Bingham and District Choral Society

Trustees' Annual Report for the year ended March 31st, 2026.

Legal and administrative details

Charity registration number 503557

The charity was established on 14th February 1974

Address	Hill House Cottage Burgage Lane Southwell, Nottingham. NG25 0ER

Trustees

The following officers of the Society shall act as joint Trustees of the Society:

Chair	Mrs J Chapman
Vice Chair	Mrs C Warrington
Secretary	Mrs V Morgan
Treasurer	Dr B Poulson
Bankers	Lloyds Bank
Independent Examiners	Dr David Morgan Mr Huw Cadwallader

Objective

The objective of the Society (Charity) shall be to educate and interest the public in music, particularly choral music, by the presentation of concerts and other activities.

Review of the activities during the year.

This report covers the choir's financial year from 1st April 2025 to 31st March 2026.

Our recruitment initiatives continued to strengthen membership this year, reaching a peak of 83 members—a 10% increase on last year—and bringing us close to our pre-pandemic numbers. This total comprised 79 adult members, 1 junior member, and 3 life members. The committee maintained its focus on attracting both new and returning singers, supported by the introduction of a free five-week trial for those new to choral singing. Participants were invited to join us for rehearsals leading up to the Christmas concert, with the hope that many would continue for the remainder of the season.

This year we also introduced a compulsory annual music-hire fee of £15 per member, even for those who already owned their own music copies. This charge was incorporated into the overall membership fee as a single payment. Most members paid in full via BACS, which remains the most cost-effective method now that bank charges have been introduced for charity accounts.

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Our traditional "no- or low-cost" Summer Concert took place on Friday 13 June 2025 as part of the lunchtime concert series at Southwell Minster. This year we performed *Songs and Legends of Robin Hood*, written by our former Musical Director Guy Turner. The work, scored for SATB choir with divisions and accompanied by string orchestra (or piano) with two horn soloists (Malcolm and Sally Goodman) was warmly received by the audience.

Our Autumn Concert was planned as the highlight of the season—a celebratory return to our spiritual home, St Mary and All Saints, Bingham, marking the 800th anniversary of this remarkable church. The programme offered a musical journey through time, featuring *Zadok the Priest* (Handel), *Cantique de Jean Racine* (Fauré), *Greater Love* (John Ireland), and an organ solo from our esteemed accompanist Michael Overbury: Sigfrid Karg-Elert's *Now Thank We All Our God*. More recent works included Britten's *Jubilate Deo in C* and Bob Chilcott's *Dances of Time*. The first half concluded with Stanford's *Te Deum in B-flat*. The second half featured contemporary pieces such as Cecilia McDowall's *A Fancy of Folksongs* and Will Todd's *Jazz Missa Brevis*. The evening ended with a rousing performance of the *Hallelujah Chorus* from Handel's *Messiah*. Remarkably, four current choir members also sang in the choir fifty years earlier for the church's 750th anniversary.

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Financial Summary

In summary, for this financial year (ending 31st March 2026) we made a financial surplus of **£8,392.24** building on the small surplus we made in the 2024/25 season (£843.96). We are starting to see the financial benefit of a realistic membership fee and growing membership along with other prudent measures; a small overall surplus on our concert account (mainly due to prudent programming and improved concert ticket sales); and steady income from fundraising and social events.

With our financial year being out of sync with the performance year we are continually plagued by timing differences, and this year is no different. As we enter next year our contribution towards the Elijah Concert losses will be due immediately, so I have made a notional provision in this year's accounts of £3,000 to cushion that blow, although our current accounting method and timing don't reflect that positively. For this reason, I would urge future Treasurers to align the fiscal and performance years.

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(iii) Donations: These are totally unpredictable year on year, yet always very much appreciated. Donations received this year totalled **£290.19**

My fiscal rule would ideally see membership subscriptions be sufficient to cover our ongoing and statutory expenditure relating to rehearsals, and that fundraising, and donations supports our concert programme by subsidising concert losses. After two years of successive membership fee increases (currently £140), combined with increased membership numbers, providing we can sustain our current membership numbers into the 2026/27 season, I see no reason to increase the

membership fee. Your committee feel that at around £3.50 per session it still represents remarkable value.

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Expenditure

Rehearsal costs have remained static, but music hire costs have significantly increased (in part due to our programme requiring many different copies) and pressure on our local Performing Arts Library as they restructure to be more economic. I must acknowledge the hard work of our Librarian (Karen Peters) who works tirelessly to source music at the best possible prices. Once again, we intend to make a single charge for music hire incorporated into the membership fee. Orchestra availability has enforced late changes to our 2026/27 programme so our music costs are yet to be confirmed, but the single payment fee will be communicated as soon as it is known.

