

LLOYD'S CHOIR

England & Wales · Charity number 1012519

Details

Status Registered

Legal form Other

Registered 1992-07-02

Register [View on the Charity Commission register](#)

Contact

Address Lloyd's Choir
Lloyds Building
1 Lime Street
London
EC3M 7HA

Phone 02079033709

Email contactlloydschoir@gmail.com

Website www.lloydschoir.com

Activities

Objects: TO PROMOTE IMPROVE DEVELOP AND MAINTAIN PUBLIC EDUCATION IN AND APPRECIATION OF THE ART AND SCIENCE OF MUSIC IN ALL ITS ASPECTS BY THE PRESENTATION OF PUBLIC CONCERTS AND RECITALS AND BY SUCH OTHER WAYS AS THE SOCIETY THROUGH ITS COMMITTEE SHALL DETERMINE FROM TIME TO TIME.

Activities: Lloyds' Choir is a choral society that principally serves the insurance sector of the financial community of the City of London. It does, however, welcome members from other walks of life. The Choir provides musical education and singing training for its members; performs three to four concerts a year; and also provides singers for City church services.

Classification

- **How:** Other Charitable Activities
- **What:** Education/training, Arts/culture/heritage/science
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED BUT IN PRACTICE ALMOST ALWAYS WITHIN GREATER LON
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£39,140	£29,790	-	-
2024-08-31	£31,920	£29,169	-	-
2023-08-31	£54,772	£56,810	-	-
2022-08-31	£18,702	£24,689	-	-
2021-08-31	£200	£5,203	-	-
2020-08-31	£18,646	£11,893	-	-

Trustees

Name	Role	Appointed
Brian Bendle	Chair	2023-01-17
DAVID HOUGHTON		2012-08-07
Joanne Busuttil		2023-01-17

LLOYD'S CHOIR

England & Wales - Charity number 1012519

Accounts



Lloyd's Choir – Report and Financial Statements for the year ended 31st August 2025
Charity Registration No: 1012519

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LLOYD'S CHOIR

Trustees' Report

For the Year ended 31st August 2025

The Trustees have pleasure in submitting their Annual Report for the above year.

CONSTITUTION

Lloyd's Choir is a Charity under English Law and is registered with the Charity Commission – Charity number 1012519. The governance of the Trust is laid out in the Society's constitution. The constitution was adopted at the Committee meeting held on the 26th July 2024.

OBJECTIVES

The Objectives of the Society shall be to promote, improve, develop and maintain public education in and appreciation of the art and science of music in all its aspects by the presentation of public concerts and recital and by such other ways as the Choir through its Committee shall determine from time to time.

ACHIEVEMENTS

The choir performed its usual programme of Autumn, Christmas, Spring and Summer concerts, together with various small group events. These were all well attended in terms of audience, and gave our members the opportunity to sing a wide range of music.

RESERVES

The reserves are maintained in order for the objectives of the Choir to be achieved in future years.

FINANCIAL INFORMATION

The Choir's income for the year was £39,140 (2024: £31,920) The total expenses for the year were £29,790 (2024: £29,169)

ACKNOWLEDGEMENT

The Choir gratefully acknowledges the significant contribution of all those involved who have given both time and money in support of the Choir's activities.

The Choir is a charity and is recognised as such by H. M. Revenue & Customs for taxation purposes. As a result there is no liability to taxation on any of its income.

Trustees

The Trustees who served during the year were as follows:

Chairman Brian Bendle

Hon. Secretary Jo Staphnill

Hon. Treasurer David Houghton

Registered Address:
One Lime Street
London EC3M 7HA

Approved by the Trustees
and signed on their behalf



David Houghton, Hon. Treasurer
30th June 2026



Independent examiner's report to the trustees of the Lloyd's Choir

I report to the trustees on my examination of the accounts of the Lloyd's Choir ('the Choir') for the year ended 31st August 2025

Responsibilities and basis of report

As the charity trustees of the Choir you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). You consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed.

