ST. GEORGE'S SINGERS, POYNTON

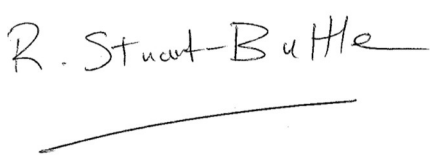
Registered Charity No. 508686

TRUSTEES' ANNUAL REPORT

FOR THE TWELVE MONTHS TO 31 JULY 2026

Approval

This Report and the annexed Accounts were approved by the Trustees as a body on 4th November 2026 and are signed on their behalf by the Hon. Chair and the Hon. Treasurer who are authorised by the Trustees to do so.





Ros Stuart-Buttle	**Laura Mummery**
Hon. Chair	**Hon. Treasurer**
Date: 6th November 2026	**Date: 4th November 2026**

ST. GEORGE'S SINGERS, POYNTON

Registered Charity No. 508686

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES FOR THE TWELVE MONTHS TO 31 JULY 2026

Independent Examiner's report on the accounts set out on pages 11 to 23.

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/07/2026.

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:  Date: 8th November 2026

Name: Steven Bluck

Relevant professional qualification(s) or body: ICAEW

Address: 63 Longley Lane, Northenden, Manchester, M224JD

ST. GEORGE'S SINGERS, POYNTON

Registered Charity No. 508686

ANNUAL REPORT

FOR THE TWELVE MONTHS TO 31 JULY 2026

The Trustees present their Annual Report and Accounts of the choir for the twelve months to 31st July 2026.

Reference and Administrative Details

The full name of the charity is St. George's Singers, Poynton.

The Charity Commission registration no. is 508686.

The principal office address is 32 Chester Road, Macclesfield, SK11 8DG.

Committee members are subject to re-election at the Annual Members Meeting. During the year the Committee members/ Trustees were:

Name	Trustee	Position held	Date effective
John Smith	Yes	Hon. Chair	Resigned 4th November 2025
Ros Stuart-Buttle	Yes	Hon. Chair	Appointed 4th November 2025
Anne Francis	Yes	Trustee, not on committee	All year
Joanna Bluck	Yes	Hon. Deputy Chair	Resigned 4th November 2025
Jacqueline Smith	Yes	Hon. Deputy Chair	Appointed 4th November 2025
Jacqueline Smith	Yes	Hon. Secretary	Resigned 4th November 2025
Kate Alexander	Yes	Hon. Secretary	Appointed 4th November 2025
Laura Mummery	Yes	Hon. Treasurer	Resigned 20th October 2026
Gillian Banks	Yes	Hon. Treasurer	Appointed 20th October 2026
Paul Goss	No	Concert Secretary	Resigned 4th November 2025
Lynn Winspear	No	Concert Secretary	Appointed 4th November 2025
Gillian Banks	Yes	Soprano section representative	Resigned 20th October 2026
Alison Gunn	No	Soprano section representative	Appointed 20th October 2026
Jean Egerton	No	Alto section representative	All year

Mark Warrington	No	Tenor section representative	All year
Paul Burfitt	No	Bass section representative	Resigned 4th November 2025
Nick Rider	No	Bass section representative	Appointed 4th November 2025
Tim Lambert	No	Stage Manager	All year
David Francis	Yes	Hon. Ticket Secretary	All year
Mary Hoult	No	Hon. Publicity Officer	All year
Gwyneth Pailin	Yes	Hon. Librarian	All year
Susan Hodgson	No	Co-opted	All year
Vicki Perry	Yes	Trustee, not on committee	All year

The choir's Musical Director is Neil Taylor.

The choir's Accompanist is Peter Durrant.

Structure, Governance and Management

The charity is constituted as an unincorporated association. Its governing document is a Constitution unanimously adopted at a Special General Meeting held on 29th April 2014 and is capable of alteration by a two-thirds majority of Members present at the Annual General Meeting or a Special General Meeting, provided that fourteen days' notice of the proposed amendment has been sent to all Members.

The persons legally responsible for the control and management of the charity are the Trustees noted above.