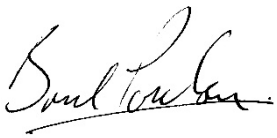
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It's good that we can contribute to reserves for the second year in succession rather than constantly draw upon them. Any financial headroom we can create to ensure that we participate in performances such as 'Elijah', jointly with Lincoln and Scunthorpe Choral Societies is extremely important. The Programme Committee strive to provide exciting and rewarding concert opportunities for members, that are financially viable and can be staged whenever possible at our home venue. In return, we rely on those same members collectively working to promote and sell concert tickets.

Finally, I want to acknowledge the unwavering support I've received from our retiring Secretary, Valerie Morgan, who has tirelessly served as second signatory on all matters relating to our bank accounts.



Dr B Poulson,
Treasurer,
4th April 2026.

Financial Results
The society had a surplus for the year of **£8,392.24**

On behalf of the Trustees

Janet Chapman, Chair **Date**

Independent Examiners' Report to the Trustees of Bingham and District Choral Society

We report on the accounts of the Society for the year ended 31st March 2026, which are set out in the following pages.

Respective responsibilities of Trustees and Examiners

As the charity's Trustees, we are responsible for the preparation of the accounts; we consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply.

It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of Examiners' Report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting record kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an opinion on the view given by the accounts.

Examiners' Statement

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

(i) which gives us reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 41 of the act
and - to prepare accounts which accord with the accounting records and to comply with accounting requirements of the Act have not been met;
or
(ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signatures

	Dr David Morgan	Mr Huw Cadwallader
Addresses	7 Manvers Grove Radcliffe-on-Trent Nottingham NG12 2FT	1 Browns Lane East Bridgford Nottingham NG13 8PL

Date

Bingham and District Choral Society

Accounting Policies

These accounts are prepared on the basis of historic cost accounting and in accordance with applicable accounting standards and the recommendations contained in the statement of Recommended Practice No. 2 – Accounting by Charities.

The principal accounting policies applied in the preparation of these accounts are as follows:

Fund Accounting
(i) The General Fund is an unrestricted fund which may be used at the Trustees' discretion.
(ii) The Designated Fund is also unrestricted, and the Trustees have designated the Reserve Fund to provide a financial reserve generating income in order that the charity may function on a daily basis.

Investment Income
Bank income is included in the Statement of Financial Activities on receipt.

Expenditure and Depreciation
All expenditure is included in the Statement of Financial Activities on an accrual's basis.
The trustees consider it prudent to write off all equipment and capital items in the year of acquisition.

Bingham and District Choral Society

Statement of financial activities for the year ended 31st March 2026

Income and Expenditure

Incoming Resources	Note	2026	2025	2024
Member's Subscriptions		£10,198.84	£8,448.80	£7,022.77
Income tax recovered from Gift Aid		£2,290.00	£1,511.25	£1,400.00
Fundraising and social Events		£2,916.35	£2,439.24	£1,202.82
Music Sales		£1,250.97	£857.37	£782.45
Concert Income		£5,678.44	£4,681.03	£7000.51
Singing Day		£2,221.40	£0.00	£4,382.50
Interest on Bank Accounts & Investments		£469.39	£623.55	£125.34
Miscellaneous		£385.70	£314.86	£67.00
Donations	ii	£290.19	£505.00	£96.20
Grants & Bursaries		£0.00	£200.00	£0.00
Total Incoming Resources	iii	**£25,701.28**	**£19,581.10**	**£22,079.59**
Resources Expended				
Direct Charitable expenditure		£13,769.42	£16,419.50	£20,957.39
Fundraising		£1,527.58	£891.03	£300.00
Management and administration of the charity		£631.40	£962.34	£776.44
Setting up and maintaining the web site		£438.00	£298.80	£448.00
Singing Day		£822.50	£56.00	2,176.21
Other Items		£116.14	£109.47	£51.78
Bank Charges	iv	£4.00	£0.00	£0.00
Total Resources Expended		**£17,309.04**	**£18,737.14**	**£24,709.82**
Net surplus for the year		**£8,392.24**		
Balance brought forward at 1st April 2025			**£24,099.53**	
Balance carried forward at 1st April 2026			**£32,491.77**	