I report in respect of my examination of the Choir'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 Choir as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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:

Steve McCann

Stephen McCann FCCA
3 Oxenden Wood Road
Chelsfield Park
Orpington BR6 6HR

30th June 2026



LLOYD'S CHOIR
INCOME AND EXPENDITURE ACCOUNT
For the year ended 31st August 2025

	<u>Note</u>	2024-25 £	2023-24 £
Income	2	39,140	31,920
Expenditure	2	(29,790)	(29,169)
Surplus/ (Deficit) of Income over Expenditure		9,350	2,750

There are no recognised gains or losses other than those passing through the Income and Expenditure Account The notes on page 5 form part of these financial statements



LLOYD'S CHOIR

BALANCE SHEET

For the year ended 31st August 2025

	As at	As at
	31/08/2025	31/08/2024
CURRENT ASSETS	£	£
Cash at Bank	32,859	23,510
Petty Cash	-	-
Debtors	-	-
CURRENT LIABILITIES		
Creditors	-	-
NET ASSETS	<u>32,859</u>	<u>23,510</u>
FUND		
Fund as at 01/09/2024(2025)	23,510	20,759
Surplus/(Deficit) of Income over Expenditure	9,350	2,751
Fund Balance at 31/08/2025(2024)	<u>32,859</u>	<u>23,510</u>

The financial statement was approved by the Trustees and signed on their behalf

A handwritten signature in black ink, appearing to read "David Houghton".

David Houghton, Hon. Treasurer

30th June 2026

LLOYD'S CHOIR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st August 2025

1. ACCOUNTING POLICIES

Basis of Accounting

The accounts have been prepared in accordance with the Financial Reporting Standard for Smaller Entities.

2. Income and Expenditure Account

	2024-25	2023-24
	£	£
<u>Income</u>		
Member's subscriptions	15,045	14,854
Donations from Friends and Sponsors	9,638	7,125
Other Donations	500	3,124
Ticket Sales	6,861	6,070
Music Purchases	-	84
Gift Aid	6,351	-
Other	744	663
TOTAL INCOME	<u>39,140</u>	<u>31,920</u>
<u>Expenditure</u>		
Concerts costs	23,284	18,879
Fees	4,100	4,000
Music Purchase/Hire	1,297	897
Insurance	-	675
Other	1,109	4,718
TOTAL EXPENDITURE	<u>29,790</u>	<u>29,169</u>



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01.09.2024
To 31.08.2025

Period start date
Period end date

Charity name: Lloyd's Choir

Charity registration number: 1012519

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objectives of the Society shall be to promote, improve, develop and maintain public education in and appreciation of the art and science of music in all its aspects by the presentation of public concerts and recital and by such other ways as the Society through its Committee shall determine from time to time
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Please see below schedule of rehearsals and concerts for the period in question, demonstrating active services to the public benefit... 2024 Monday 2 September REHEARSAL Monday 9 September REHEARSAL Monday 16 September REHEARSAL Monday 23 September REHEARSAL Monday 23 September AUTUMN EVENING REHEARSAL Monday 30 September REHEARSAL Wednesday 2 October AUTUMN CONCERT Monday 7 October REHEARSAL Wednesday 9 October REHEARSAL Thursday 10 October LION SERMON Monday 14 October REHEARSAL Monday 21 October REHEARSAL Monday 28 October REHEARSAL