Objectives

The Objectives of the charity are:-

Enjoyment and Advocacy – To strive to instil and foster a love for the choral arts and a passion for singing in our members and audience through high-quality performances, varied and innovative programming, and each member's full engagement in the rehearsal process. To help achieve this, the Choir is led by a professional Director of Music and supported by a professional Accompanist.

Friendliness and Sociability – To seek to achieve high standards of performance within an enjoyable, inclusive and friendly organisation. Members attend rehearsals for the challenges and rewards of singing as part of an ensemble, the enjoyment of the music and the support and friendship of those they sing with.

Education and Development – To maintain our reputation as an organisation dedicated to high choral and performance standards. To support this, we hold auditions for prospective members and regular re-auditions for existing members. Through partnerships with local school groups and music educators and colleges, we provide opportunities for young musicians' career development in performance as singers and instrumentalists.

Community Engagement – To strive to raise community awareness of a wide range of choral music and to engage with other organisations in support of choral performance within both the local (Poynton and South Manchester) and the wider community.

Financial Stability - To maintain financial viability, as a registered charity, with fundraising activities and expenditure appropriate to achieving our objectives.

Well Being and Reputation - To contribute to the well-being of individual members, and the choir as a whole, through our supportive and thoughtful behaviour towards each other, respecting diversity, and maintaining high personal standards. Our reputation as a choir is important to us, and we expect members to be vigilant and mindful of this in all external interactions such as through social media, or through any contact with other organisations.

Activities

The choir generally organises a number of concerts each year at venues in Greater Manchester, including regularly at the prestigious Bridgewater Hall, Royal Northern College of Music (RNCM) and the Cathedral. Ticket pricing is aimed at encouraging maximum public attendance, with student and children rates. One of these concerts, held annually in December, is focussed on family and young musician participation.

In addition, there is an annual Singing Day event to which all singers are invited and the choir participates in Poynton local community events.

The choir also undertakes annual tours. In 2016/17 it visited Costa Rica, in 2017/18 North Wales, in 2018/19 Bruges, in 2022/23 Bristol and in 2024/25 Norwich, with 3-5 public performances on each tour. The charity has also commissioned (and performed) original choral works from both established conductors such as Will Todd (2012 *Footprints*) and Sasha Johnson Manning (2018 *War's Embers*), and has further plans to do so in 2026/27.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit when carrying out the activities of the choir.

Achievements and Performance

This is my first Chair's report since taking on the role a year ago.

I would like to start by thanking the choir for putting your faith in me as chair. I especially want to thank each and every committee member who has been such a help and support over the past year. I mention particularly Laura as outgoing treasurer and the sterling work she has done to manage the

choir's financial affairs over recent years. Even though Laura is not here tonight, I am sure we wish to formally record our gratitude to her. In looking back over the past 12 months, there is much that has gone well and so I now highlight some of this.

As a choir we exist because we have an enjoyment of singing together and we share a love of choral music. We ask members for engagement in weekly rehearsals, and we aim to give quality musical performances. We would not be where we are today without the expertise and direction of Neil and Pete and so we thank you both for all that you have given over the past year. As a choir, we enjoy working too with Joe Judge for sectionals and vocal coaching and this contributes to our musical development. During this past year, we have re-established contact with our President Marcus Farnsworth. We lost one Vice President (Stephen Williams), but we stayed connected with Sasha Johnson Manning and Stephen Threlfall and we gained a new VP, Melanie Marshall.

In terms of the musical side of things, the four concerts from last season each in their own way, highlighted for me something of how special this choir is.

- The November 2025 concert brought us Melanie Marshall and captured the joyous nature of 'Feel the Spirit', setting the tone for the whole season.
- The Christmas 2025 concert with the children of Bradshaw Hall primary school and Alice Beckworth's of 'Love Came down at Christmas' touched many people. There was a real festive air and a very appreciative audience.
- The Spring 2026 concert at Manchester Cathedral was unique, with the commemoration of Tim Hill and the participation of his family. Their financial sponsorship of the concert was a real gift and gave us some lasting memories. We also hosted a reception for Friends of the choir, which was very well received.
- The summer 2026 concert took us to that 'Distant Shore' where we were reminded of how music can carry and inspire us across different centuries and national borders.

