harris for his help with Alto 2s

These are all important and at times, onerous responsibilities, and I want to pay tribute to the 40 or so people I have just mentioned. I also want to assure you that if you have some skills that would contribute to the work of the choir, we would love to talk to you. Most of us do not do our tasks alone, so the responsibility is shared; we will not let you feel left holding the baby. In fact, you may feel a stronger attachment to the choir.

Of course there have been changes over the course of the year. We have all got older for one thing!! Our lovely trainee conductor Nathan Stubbings came and went - to better and possibly brighter but definitely more oceanic things, but leaving us with a realisation that finding another trainee conductor would be a good thing. We are also looking for a trainee accompanist. Our membership has gone from to 138 members in 2023-24 to 133 members in 2024-25; the result of people moving on, for one reason or another, or, sadly dying, at the same time as people have joined us. I hope we have welcomed all the 12 new members in a friendly way, and the threat of an audition has not deterred anyone. In addition, the programme planning committee has listened to the choir about what we sing, and many of the pieces in the programmes for the next couple of years are those suggested by choir members. So, all in all, an interesting year, and together we sing on - with hopefully more of us, and bigger audiences.

Carole Bell

Chair of Trustees

August 2025

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES for the Year Ended 30 June 2025

The trustees present their annual report and financial statements of the charity for the year ended 30 June 2025.

Structure, governance and management

The charity was established by the adoption of a constitution on 30 September 1974. The last substantive review of the constitution took place in 2000. There were further minor amendments in 2015; in 2019 to clarify the distinction between General Committee members and Trustees and to provide explicit powers to invest the charity's funds; and in 2021 to make the role of Vice President optional, to permit the appointment of Trustees in addition to the Principal Officers, and to streamline the process for appointing General Committee Members and other Officers as described below.

The Board of Trustees consists of the Principal Officers of the Society - Chair, Vice-Chair, General Secretary and General Treasurer - plus up to four additional Trustees, who together are responsible for the Society in all its various activities. The Principal Officers are elected by the members at the Annual General Meeting and hold office for a three year term. Principal Officers may not hold an office for more than two consecutive three-year terms (except as specifically permitted by the constitution). Additional Trustees are also elected by the members at the Annual General Meeting, and may hold the position for no more than two consecutive three-year terms.

The General Committee consists of the Principal Officers and other Members as shown on page 1, who together are responsible for the day-to-day running of the Society. Other Officers, again as shown on page 1, have specific responsibilities for the operations of the Society, report to the General Committee, and will attend General Committee meetings when needed. Ordinary Members are elected at the Annual General Meeting for a three-year term; other Members of the General Committee and other Officers are appointed by the Trustees.

There are two sub-committees of the General Committee: the Communications Committee, chaired by the Communications Manager; and the Programming Committee, chaired by the Chair of Trustees.

The Musical Director, who is appointed by the Trustees, attends both the Trustees' meetings, and meetings of the General Committee.

Principal Activities

The aims and objects of the Society are:

1. The study and practice of choral music in order to foster the public knowledge and appreciation of such music by means of public performance;
2. To provide a regular series of first class choral concerts by maintaining a chorus, and by engaging orchestras and artists of high repute;
3. For the general purposes of such charitable bodies or such other purposes as shall be exclusively charitable as the Trustees may from time to time decide.

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES (continued) for the Year Ended 30 June 2025

Activities and achievements

A review of the Society's activities and achievements for the year is included within the Report of the Musical Director on page 2, and the Report of the Chair of Trustees on page 4.

Financial review

The Society incurred net expenditure of (£9,558) in the year (2024: net expenditure of (£3,465)), broadly in line with expectations. The Choir performed in three successful concerts at the Bedford Corn Exchange, as well as Christmas Carols at the Bedford School Chapel. Subscriptions totalling £16,770 were received from 128 Members (plus five who have joined and prepaid for 2025/26), with a good balance across all voice parts. Administration costs were slightly higher than the previous year, particularly rehearsal and music hire costs.

Investment policy and performance

The Society's investment policy was reviewed in 2018 and a decision taken to gradually move a portion of the Society's reserves into stockmarket based investments in order to improve returns. A Fidelity Investment account was opened in November 2018 and as at 30th June 2024, £20,000 had been invested in a low-cost global stockmarket tracking fund.

Following a decision of the Trustees, in March 2025 the net gain on the investment was crystallised by selling part of the investment, yielding £18,500. These proceeds were invested in a 1-year Fixed Rate Bond at Cambridge & Counties Bank with an interest rate of 4.65%.

As at 30th June 2025 the value of the remaining investment had grown to £19,619 (2024: £35,874).