		Thursday 31 October	POPPY DAY CONCERT
		Monday 4 November	REHEARSAL
		Thursday 7 November	IAN WICKS MEMORIAL
		Friday 8 November	REMEMBRANCE CEREMONY
		Friday 8 November	REMEMBRANCE SERVICE
		Monday 11 November	REHEARSAL
		Monday 18 November	REHEARSAL
		Monday 25 November	REHEARSAL
		Monday 25 November	EVENING REHEARSAL
		Monday 2 December	REHEARSAL
		Tuesday 3 December	MTS carols - Small Group by invitation
		Monday 9 December	REHEARSAL
		Tuesday 10 December	ROSTRUM CAROLS 'COME & SING'
		Wednesday 11 December	CAROL SINGING
		Wednesday 11 December	IIL CAROL CONCERT
		Thursday 12 December	Insurance Carol Service
		Thursday 12 December	MAIN CAROL CONCERT
		Monday 16 December	CHRISTMAS PARTY
		Tuesday 17 December	Little Ship Club Carols - Small Group
		Wednesday 18 December	MARKEL FAMILY SERVICE
		2025	
		Monday 6 January	REHEARSAL
		Monday 13 January	REHEARSAL
		Tuesday 14 January	AGM
		Monday 20 January	PLATFORM CONCERT REHEARSAL
		Tuesday 21 January	PLATFORM CONCERT
		Monday 27 January	REHEARSAL
		Monday 3 February	REHEARSAL

	Monday 10 February	REHEARSAL
	Monday 17 February	REHEARSAL
	Monday 24 February	REHEARSAL
	Monday 24 February	EVENING REHEARSAL
	Monday 3 March	REHEARSAL
	Monday 10 March	REHEARSAL
	Monday 17 March	REHEARSAL
	Monday 17 March	EVENING REHEARSAL
	Monday 24 March	REHEARSAL
	Thursday 27 March	SPRING CONCERT
	Monday 7 April	REHEARSAL
	Monday 14 April TBA	COME & SING REHEARSAL
	Tuesday 22 April	REHEARSAL
	Monday 28 April	REHEARSAL
	Tuesday 6 May	REHEARSAL
	Monday 12 May	REHEARSAL
	Monday 19 May	REHEARSAL
	Tuesday 27 May	REHEARSAL
	Monday 2 June	REHEARSAL
	Monday 9 June	REHEARSAL
	Thursday 12 June TBA	LANCASTRIA SERVICE
	Monday 16 June	REHEARSAL
	Monday 16 June	EVENING REHEARSAL
	Wednesday 18 June TBA	RBL Dinner
	Monday 23 June	REHEARSAL
	Monday 30 June	REHEARSAL
	Monday 30 June	EVENING REHEARSAL
	Thursday 3 July	SUMMER CONCERT
	Tuesday 8 July	CHOIR SUMMER PARTY
	Monday 14 July	PLATFORM CONCERT REHEARSAL