In addition to these four concerts, some choir members sang as The Cheshire Consort at The Christie last December, such a worthwhile cause to support. A different group sang at Hope Green Care Home Christmas Party, which was a lively and fun event for singers and care home staff and residents alike. We also had a highly successful and enjoyable singing day, performing Karl Jenkins 'The Armed Man'. By all reports, SGS soups and cakes were fully up to scratch! Some members sang at Poynton Arts Festival in June while a good number also sang with Stephen Trelfall at the Kendal concert in August. All these 'extra-curricular' activities bring wider opportunities beyond our four concerts to get St George's Singers 'out there' and they enable the choir to share a range of choral music with local communities and organisations around south Manchester and beyond.

Moving on to the financial aspect of the choir, as SGS is a registered charity, we have to maintain financial stability. Our income and expenditure must accord with charity regulations, meet our operating budget each year and maintain an appropriate reserve, as well as be in keeping with the objectives and values of the choir as set down in its constitution. As a committee we spent some time last year thinking about the longer-term financial challenges facing the choir in light of ever-rising costs, particularly those related to putting on concerts and a decline in audience numbers. Of course, we are always grateful to individual Patrons and Friends of the choir, who contribute and support us

in many ways. But the committee realised the need to attract grants and sponsorship to help ease the choir's financial pressures, particularly with an anniversary season coming up. So, on that note, over the past 12 months we have secured over £8K funding from Stockport Arts Federation, Poynton Round Table, The Rundell Trust, the Ida Carroll Trust, Vernon Charitable Foundation and some smaller local businesses too. These funds will make a significant difference and while the 70th anniversary has been a good peg to attract this money, we do need to consider how to expand our sponsorship and funding activity into the next season and beyond.

Over the past 12 months as you are already aware, we have received from individual members some very generous financial donations that will enable us to perform two new commissions from Cecilia McDowall and Will Todd. This continues the SGS tradition of commissioning and then performing new choral works. It is a wonderful opportunity for the choir to showcase new repertoire and support collaborations with leading musicians and composers, and we are indeed fortunate to be in this position.

When we consider the social aspect of the choir, many people comment that we are a friendly and sociable choir. While we aim for high musical and performance standards, we also want to share enjoyment, fun and friendship too. It was lovely to hear our President commenting on this recently at the choir anniversary dinner. As a choir, we are committed to creating a safe, respectful and inclusive environment for all members. Everyone is entitled to be treated with respect and dignity. We have a safeguarding policy that applies to all members and activities of the choir and so any safeguarding concerns should be reported in confidence to the Chair.

Socially, we closed last season in July with a great evening of home-grown entertainment, with not only good company and plenty of SGS talent on display, but also good food and much laughter along the way. Long may this continue!

The social aspect of the choir was something that we very much wanted to include in the planning for the 70th anniversary season and, of course, the choir dinner a couple of weeks ago was a great example of this. Eighty members and guests were present at Davenport Golf Club, and the evening was a tremendous success.

So our 70th season is now upon us, and we have much to look forward to, including the tour to southern Sweden coming up in May 2027. Thanks go to our tour organisers who do such a wonderful job in arranging this.

Indeed, one thing about SGS that has always struck me is the willingness and generosity of members to get involved in the various jobs, roles, tasks and requests needed for the organisation and running of the choir. Here I think of all those things large and small, sometimes outward-facing and done in public but also those things that are done unseen or unnoticed, where people give their time and effort to support the choir in a myriad of ways. Some things are done week in week out while others are responses to particular requests for help and support. There are too many facets of choir life and too many people involved to name individually but, as Chair, I want to say thank you to all those who participate and respond in whatever way to the life and activities of the choir.

Having commented on many positives for the choir, at the same time, we do need to be realistic and recognise that there are challenges to which we should continue to give our attention and discernment.