Direct Charitable Expenditure	Note	2026	2025	2024
Director of Music Rehearsal Fees		£3,116.12	£3,268.84	£3,220.00
Accompanist Fees		£2,566.50	£2,545.56	£2,480.28
Hire of Rehearsal Hall		£1,742.50	£1,700.00	£1,490.00
Concert Costs	v	£5,075.86	£7,579.29	£12,922.16
Music Costs		£1,268.44	£1,325.81	£844.95
Total		**£13,769.42**	**£16,419.50**	**£20,957.39**

Bingham and District Choral Society

Balance Sheet as of 31st March 2026

Current Assets	**Note**	**2026**	**2025**	**2024**
Virgin Money Charity Notice Account		£0.00	£0.00	£18,197.97
Lloyds Bank Treasurers (Current) Account		£12,766.65	£4,833.80	£4,613.39
Lloyds Bank Business Instant Account		£3,684.80	£3,659.94	£374.21
Lloyds Bank 95-day Notice Deposit Account		£15,980.32	£15,535.79	£0.00
Cash		£60.00	£70.00	£70.00
Total		**£32,491.77**	**£24,099.53**	**£23,255.57**
Current Liabilities				
Cheques not yet presented for payment		£0.00	£0.00	£0.00
Elijah Contribution (Provisional)	i	£3,000.00	£0.00	£0.00
Evensong Fee		£240.00	£240.00	£240.00
Net Assets		**£29,251.77**	**£23,859.53**	**£23,015.57**

Funds

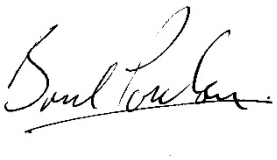
	General Fund	**Designated Reserve**	**Total**
Balance at 31st March 2025	£9,099.53	£15,000.00	£24,099.53
Result for the year ending 31st March 2026	£17,491.77	£15,000.00	£32,491.77

Approved by the committee on 5th May 2026.

Mrs Janet Chapman – Chair

Mrs Valerie Morgan – Secretary

Dr Bradley Poulson - Treasurer



Concert Account [vi]

	05/04/2025	13/06/2025	01/11/2025	13/12/2025
	Spring Concert	**Summer Concert**	**Autumn Concert**	**Christmas Concert**
Income	Brahms Requiem	Lunchtime	800th Anniversary	Xmas Carols
Tickets and programmes	£1,482.96	£0.00	£2,317.62	£1,603.66
Advertisements	£130.00	£0.00	£210.00	£0.00
Grants	£0.00	£0.00	£0.00	£0.00
Other	£58.00	£0.00	£0.00	£63.80
Total	**£1,670.96**	**£0.00**	**£2,527.62**	**£1,667.46**
Expenditure				
Artists	707.00	524.00	447.00	£336.00
Orchestra	750.00	0.00	0.00	£0.00
Organist/Accompanist	324.00	216.00	336.00	£224.00
Venue Hire	105.00	0.00	0.00	£140.60
Orchestral Scores	0.00	0.00	0.00	£0.00
Music	0.00	0.00	0.00	£0.00
Printing costs	0.00	0.00	0.00	£0.00
Rehearsal costs	0.00	0.00	0.00	£0.00
PRS Fee	0.00	0.00	0.00	£0.00
Setting up staging etc.	0.00	0.00	0.00	£0.00
Other	251.98	0.00	55.00	£299.20
Total	**2,137.98**	**740.00**	**838.00**	**£999.80**
Net Loss	-467.02	-740.00		
Net Profit			1,689.62	£667.66
Cumulative Profit/Loss	-467.02	-1,207.02	482.60	£1,150.26

FUNDRAISING

	Note	Income
Give as you live		£189.00
100 Club		£380.00
Easy-Fundraising		£132.04
Recycling for charity		£43.50
Quiz events		£488.08
Honey and Jam sales		£31.00
Richard Joyner CD's		£96.15
Sale of erasers		£5.00

Sale of BDCS Jubilee mugs	£24.00
TOTAL	**£1,388.77**
DONATIONS	**£290.19**
TOTAL	**£1,678.96**

Bingham and District Choral Society
Notes to the accounts for the year ended 31st March 2026

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[i] **Elijah Contribution (Provisional):** Although the receipts and payments accounting method doesn't allow for making future contributions, it's helpful to telegraph this forthcoming expenditure.

Concert Account: Includes receipts and payments made in this and prior years to show the true concert costs for the performances.