		Tuesday 15 July PLATFORM CONCERT Monday 21 July COME & SING Monday 28 July COME & SING Monday 4 August COME & SING
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees regularly consider events to host or take part in, to support the main aims/purposes of the Charity and having regard to the Charity Commission guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	There is no provision for grant making
Policy on social investment including program related investment	Para 1.38	The charity does not have any material social investment policy
Contribution made by volunteers	Para 1.38	Members of the Choir are all volunteers, giving up their time to support the activities of the choir through music making.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The charity has taken part in numerous musical events (as summarised in the schedule referred to in relation to SORP para 1.17/1.19). Some of these are the Choir's own concerts, attracting sizeable audiences. All of these events bring joy to Members and audiences alike. Members of the charity represent various London City organisations through which the charity is spreading it's reach.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The trustees carefully plan events at the beginning of each year, and closely monitor these events for financial and public interest. The trustees are very happy that objectives are being achieved.
Performance of fundraising activities against objectives set	Para 1.41	In addition to the subscriptions paid by Members, the main fund raising is for specific concerts and the charity is happy that targets are met and costs covered.
Investment performance against objectives	Para 1.41	n/a
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	We continue to hold reserves in line with our reserve policy (see SORP para 1.22).
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held such that we can continue to run for at least one year of normal activity, even if all income were to cease.
Amount of reserves held	Para 1.22	Alongside our working account, we hold a separate deposit account of £11,063.
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Our main sources of income are members subscriptions (55% this year including Gift Aid reclamation), sponsorship (25%) and concert ticket sales (18%).
Investment policy and objectives including any social investment policy adopted	Para 1.46	Due to liquidity concerns, all reserves are invested are in cash instruments.
A description of the principal risks facing the charity	Para 1.46	The main risks to the charity are: 1. Being unable to access our weekly rehearsal venue. We do have a back up church if this were to ever happen. 2. Financially, the main risk is not being able to attract sponsorship for our main concert. We have a number of regular sponsors and if we were to ever lose this income, we would just scale down our concerts. 3. Another pandemic. We have learnt lessons from Covid.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated Society
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Committee shall consist of a Chairman, Hon Secretary, Hon Treasurer (together "the Officers"), together with the Representative of the National Federation of Music Societies (t/a Making Music) and at least three other members; the Officers and other Committee members shall be elected by and out of the Society's members at the Annual General Meeting; they shall hold office for one year and be eligible for re-election.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Lloyd's Choir
Other name the charity uses	
Registered charity number	1012519
Charity's principal address	LLOYD'S CHOIR LLOYDS BUILDING 1 LIME STREET LONDON EC3M 7HA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Brian Bendle	Chairman		
2	David Houghton	Hon. Treasurer		
3	Jo Staphnill	Hon. Secretary		
4				
5				
6				
7				
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15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	DAVID HOUGHTON	
Position (eg Secretary, Chair, etc)	HON. TREASURER	
Date	30/06/26	

LLOYD'S CHOIR

England & Wales - Charity number 1012519

Accounts



Lloyd's Choir – Report and Financial Statements for the year ended 31st August 2024
Charity Registration No: 1012519

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LLOYD'S CHOIR

Trustees' Report

For the Year ended 31st August 2024

The Trustees have pleasure in submitting their Annual Report for the above year.

CONSTITUTION

Lloyd's Choir is a Charity under English Law and is registered with the Charity Commission – Charity number 1012519. The governance of the Trust is laid out in the Society's constitution. The constitution was adopted at the AGM held on the 19th January 2011.

OBJECTIVES

The Objectives of the Society shall be to promote, improve, develop and maintain public education in and appreciation of the art and science of music in all its aspects by the presentation of public concerts and recital and by such other ways as the Choir through its Committee shall determine from time to time.

ACHIEVEMENTS

The choir performed its usual programme of Autumn, Christmas, Spring and Summer concerts, together with various small group events. These were all well attended in terms of audience, and gave our members the opportunity to sing a wide range of music.

RESERVES

The reserves are maintained in order for the objectives of the Choir to be achieved in future years.

FINANCIAL INFORMATION

The Choir's income for the year was £31,920 (2023: £54,772) The total expenses for the year were £29,169 (2023: £56,810)

ACKNOWLEDGEMENT

The Choir gratefully acknowledges the significant contribution of all those involved who have given both time and money in support of the Choir's activities.

The Choir is a charity and is recognised as such by H. M. Revenue & Customs for taxation purposes. As a result there is no liability to taxation on any of its income.

Trustees

The Trustees who served during the year were as follows:

Chairman Brian Bendle

Hon. Secretary Jo Staphnill

Hon. Treasurer David Houghton

Registered Address:

One Lime Street

London EC3M 7HA

Approved by the Trustees

and signed on their behalf

A handwritten signature in black ink, appearing to be 'D. Houghton'.

David Houghton, Hon. Treasurer

30th June 2025



Independent examiner's report to the trustees of the Lloyd's Choir

I report to the trustees on my examination of the accounts of the Lloyd's Choir ('the Choir') for the year ended 31st August 2024

Responsibilities and basis of report

As the charity trustees of the Choir you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). You consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed.