Reserves policy

Following the sale of part of the Fidelity investment, the Trustees reviewed the Reserves Policy at their meeting on 24 June 2025. It was agreed that the core requirement of holding £35,000 Reserves to cover approximately 12 months of normal expenditure would remain unchanged. But as the gain element of the stockmarket investment had been crystallised, it was decided to hold a target of 50% of the investment's value to cover any future decreases in value. Together this leads to a target reserves level of c£45,000.

Free reserves as at 30th June 2025 were £72,152. This is above the target total of £45,000. This surplus has been largely generated by previous legacies and grants, which have not yet been spent due to the Covid pandemic. During the year ending 30 June 2025, the Society utilised £1,500 of the surplus reserves to commission the work, *Carved Anew*, which was performed in June 2025; and also spent £1,176 on a Trainee Conductor, Sadly the Trainee was not able to continue with the Society, but we will seek to find a replacement going forwards. In addition, the General Committee is actively pursuing several options to utilise these funds, in line with the Society's aims and charitable objectives, including continuing to work with young singers, particularly those of school age.

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES (continued) for the Year Ended 30 June 2025

Plans for the future

For the 2025-26 Season the Society is planning to hold three concerts at the Bedford Corn Exchange in November, March and June, and also a Christmas Concert, again at the Corn Exchange, in December. In addition, the Chamber Choir will sing at selected public events and, on request, at weddings and funerals. The Society will also continue to support a range of Charities, including singing at Christmas events and supporting collections at our concerts. The Choir is also very pleased to have again been invited to sing at Bedford Proms in the Park in July 2025, which provides excellent visibility for the Choir, as well as earning a performance fee of nearly £3,000.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Board



Chair - C Bell



General Treasurer - I Herbert

Date

10/10/2025

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF
BEDFORD CHORAL SOCIETY**

I report on the accounts of the company for the year ended 30 June 2025 which are set out on pages 10 to 14.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Paul Wright FCCA (ret.)
8 Larkway
Bedford
MK41 7JW

Paul Wright

Date 2/9/2025.

BEDFORD CHORAL SOCIETY

**STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 30 June 2025**

		<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u> <u>2025</u>	<u>Total</u> <u>Funds</u> <u>2024</u>
		£	£	£	£
	Notes				
Income					
Fundraising and donations:					
Subscriptions	2	16,770	-	16,770	18,120
Other fundraising and donations	2	3,612	-	3,612	3,579
Income from charitable activities:					
Concert income	3	12,618	-	12,618	14,416
Other choir activities	3	150	-	150	1,145
Investment income		1,672	-	1,672	1,851
Total Income		<u>34,822</u>	<u>-</u>	<u>34,822</u>	<u>39,111</u>
Expenditure					
Expenditure on charitable activities					
Concert expenditure	4	(24,697)	-	(24,697)	(27,852)
Rehearsals and administration	5	(16,640)	-	(16,640)	(14,724)
Depreciation	6	(367)	-	(367)	-
Trainee conductor expenditure		(1,176)	-	(1,176)	-
Commissioned choral work		(1,500)	-	(1,500)	-
Total Expenditure		<u>(44,380)</u>	<u>-</u>	<u>(44,380)</u>	<u>(42,576)</u>
Net Income /(Expense) before transfers		<u>(9,558)</u>	<u>-</u>	<u>(9,558)</u>	<u>(3,465)</u>
Transfers between Funds		-	-	-	-
Net Income/(Expense) before other recognised gains		<u>(9,558)</u>	<u>-</u>	<u>(9,558)</u>	<u>(3,465)</u>
Realised and unrealised gains/(losses) on investment assets	7	2,245	-	2,245	6,386
Net Movements in Funds		<u>(7,313)</u>	<u>-</u>	<u>(7,313)</u>	<u>2,921</u>
Funds brought forward 1st July 2024		79,465	-	79,465	76,544
Funds carried forward at 30 June 2025		<u><u>72,152</u></u>	<u><u>-</u></u>	<u><u>72,152</u></u>	<u><u>79,465</u></u>

The notes on pages 12 to 14 form part of these accounts.

BEDFORD CHORAL SOCIETY

**BALANCE SHEET
As At 30 June 2025**

		<u>2025</u>	<u>2024</u>
	Notes	£	£
Fixed Assets			
Tangible assets	6	3,307	-
Investments	7	19,619	35,874
		<u>22,926</u>	<u>35,874</u>
Current Assets			
Debtors	8	2,973	2,109
Cash at bank and in hand		54,281	48,592
Total Current Assets		<u>57,254</u>	<u>50,701</u>
Creditors			
Amounts falling due within one year	9	(8,028)	(7,110)
Net Current Assets		<u>49,226</u>	<u>43,591</u>
Net Assets		<u>72,152</u>	<u>79,465</u>
The funds of the charity	10		
Unrestricted funds		72,152	79,465
Restricted funds		-	-
Total Charity Funds		<u>72,152</u>	<u>79,465</u>