Maintaining choir membership numbers is a key priority over the next few years. Our membership numbers are down slightly this year, and we do need to continue to attract new, younger members to join the choir, especially in the Tenor and Soprano sections. The committee has been giving some thought to this but as a whole choir we could be more proactive, by promoting and inviting people to Come and Sing open rehearsals, through using social media, utilising Singing Day contacts and making personal invites to family, friends, and colleagues. Recruiting new members is something that we can all play a part in.

The rising costs of putting on concerts and the challenge of finding venues for our 'big' concerts' is a growing concern. This goes hand in hand with keeping or hopefully even growing our audience numbers, something that the committee over the past couple of years has also given attention to. The next five- year plan certainly takes these challenges into account and is looking for new venues, considering concert times, making sure that future repertoire includes lesser-known music but also some well-known choral 'bangers' that bring the audience in. But the bottom line is that our concerts need good audience numbers and again this is the responsibility of everyone in the choir to do their bit in spreading publicity and selling tickets.

In summary, when we look back over the past 12 months and consider where we are today, I hope you will agree that SGS is in a good place overall. There are exciting things to look forward to during our 70 th anniversary year and beyond into next season too. We have a strong musical, social, financial and organisational base on which to move forward together into the future. We can give thanks for the 70 years foundation on which this choir is built, and we can look forward with confidence and anticipation to what is still to come. So thank you everyone and, to borrow the catchphrase from a well-known BBC TV show, 'keep… singing!'.

Financial review

Statement of Finance Activities

The result for 2025/26 was a surplus of £8,901 (2024/25: deficit of £3,655); the increase was mainly the result of funding support for the March 2026 concert and an increase in overall audience levels across the concerts in the year.

Donations and legacies comprise subscription income, gift aid, income from Friends, and other donations; this was broadly in line with the prior year, with an increase in donations outweighing a small reduction in membership subscriptions. Income from charitable activities comprise concert income and was significantly higher than the prior year, due to the receipt of funding support of £6,424 for the March 2026 concert from a very generous donor. Income from other trading activities consists of revenue from music lending, consort income, refreshments, raffles, and the 100 club, and was lower than the prior year principally due to the inclusion of consort income in 2024/25.

Expenditure on charitable activities include concert costs, professional fees, rehearsal venue costs and singing day expenditure, and was broadly in line with the prior year.

Balance Sheet

The balance on the bank account at the end of July 2026 was £57k, much higher than normal due to the receipt of donations for the 2026/27 anniversary season (and therefore included in deferred income). Fixed assets are now fully depreciated. Prepayments comprised the cost of 2026/27 seasons brochures and deposits for venues paid in advance. Accruals and deferred income mainly consist of anniversary year donations, deposits for the 2026/27 tour, and PRS fee accruals for 2025/26.

Statement on Reserves

After due consideration of the requirements of the Charity Commission's 'Charities and Reserves' (CC19), the Trustees decided in 2015/16 to set target normal reserve levels within the range minimum three months' to maximum nine months' average expenditure.

The six months' mid-point of this range would reflect the choir's normal public performance programme; the higher nine months' level could enable the subsequent inclusion of higher-risk events e.g. Bridgewater Hall concert for which designated Reserves/fund-raising initiatives would probably be appropriate; the minimum three months' level would initiate remedial action, possibly including fund-raising and/or additional member contributions.

On the basis of 2025/26 actual expenditure, the 'scale midpoint' would amount to £22.0k. £20,000 is considered by the trustees to remain an acceptable target for the Policy 'scale mid-point'.

In approving the above Reserve Policy the Trustees considered:-

1. Less than half of total income i.e. member subscriptions is effectively 'fixed' i.e. predictable in nature.

2. The remainder of our income derives principally from audience receipts at choir public performances and events. There are two main pressures i.e. uncertainties in relation to this income:

- audience numbers, with increasing competition from other regional choirs
- ticket prices, with a perceived inability to raise these for the foreseeable future

3. Compounding the above, many of the costs associated with the choir's public performance and events, particularly venue hire costs, soloist and orchestra fees are fixed well in advance of performance and continue to increase, the choir having an aim to hire such venues (and employ such soloists/musicians) compatible with its overall quality of public performance.