[ii] **Donations:** Includes £195.19 additional income from Elijah Coach journeys paid for by members guests.

[iii] **Payments by card**: Where payments received were by card, the commission (1.69%) has been deducted to accurately reflect the net amounts received. The total amount of commission paid on all card transactions during the year was £60.48 on transactions of value £3,584.58.

[iv] **Lloyds Bank Charges**: were introduced on 13th November 2025.

[v] **Concert Fees** include £360.08 of costs incurred for the Elijah concert taking place in the next financial year. These costs will be offset against the contribution made to cover losses divided equally between all three participating choirs.

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Bingham and District Choral Society

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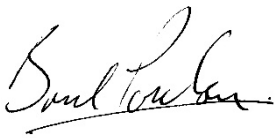
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Dr B Poulson,
Treasurer,
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On behalf of the Trustees

Janet Chapman, Chair **Date**

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Examiners' Statement

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

(i) which gives us reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 41 of the act
and - to prepare accounts which accord with the accounting records and to comply with accounting requirements of the Act have not been met;
or
(ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signatures

	Dr David Morgan	Mr Huw Cadwallader
Addresses	7 Manvers Grove Radcliffe-on-Trent Nottingham NG12 2FT	1 Browns Lane East Bridgford Nottingham NG13 8PL

Date

Bingham and District Choral Society

Accounting Policies

These accounts are prepared on the basis of historic cost accounting and in accordance with applicable accounting standards and the recommendations contained in the statement of Recommended Practice No. 2 – Accounting by Charities.

The principal accounting policies applied in the preparation of these accounts are as follows:

Fund Accounting
(i) The General Fund is an unrestricted fund which may be used at the Trustees' discretion.
(ii) The Designated Fund is also unrestricted, and the Trustees have designated the Reserve Fund to provide a financial reserve generating income in order that the charity may function on a daily basis.

Investment Income
Bank income is included in the Statement of Financial Activities on receipt.

Expenditure and Depreciation
All expenditure is included in the Statement of Financial Activities on an accrual's basis.
The trustees consider it prudent to write off all equipment and capital items in the year of acquisition.

Bingham and District Choral Society

Statement of financial activities for the year ended 31st March 2026

Income and Expenditure

Incoming Resources	Note	2026	2025	2024
Member's Subscriptions		£10,198.84	£8,448.80	£7,022.77
Income tax recovered from Gift Aid		£2,290.00	£1,511.25	£1,400.00
Fundraising and social Events		£2,916.35	£2,439.24	£1,202.82
Music Sales		£1,250.97	£857.37	£782.45
Concert Income		£5,678.44	£4,681.03	£7000.51
Singing Day		£2,221.40	£0.00	£4,382.50
Interest on Bank Accounts & Investments		£469.39	£623.55	£125.34
Miscellaneous		£385.70	£314.86	£67.00
Donations	ii	£290.19	£505.00	£96.20
Grants & Bursaries		£0.00	£200.00	£0.00
Total Incoming Resources	iii	**£25,701.28**	**£19,581.10**	**£22,079.59**
Resources Expended				
Direct Charitable expenditure		£13,769.42	£16,419.50	£20,957.39
Fundraising		£1,527.58	£891.03	£300.00
Management and administration of the charity		£631.40	£962.34	£776.44
Setting up and maintaining the web site		£438.00	£298.80	£448.00
Singing Day		£822.50	£56.00	2,176.21
Other Items		£116.14	£109.47	£51.78
Bank Charges	iv	£4.00	£0.00	£0.00
Total Resources Expended		**£17,309.04**	**£18,737.14**	**£24,709.82**
Net surplus for the year		**£8,392.24**		
Balance brought forward at 1st April 2025			**£24,099.53**	
Balance carried forward at 1st April 2026			**£32,491.77**	

Direct Charitable Expenditure	Note	2026	2025	2024
Director of Music Rehearsal Fees		£3,116.12	£3,268.84	£3,220.00
Accompanist Fees		£2,566.50	£2,545.56	£2,480.28
Hire of Rehearsal Hall		£1,742.50	£1,700.00	£1,490.00
Concert Costs	v	£5,075.86	£7,579.29	£12,922.16
Music Costs		£1,268.44	£1,325.81	£844.95
Total		**£13,769.42**	**£16,419.50**	**£20,957.39**