The financial statements on pages 10 to 14 were approved by the trustees on *6 October 2025* and were signed on its behalf by :

Chair : C Bell



General Treasurer: I Herbert



BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 30 June 2025**

1 ACCOUNTING POLICIES

Accounting convention

The accounts (financial statements) have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16/07/14, the Financial Reporting Standard for Smaller Entities (FRSSE), and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Recognition of income

All income is recognised once the charity has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Fixed assets and depreciation

Depreciation is provided on assets owned by the charity at the following rates based on the estimated useful life and their anticipated residual value:

Piano	10% p.a. (straight line basis)
Organ and equipment	10% p.a. (straight line basis)
Other furniture and equipment	25% p.a. (straight line basis)

2 FUNDRAISING AND DONATIONS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Subscriptions	16,770	-	16,770	18,120
Gift Aid	2,424	-	2,424	2,674
Friends contributions	950	-	950	745
Easyfundraising + Amazon Smile	123	-	123	40
Other Donations	115	-	115	120
Other fundraising and donations	3,612	-	3,612	3,579

3 INCOME FROM CHARITABLE ACTIVITIES

Concert Income

Ticket sales	11,291	-	11,291	13,129
Programme sales	847	-	847	867
Programme advertisements	480	-	480	420
	12,618	-	12,618	14,416

Other Choir activities

Proms performance fee	-	-	-	-
Chamber choir fees	-	-	-	950
Sale of music and other income	150	-	150	195
	150	-	150	1,145

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 June 2025**

	Unrestricted Funds <u>£</u>	Restricted Funds <u>£</u>	Total Funds 2025 <u>£</u>	Total Funds 2024 <u>£</u>
4 CONCERT EXPENDITURE				
Promotion	605	-	605	754
Musical performer fees and costs	18,267	-	18,267	20,328
Programmes	1,296	-	1,296	1,592
Venue hire/other	4,529	-	4,529	5,178
	<u>24,697</u>	<u>-</u>	<u>24,697</u>	<u>27,852</u>
5 REHEARSALS AND ADMINISTRATION				
Rehearsal costs	12,537	-	12,537	11,477
Hire/Purchase of music	916	-	916	362
Website - development/maintenance	216	-	216	180
Friends Events	612	-	612	455
Making Music subscription	566	-	566	543
Sponsorship & adverts	400	-	400	400
Sundry expenses	1,393	-	1,393	1,307
Audit fees	-	-	-	-
	<u>16,640</u>	<u>-</u>	<u>16,640</u>	<u>14,724</u>
6 FIXED ASSETS				
	Piano <u>£</u>	Furniture & Equipment <u>£</u>	Total 2025 <u>£</u>	Total 2024 <u>£</u>
Cost b/f	3,200	803	4,003	4,003
Additions	-	3,674	3,674	-
Cost c/f	<u>3,200</u>	<u>4,477</u>	<u>7,677</u>	<u>4,003</u>
Depreciation b/f	(3,200)	(803)	(4,003)	(4,003)
Charge for year	-	(367)	(367)	-
Depreciation c/f	<u>(3,200)</u>	<u>(1,170)</u>	<u>(4,370)</u>	<u>(4,003)</u>
Net book value b/f and c/f	<u>-</u>	<u>3,307</u>	<u>3,307</u>	<u>-</u>

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 June 2025**

	2025	2024			
	£	£			
7 INVESTMENTS					
Movement in investments					
Market value brought forward at 1st July 2024	35,874	29,488			
Add: additions at cost	-	-			
Disposals at carrying values	(18,500)	-			
Add: net gain/(loss) on revaluation	2,245	6,386			
Market value as at 30th June 2025	<u>19,619</u>	<u>35,874</u>			
Investments at market value comprised:					
Fidelity Index World Fund P-Acc	<u>19,619</u>	<u>35,874</u>			
8 DEBTORS					
Prepayments	2,282	-			
Concert Income	451	1,689			
Other	240	420			
	<u>2,973</u>	<u>2,109</u>			
9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Ticket sales in advance	45	45			
Concert expenditure	5,164	6,156			
Subscriptions in advance	660	405			
Sundry creditors	1,759	504			
Deferred income	400	-			
	<u>8,028</u>	<u>7,110</u>			
10 MOVEMENT OF FUNDS					
	Balance b/fwd	Income	Expenditure	Transfers	Balance c/fwd
	£	£	£	£	£
Restricted funds	-	-	-	-	-
Unrestricted funds					
General Reserves	79,465	37,067	(44,380)	-	72,152
	<u>79,465</u>	<u>37,067</u>	<u>(44,380)</u>	<u>-</u>	<u>72,152</u>