4. In addition, the choir engages in community and other public engagements e.g. Poynton-based music festival and national choral-singing participation initiatives, for which no remuneration is received.

Because of the surplus of £8,901, choir reserves were £25.9k at 31st July 2026 (2025: £17.0k), significantly above target. The committee undertook a refresh of the 5 year planning exercise in 2025/26 and the projected levels of reserves going forwards remain above target for the planning horizon; the position will continue to be monitored closely.

Statement of Financial control

Financial control continues to be exercised by the inclusion of a Treasurer's Report agenda item within each of the regular Committee meetings held throughout the year. These reports include comparisons of actual concert and non-concert financial performance against respective approved budgets. They also include the actual and forecast choir fund levels against budgets and forecasts to ensure proper control and full Committee/ Trustee financial accountability.

Financial control is also exercised via the online banking approval of two authorised signatories for all payments. Finally the accounts are kept up to date via daily bank account reconciliations.

CHARITY COMMISSION FOR ENGLAND AND WALES

St George's Singers, Poynton		Charity No	508686
Annual accounts for the period			
1st August 2025	**To**	31st July 2026	

Section A Statement of financial activities

Recommended categories by activity	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds £
Incoming resources (Note 3)	F01	F02	F03	F04	F05
Income and endowments from:					
Donations and legacies	24,776	-	-	24,776	24,370
Charitable activities	25,303	-	-	25,303	13,539
Other trading activities	2,480	-	-	2,480	3,142
Investments	346	-		346	109
Separate material item of income	-	-	-	-	-
Other	-	-	-	-	-
Total	52,905	-	-	52,905	41,160
Resources expended (Note 4)					
Expenditure on:					
Raising funds	1,676	-	-	1,676	1,980
Charitable activities	42,327	-	-	42,327	42,835
Separate material item of expense	-	-	-	-	-
Other	-	-	-	-	-
Total	44,003	-	-	44,003	44,815
Net income/(expenditure) before investment gains/(losses)	8,901	-	-	8,901	- 3,655
Net gains/(losses) on investments	-	-	-	-	-
Net income/(expenditure)	8,901	-	-	8,901	- 3,655
Extraordinary items	-	-	-	-	-
Transfers between funds	-	-	-	-	-
Other recognised gains/(losses):					
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-	-
Other gains/(losses)	-	-	-	-	-
Net movement in funds	8,901	-	-	8,901	- 3,655
Reconciliation of funds:					
Total funds brought forward	17,012	-	-	17,012	20,666
Total funds carried forward	25,913	-	-	25,913	17,012

Section B Balance sheet

		Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets	**(Note 5)**	-	-	-	-	-
	Total fixed assets	-	-	-	-	-
Current assets						
Debtors	**(Note 6)**	720	-	-	720	440
Cash at bank and in hand	**(Note 9)**	56,796	-	-	56,796	17,499
	Total current assets	57,516	-	-	57,516	57,516
Creditors: amounts falling due within one year	**(Note 7)**	31,603	-	-	31,603	927
	Net current assets/(liabilities)	25,913	-	-	25,913	17,012
	Total assets less current liabilities	25,913	-	-	25,913	17,012
Provisions for liabilities	**(note 8)**	-	-	-	-	-
	Total net assets or liabilities	25,913	-	-	25,913	17,012
Funds of the Charity						
Endowment funds	**(Note 27)**	-			-	-
Restricted income funds	**(Note 27)**		-		-	-
Unrestricted funds		25,913		-	25,913	17,012
Revaluation reserve					-	-
	Total funds	25,913	-	-	25,913	17,012

Signed by one or two trustees on behalf of all	Print Name	Date of approval
	Laura Mummery	**04/11/2026**

Section C Notes to the accounts

Note 1 **Basis of preparation**

***This section should be completed by all charities*.**

1.1 Basis of accounting

These 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.