Bingham and District Choral Society

Balance Sheet as of 31st March 2026

Current Assets	**Note**	**2026**	**2025**	**2024**
Virgin Money Charity Notice Account		£0.00	£0.00	£18,197.97
Lloyds Bank Treasurers (Current) Account		£12,766.65	£4,833.80	£4,613.39
Lloyds Bank Business Instant Account		£3,684.80	£3,659.94	£374.21
Lloyds Bank 95-day Notice Deposit Account		£15,980.32	£15,535.79	£0.00
Cash		£60.00	£70.00	£70.00
Total		**£32,491.77**	**£24,099.53**	**£23,255.57**
Current Liabilities				
Cheques not yet presented for payment		£0.00	£0.00	£0.00
Elijah Contribution (Provisional)	i	£3,000.00	£0.00	£0.00
Evensong Fee		£240.00	£240.00	£240.00
Net Assets		**£29,251.77**	**£23,859.53**	**£23,015.57**

Funds

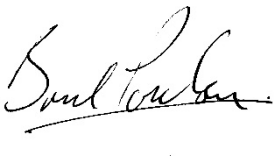
	General Fund	**Designated Reserve**	**Total**
Balance at 31st March 2025	£9,099.53	£15,000.00	£24,099.53
Result for the year ending 31st March 2026	£17,491.77	£15,000.00	£32,491.77

Approved by the committee on 5th May 2026.

Mrs Janet Chapman – Chair

Mrs Valerie Morgan – Secretary

Dr Bradley Poulson - Treasurer



Concert Account [vi]

	05/04/2025	13/06/2025	01/11/2025	13/12/2025
	Spring Concert	**Summer Concert**	**Autumn Concert**	**Christmas Concert**
Income	Brahms Requiem	Lunchtime	800th Anniversary	Xmas Carols
Tickets and programmes	£1,482.96	£0.00	£2,317.62	£1,603.66
Advertisements	£130.00	£0.00	£210.00	£0.00
Grants	£0.00	£0.00	£0.00	£0.00
Other	£58.00	£0.00	£0.00	£63.80
Total	**£1,670.96**	**£0.00**	**£2,527.62**	**£1,667.46**
Expenditure				
Artists	707.00	524.00	447.00	£336.00
Orchestra	750.00	0.00	0.00	£0.00
Organist/Accompanist	324.00	216.00	336.00	£224.00
Venue Hire	105.00	0.00	0.00	£140.60
Orchestral Scores	0.00	0.00	0.00	£0.00
Music	0.00	0.00	0.00	£0.00
Printing costs	0.00	0.00	0.00	£0.00
Rehearsal costs	0.00	0.00	0.00	£0.00
PRS Fee	0.00	0.00	0.00	£0.00
Setting up staging etc.	0.00	0.00	0.00	£0.00
Other	251.98	0.00	55.00	£299.20
Total	**2,137.98**	**740.00**	**838.00**	**£999.80**
Net Loss	-467.02	-740.00		
Net Profit			1,689.62	£667.66
Cumulative Profit/Loss	-467.02	-1,207.02	482.60	£1,150.26

FUNDRAISING

	Note	Income
Give as you live		£189.00
100 Club		£380.00
Easy-Fundraising		£132.04
Recycling for charity		£43.50
Quiz events		£488.08
Honey and Jam sales		£31.00
Richard Joyner CD's		£96.15
Sale of erasers		£5.00

Sale of BDCS Jubilee mugs	£24.00
TOTAL	**£1,388.77**
DONATIONS	**£290.19**
TOTAL	**£1,678.96**

Bingham and District Choral Society
Notes to the accounts for the year ended 31st March 2026

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[i] **Elijah Contribution (Provisional):** Although the receipts and payments accounting method doesn't allow for making future contributions, it's helpful to telegraph this forthcoming expenditure.

Concert Account: Includes receipts and payments made in this and prior years to show the true concert costs for the performances.

[ii] **Donations:** Includes £195.19 additional income from Elijah Coach journeys paid for by members guests.

[iii] **Payments by card**: Where payments received were by card, the commission (1.69%) has been deducted to accurately reflect the net amounts received. The total amount of commission paid on all card transactions during the year was £60.48 on transactions of value £3,584.58.

[iv] **Lloyds Bank Charges**: were introduced on 13th November 2025.

[v] **Concert Fees** include £360.08 of costs incurred for the Elijah concert taking place in the next financial year. These costs will be offset against the contribution made to cover losses divided equally between all three participating choirs.

[vi] **Elijah Contribution (Provisional):** Although the receipts and payments accounting method doesn't allow for making future contributions, it's helpful to telegraph this forthcoming expenditure.