I report in respect of my examination of the Choir'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 Choir as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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:

Steve McCann

Stephen McCann FCCA
3 Oxenden Wood Road
Chelsfield Park
Orpington BR6 6HR

30th June 2025



LLOYD'S CHOIR
INCOME AND EXPENDITURE ACCOUNT
For the year ended 31st August 2024

	<u>Note</u>	2023-24 £	2022-23 £
Income	2	31,920	54,772
Expenditure	2	(29,169)	(56,810)
Surplus/ (Deficit) of Income over Expenditure		2,750	(2,038)

There are no recognised gains or losses other than those passing through the Income and Expenditure Account The notes on page 5 forms part of these financial statements



LLOYD'S CHOIR
BALANCE SHEET
For the year ended 31st August 2024

	As at	As at
	31/08/2024	31/08/2023
CURRENT ASSETS	£	£
Cash at Bank	23,510	20,759
Petty Cash	-	-
Debtors	-	-
CURRENT LIABILITIES		
Creditors	-	-
NET ASSETS	<u>23,510</u>	<u>20,759</u>
FUND		
Fund as at 01/09/2023(2024)	20,759	22,797
Surplus/(Deficit) of Income over Expenditure	2,751	(2,038)
Fund Balance at 31/08/2024(2023)	<u>23,510</u>	<u>20,759</u>

The financial statement was approved by the Trustees and signed on their behalf

A handwritten signature in black ink, appearing to be "David Houghton", written over a horizontal line.

David Houghton, Hon. Treasurer
30th June 2025



LLOYD'S CHOIR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st August 2024

1. ACCOUNTING POLICIES

Basis of Accounting

The accounts have been prepared in accordance with the Financial Reporting Standard for Smaller Entities.

2. Income and Expenditure Account

	2023-24	2022-23
	£	£
<u>Income</u>		
Member's subscriptions	14,854	12,443
Donations from Friends and Sponsors	7,125	19,700
Other Donations	3,124	10,000
Ticket Sales	6,070	11,917
Music Purchases	84	73
Gift Aid	-	-
Other	663	639
TOTAL INCOME	<u>31,920</u>	<u>54,772</u>
<u>Expenditure</u>		
Concerts costs	18,879	47,830
Fees	4,000	5,831
Music Purchase/Hire	897	1,500
Insurance	675	634
Other	4,718	1,015
TOTAL EXPENDITURE	<u>29,169</u>	<u>56,810</u>



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 01.09.2023
To 31.08.2024

Period start date
Period end date

Charity name: Lloyd's Choir

Charity registration number: 1012519

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objectives of the Society shall be to promote, improve, develop and maintain public education in and appreciation of the art and science of music in all its aspects by the presentation of public concerts and recital and by such other ways as the Society through its Committee shall determine from time to time
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Please see below schedule of rehearsals and concerts for the period in question, demonstrating active services to the public benefit... Monday 4 September 13.05 - 14.15 REHEARSAL Monday 11 September 13.05 - 14.15 REHEARSAL Monday 18 September 13.05 - 14.15 REHEARSAL Monday 25 September 13.05 - 14.15 REHEARSAL Tuesday 26 September 17.45 - 20.00 AUTUMN EVENING REHEARSAL Monday 2 October 13.05 - 14.15 REHEARSAL Tuesday 3 October 12.30 - 14.00 AUTUMN CONCERT Monday 9 October 13.05 - 14.00 REHEARSAL Tuesday 10 October 13.05 - 14.15 REHEARSAL Thursday 12 October 18.00 - 19.00 LION SERMON Monday 16 October 13.05 - 14.00 REHEARSAL Monday 23 October 13.05 - 14.00 REHEARSAL Monday 30 October 13.05 - 14.00 REHEARSAL