The accounts have been prepared in accordance with:

• and with*	x	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*	x	the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	***Not applicable***
Disclosure of any uncertainties that make the going concern assumption doubtful;	***Not applicable***
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	***Not applicable***

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

Yes*	x

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	x

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	x

Note 2 Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

		Yes	No	N/a
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: · the charity becomes entitled to the resources; • it is more likely than not that the trustees will receive the resources; and · the monetary value can be measured with sufficient reliability.	0		
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	x		
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	x		
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).			x
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.			x
Government grants	The charity has received government grants in the reporting period			x
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	x		
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.			x
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.			x
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.			x
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.			x
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.			x
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.			x
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.			x
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.			x
Support costs	The charity has incurred expenditure on support costs.	x		
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	x		
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	x		
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	x		
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.			x
Settlement of insurance	Insurance claims are only included in the SoFA when the general income recognition			

		Yes	No	N/a
Settlement of insurance claims	criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.			x
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.			x

2.3 EXPENDITURE AND LIABILITIES

		Yes	No	N/a
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	x		
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.			x
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.			x
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.			x
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.			x
Redundancy cost	The charity made no redundancy payments during the reporting period.			x
Deferred income	No material item of deferred income has been included in the accounts.		x	
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	x		
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	x		
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.			x

2.4 ASSETS

		Yes	No	N/a
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £100. They are valued at cost and the depreciation rates and methods are as follows: Piano: fully depreciated (original cost £3,237) Staging: fully depreciated (original cost £800) Folders: fully depreciated (original cost £480) Display panel: fully depreciated (original cost £256.80)	x		
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights.			x
	They are valued at cost.			x
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture.			x
	They are valued at cost.			x
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.			x
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments			x
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.			x
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.			x
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.			x
	Debtors (including trade debtors and loans receivable) are measured on initial recognition at			

Debtors	settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	x		
Current asset investments	The charity has has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes x	No	N/a
	They are valued at fair value except where they qualify as basic financial instruments.	Yes x	No	N/a

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE	Deferred income comprises residual amounts from past choir tours to be utilised as a reserve against future choir tours, together with income or donations received in advance and relating to future events.

Section C **Notes to the accounts** **(cont)**

Note 3 **Analysis of income**

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	415	-	-	415	144
	Gift Aid	4,387	-	-	4,387	4,127
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	19,974	-	-	19,974	20,098
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total	24,776	-	-	24,776	24,370
Charitable activities:	Concert income	20,668	-	-	20,668	10,236
	Singing Day income	4,635			4,635	3,303
	Other	-	-	-	-	-
	Total	25,303	-	-	25,303	13,539
Other trading activities:	Fundraising	2,480	-	-	2,480	3,142
	Other	-	-	-	-	-
	Total	2,480	-	-	2,480	3,142
Income from investments:	Interest income	346	-	-	346	109
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	346	-	-	346	109
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held	-	-	-	-	-
	Gain on disposal of a programme related	-	-	-	-	-
	Royalties from the exploitation of intellectual	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		52,905	-	-	52,905	41,160

All income in the prior year was unrestricted

Section C **Notes to the accounts** **(cont)**

Note 4 **Analysis of expenditure**

Analysis	This year Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Last year Unrestricted funds	Restricted income funds	Endowment funds	Total funds
Expenditure on raising funds:				£				£
Incurred seeking donations	-	-	-	-	-	-	-	-
Incurred seeking legacies	-	-	-	-	-	-	-	-
Incurred seeking grants	-	-	-	-	-	-	-	-
Operating membership schemes and social lotteries	135	-	-	135	105	-	-	105
Staging fundraising events	-	-	-	-	-	-	-	-
Fundraising activities	129	-	-	129	73	-	-	73
Operating charity shops	-	-	-	-	-	-	-	-
Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-	-	-	-
Advertising, marketing, direct mail and publicity	485	-	-	485	667	-	-	667
Start up costs incurred in generating new source of future income	-	-	-	-	-	-	-	-
Database development costs	-	-	-	-	-	-	-	-
Other trading activities	927	-	-	927	1,135	-	-	1,135
Investment management costs:	-	-	-	-	-	-	-	-
Portfolio management costs	-	-	-	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-	-	-	-
Investment administration costs	-	-	-	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on raising funds	1,676	-	-	1,676	1,980	-	-	1,980
Expenditure on charitable activities:								
Professional fees (non concert)	17,802	-	-	17,802	17,170	-	-	17,170
Rehearsal venue costs	3,162			3,162	2,067			2,067
Insurance and MM membership	582			582	566			566
Concert expenditure	18,385	-	-	18,385	20,714	-	-	20,714
Singing day expenditure	2,397	-	-	2,397	2,318	-	-	2,318
Total expenditure on charitable activities	42,327	-	-	42,327	42,835	-	-	42,835
Separate material item of expense								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Other								
Depreciation	-	-	-	-	-	-	-	-
Covid provision	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total other expenditure	-	-	-	-	-	-	-	-
TOTAL EXPENDITURE	44,003	-	-	44,003	44,815	-	-	44,815

