CWMBACH MALE CHOIR

Registered Charity 702473

REPORT AND FINANCIAL STATEMENTS

PERIOD ENDED: 31 DECEMBER 2025

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LEGAL AND ADMINISTRATIVE INFORMATION

STATUS

The organisation was formed and granted charitable status on 11th October 2012 (charity number 702473).

The charity is governed by its constitution which was adopted on 22 January 1990.

TRUSTEES

The board members serving during the year and since the year end were as follows:

R H Davies
G Thomas
G W Owen
A D Boaler
P T Hanbury

PRINCIPAL ADDRESS

42 Llys Cynon
Hirwaun
Aberdare
Mid Glamorgan
CF44 9PR

INDEPENDENT EXAMINER

Richard Knoyle ACA FCCA
Baker Knoyle Accountancy Limited
Orbit Business Centre
Rhydycar Business Park
Merthyr Tydfil
CF48 1DL

TRUSTEES' ANNUAL REPORT

The trustees present their annual report together with the financial statements of the charity for the year ended 31st December 2025. Legal and administrative information set out on page 1 forms part of this report.

AIMS AND OBJECTIVES OF THE CHARITY

Purposes and aims

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

Ensuring our work delivers its aims

We are continually reviewing our aims, objectives and activities to ensure that we provide the maximum benefit possible to the general public, and also our members.

In setting our aims and objectives, we have referred to the guidance contained in the Charity Commission's general guidance on public benefit. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

The Trustees are aware that the Charity has a responsibility under the Charities Act to demonstrate that it has charitable aims that meet the public benefit requirement and are therefore charitable. The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit and comply with S17 Charities Act 2011 when considering, planning and implementing the activities of the charity. As Trustees, we believe that the aims of our organisation are charitable and for the public benefit.

ACHIEVEMENTS AND PERFORMANCE

During the year, the Choir continued to pursue its objectives by performing at various events across the local area, more widely beyond and indeed, abroad.

We took part in events including a St David's day performance at Cardiff Central Train Station concourse, to showcase the vocal element of Welsh Culture, again at our local church as our annual St David's day concert.

Other events included a Remembrance Service near to Remembrance Sunday, again in Cardiff Central Train Station in conjunction with Transport For Wales and military representatives, and ended the year with a local concert to celebrate Christmas along with a school choir.

The highlight of the year was undoubtedly a tour to South Africa, where the Choir interacted with local African choirs at events in Cape Town, Stellenbosch, and Johannesburg. Extending the hand of friendship through song.

We continue to hold our weekly rehearsals for choristers.

FINANCIAL REVIEW

In accountancy terms, the Choir made a deficit of £8,869 during 2025, which has been covered by reducing our reserve holding. However, in real terms, the choir is in a strong financial position and can invest in its members to ensure an exciting and bright future.

The choir ended the year with total funds of £78,645.

Principal Funding Sources

For the year to December 2025, the main funding sources can be found on the Receipts and Payment Account with the Financial Statements.

Reserves Policy

The Cwmbach Male Choir operating reserve is an unrestricted fund balance set aside to stabilize the choir's finances by providing a cushion against unexpected events, losses of income, and large approved expenses. The reserve is an "unrestricted" fund that can be used in any way that the charity's Trustees choose.
Cwmbach has been operating a £70k to £110k reserve for over 30 years, dating back to the 1990s. This has allowed the choir great flexibility in outgoings such as concerts and capital purchases, including a performance acoustic shell.

The Cwmbach operating reserve is based on a formula to ensure there is enough unrestricted cash to cover operating expenses for two years and to allow expense contributions to choristers for participating in international concerts. The reserve formula is based on the number of choristers on the books multiplied by £1,000 reserve per chorister. When broken down per chorister, the reserve would cover, for example, a full uniform refresh and a 10% contribution for two international concerts.

The reserve fund for 2026 is set at 65 choristers multiplied by £1,000, totalling £65,000. This has been placed in two bonds, being a 6 month and a 12 month bond. Both bonds were carefully selected to maximise the interest income whilst being very secure. The bonds are invested with Cambridge and Counties Bank.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk review

The trustees have conducted a review of the major risks to which the charity is exposed. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by procedures of authorisation of transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers and clients.

PLANS FOR FUTURE PERIODS

The Choir plans to undertake further tours, both UK based and further afield, to promote the objectives of the Choir.

For 2026, a tour to Belfast is planned in support of local charities, as well as supporting charities in Poole and Towcester.

Other local events similar to 2025 are already confirmed. Longer term planning is for tours to Bardi in Italy (probably 2027) and Canada in 2029.

Approved by order of the board of trustees.

Signed on behalf of the board:

A D Boaler - Trustee

Dated: 15th October 2026

Independent examiner's report to the Trustees of Cwmbach Male Choir

I report on the accounts of the Charity for the year ended 31st December 2025, which are set out on pages 6 and 7.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.
3. the accounts do 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 on order to enable a proper understanding of the accounts to be reached.

Richard Knoyle ACA FCCA
Baker Knoyle Accountancy Limited
RG19 Orbit Business Centre
Rhydycar Business Park
Merthyr Tydfil, CF48 1DL.

Date 15th October 2026

Receipts and Payments Account

for the year ended 31st December 2025

	Unrestricted Funds £	Restricted Funds £	Totals 2025 £	Totals 2024 £
Receipts				
Choristers contributions	8,988		8,988	9,660
Raffle income	1,559		1,559	1,507
Gift aid receipts			-	2,048
Chorister contributions to tour costs		170,668	170,668	29,970
Chorister contribution to social tours			-	18,746
CD Sales	214		214	483
Contributions to clothing costs	770		770	2,457
Concert income & similar	3,453		3,453	22,079
Interest received	1,589		1,589	2,944
Sundry income	310		310	413
Donations	720		720	532
Total Receipts	17,602	170,668	188,270	90,839
Payments				
Insurances and subscriptions	1,113		1,113	1,998
Sundry expenses	676		676	-
Donations	300		300	2,500
Uniforms & clothing	2,472		2,472	13,340
Printing, stationery and telephone	822		822	251
Concerts & travel costs	1,683		1,683	20,383
Foreign tour costs	4,500	170,206	174,706	38,900
Social tour costs			-	18,917
Rental costs	4,313		4,313	140
Sundry equipment purchases	469		469	1,275
Music team expenses	9,130		9,130	7,214
Accountancy fees	1,020		1,020	-
Marketing costs	435		435	308
Total Payments	26,934	170,206	197,140	105,226
Net of Payments	(9,331)	462	(8,869)	(14,387)
Transfers between funds	593	(593)	-	-
Cash funds brought forward	85,585	1,930	87,515	101,901
Cash funds this period end	**76,847**	**1,799**	**78,646**	**87,514**

Statement of Assets and Liabilities

for the year ended 31st December 2025

	Unrestricted Funds £	Restricted Funds £	Totals 2025 £	Totals 2024 £
Cash Funds				
Cash at bank	76,847		76,847	85,584
Travel account		1,799	1,799	1,930
Total Cash Funds	**76,847**	**1,799**	**78,646**	**87,514**
Other monetary assets				
Other debtors	5,563		5,563	1,440
Tour costs paid in advance			-	37,850
Total monetary assets	**5,563**	**-**	**5,563**	**39,290**
Liabilities				
Accruals	1,140	-	1,140	5,030
	1,140	**-**	**1,140**	**5,030**

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A D Boaler- Trustee

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Dated: 15th October 2026

Related party transactions:

All trustees are active members of the choir, and make weekly contributions identical to all other choristers.

Trustees and family who take part in foreig tours, contibute toward their costs in line with all choristers.