Other information:

Analysis of expenditure on charitable activities

Professional fees (non concert)	This year Activities undertaken	Grant funding of	Support Costs	Total this year	Last year Activities undertaken	Grant funding of	Support Costs	Total last year
	£	£	£	£	£	£	£	£
Musical Director	10,302	-	-	10,302	8,545	-	-	8,545
Accompanist	5,535			5,535	4,875			4,875
Assistant Musical Director	1,965			1,965	3,750			3,750
Other	-	-	-	-	-	-	-	-
Total	17,802	-	-	17,802	17,170	-	-	17,170

Concert expenditure	This year Activities undertaken	Grant funding of	Support Costs	Total this year	Last year Activities undertaken	Grant funding of	Support Costs	Total last year
	£	£	£	£	£	£	£	£
Autumn	4,320	-	-	4,320	5,564	-	-	5,564
Christmas	3,112			3,112	2,881			2,881
Spring	7,585			7,585	8,799			8,799
Summer	3,243			3,243	3,340			3,340
Other	125	-	-	125	130	-	-	130
Total	18,385	-	-	18,385	20,714	-	-	20,714

Section C Notes to the accounts (cont)

Note 5 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Total £
At the beginning of the year	-	-	-	4,774	4,774
Additions	-	-	-	-	-
At end of the year	-	-	-	4,774	4,774

14.2 Depreciation and impairments

****Basis**	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	SL or RB	SL or RB
**** Rate**					
At beginning of the year	-	-	-	4,774	4,774
Depreciation	-	-	-		
At end of the year	-	-	-	4,774	4,774

14.3 Net book value

Net book value at the beginning of the year	-	-	-	-	-
Net book value at the end of the year	-	-	-	-	-

Section C Notes to the accounts (cont)

Note 6 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

	This year £	Last year £
Trade debtors		-
Prepayments and accrued income	720	440
Other debtors	-	-
Total	720	440

Section C Notes to the accounts (cont)

Note 7 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	766	574	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	766	574	-	-

-

20.2 Deferred income

Please complete this note if the charity has deferred income.

This year	Last year
Deferred income comprises residual amounts from past choir tours to be utilised as a reserve against future choir tours, together with income or donations received in advance and relating to future events.	

Please explain the reasons why income is deferred.

Movement in deferred income account

	This year £	Last year £
Balance at the start of the reporting period	354	864
Amounts added in current period	8,254	354
Amounts released to income from previous periods	354	864
Balance at the end of the reporting period	30,837	354

Section C Notes to the accounts (cont)

Note 8 Provisions for liabilities and charges

Please complete this note if you have included in charity expenditure any provisions. A provision is made when the charity has

8.1 Movements in recognised provisions and funding commitment during the period

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period		
Amounts charged against the provision in the current period	-	-
Unused amounts reversed during the period	-	-
Balance at the end of the reporting period	-	-

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8.2 Please provide:	This year	Last year
- a brief description of any obligations on the balance sheet and the expected amount and timing of resulting payments;		
- an indication of the uncertainties about the amount or timing of those outflows; and		
- the amount of any expected reimbursement, stating the amount of any asset that has been recognised for that expected reimbursement.		

Note 9 Cash at bank and in hand

	This year £	Last year £
Short term cash investments (less than 3 months maturity date)	-	-
Cash at bank and on hand	56,796	17,489
Total	56,796	17,489