		Monday 6 November 13.05 - 14.00 REHEARSAL Friday 10 November 10.15 - 11.00 REMEMBRANCE CEREMONY Friday 10 November 11.15 - 12.45 REMEMBRANCE SERVICE Monday 13 November 13.05 - 14.00 REHEARSAL Monday 20 November 13.05 - 14.00 REHEARSAL Monday 27 November 13.05 - 14.00 REHEARSAL Monday 27 November 18.00 - 20.00 RED CROSS Tuesday 28 November 17.45 - 20.00 REHEARSAL Monday 4 December 13.05 - 14.00 REHEARSAL Tuesday 5 December 17.00 - 20.00 MTS carols - Small Group Thursday 7 December 12.45 - 14.00 Insurance Carol Service Monday 11 December 13.05 - 14.00 REHEARSAL TBA - Tuesday 12 December 12.50 - 13.45 ROSTRUM CONCERT TBA - Wed 13 December TBA CAROL SINGING Wednesday 13 December 17.30 - 19.00 IIL CAROL CONCERT Thursday 14 December 17.30 - 19.00 CAROL CONCERT TBA - Monday 18 December 13.00 - 14.30 CHRISTMAS PARTY Tuesday 19 December 17.00 - 20.00 Little Ship Club Carols - Small Group TBA - Thursday 21 December 17.30 - 19.00 MARKEL Tuesday 16 January 2024 13.05 - 14.00 AGM 23-Apr-24 TBA INSURANCE ORCHESTRA CENTENARY SUMMER 2024 WEEKEND VARIOUS Monday 3 April 13.05 - 14.15 REHEARSAL Tuesday 11 April 13.05 - 14.15 REHEARSAL Monday 17 April 13.05 - 14.15 REHEARSAL Monday 24 April 13.05 - 14.15 REHEARSAL Tuesday 2 May 13.05 - 14.15 REHEARSAL Thursday 4 May 11.30 - 12.10 KING'S CORONATION
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		Tuesday 9 May 13.05 - 14.15 REHEARSAL Monday 15 May 13.05 - 14.15 REHEARSAL Monday 22 May 13.05 - 14.15 REHEARSAL Tuesday 30 May 13.05 - 14.15 REHEARSAL Monday 5 June 13.05 - 14.15 REHEARSAL Monday 12 June 13.05 - 14.15 REHEARSAL Wednesday 14 June 17.30 - 18.30 RBL - small group by invitation Thursday 15 June 12.30 - 14.00 LANCASTRIA SERVICE Monday 19 June 13.05 - 14.15 REHEARSAL Tuesday 20 June 17.45 - 20.00 REHEARSAL Wednesday 21 June 17.30 - 18.30 WRENATHON EVENSONG Monday 26 June 13.05 - 14.15 REHEARSAL Monday 3 July 13.05 - 14.15 REHEARSAL Monday 3 July 17.45 - 20.00 EVENING REHEARSAL Thursday 6 July 17.30 - 20.30 SUMMER CONCERT Monday 10 July 13.05 - 14.15 PLATFORM CONCERT REHEARSAL Tuesday 11 July 12.50 - 14.00 PLATFORM CONCERT Tuesday 18th July 13.00 - 14.30 CHOIR SUMMER PARTY Monday 24 July 13.05 - 14.15 COME & SING Monday 31 July 13.05 - 14.15 COME & SING Monday 7 August 13.05 - 14.15 COME & SING
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees regularly consider events to host or take part in, to support the main aims/purposes of the Charity and having regard to the Charity Commission guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	There is no provision for grant making
		The charity does not have any material social investment policy

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Members of the Choir are all volunteers, giving up their time to support the activities of the choir through music making.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The charity has taken part in numerous musical events (as summarised in the schedule referred to in relation to SORP para 1.17/1.19). Some of these are the Choir's own concerts, attracting sizeable audiences. All of these events bring joy to Members and audiences alike. Members of the charity represent various London City organisations through which the charity is spreading it's reach.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The trustees carefully plan events at the beginning of each year, and closely monitor these events for financial and public interest. The trustees are very happy that objectives are being achieved.
Performance of fundraising activities against objectives set	Para 1.41	In addition to the subscriptions paid by Members, the main fund raising is for specific concerts and the charity is happy that targets are met and costs covered.
Investment performance against objectives	Para 1.41	n/a

Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	We continue to hold reserves in line with our reserve policy (see SORP para 1.22).
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held such that we can continue to run for at least one year of normal activity, even if all income were to cease.
Amount of reserves held	Para 1.22	Alongside our working account, we hold a separate deposit account of £10,907.
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Our main sources of income are members subscriptions (47% this year), sponsorship (22%) and concert ticket sales (19%). This year we also had private donations that made up a further 10% of our income.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Due to liquidity concerns, all reserves are invested in cash instruments.
A description of the principal risks facing the charity	Para 1.46	The main risks to the charity are: 1. Being unable to access our weekly rehearsal venue. We do have a back up church if this were to ever happen. 2. Financially, the main risk is not being able to attract sponsorship for our main concert. We have a number of regular sponsors and if we were to ever lose this income, we would just scale down our concerts. 3. Another pandemic. We have learnt lessons from Covid.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Society
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Committee shall consist of a Chairman, Hon Secretary, Hon Treasurer (together “the Officers”), together with the Representative of the National Federation of Music Societies (t/a Making Music) and at least three other members; the Officers and other Committee members shall be elected by and out of the Society’s members at the Annual General Meeting; they shall hold office for one year and be eligible for re-election.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity’s organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Lloyd’s Choir
Other name the charity uses	
Registered charity number	1012519

Charity's principal address	LLOYD'S CHOIR LLOYDS BUILDING 1 LIME STREET LONDON EC3M 7HA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Brian Bendle	Chairman		
2	David Houghton	Hon. Treasurer		
3	Jo Staphnill	Hon. Secretary		
4				
5				
6				
7				
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18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Exemptions from disclosure

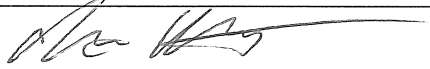
Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	DAVID HOUGHTON	
Position (eg Secretary, Chair, etc)	TREASURER	
Date	30/06/25	

LLOYD'S CHOIR

England & Wales - Charity number 1012519

Accounts



Lloyd's Choir – Report and Financial Statements for the year ended 31st August 2023
Charity Registration No: 1012519

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Independent Examiner's Report	p. 2
Income and Expenditure Account	p.3
Balance Sheet	p.4
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LLOYD'S CHOIR

Trustees' Report

For the Year ended 31st August 2023

The Trustees have pleasure in submitting their Annual Report for the above year.

CONSTITUTION

Lloyd's Choir is a Charity under English Law and is registered with the Charity Commission – Charity number 1012519. The governance of the Trust is laid out in the Society's constitution. The constitution was adopted at the AGM held on the 4th February 1992, and amended July 2024.

OBJECTIVES

The Objectives of the Society shall be to promote, improve, develop and maintain public education in and appreciation of the art and science of music in all its aspects by the presentation of public concerts and recital and by such other ways as the Choir through its Committee shall determine from time to time.

ACHIEVEMENTS

This being our Centenary year, the Choir put on a Gala Christmas concert, as well as its usual programme of Autumn, Spring and Summer concerts, together with various small group events. These were all well attended in terms of audience, and gave our members the opportunity to sing a wide range of music.

RESERVES

The reserves are maintained in order for the objectives of the Choir to be achieved in future years.

FINANCIAL INFORMATION

The Choir's income for the year was £54,772 (2022: £18,702) The total expenses for the year were £56,810 (2022: £24,689)

ACKNOWLEDGEMENT

The Choir gratefully acknowledges the significant contribution of all those involved who have given both time and money in support of the Choir's activities.

The Choir is a charity and is recognised as such by H. M. Revenue & Customs for taxation purposes. As a result there is no liability to taxation on any of its income.

Trustees

The Trustees who served during the year were as follows:

Chairman Brian Bendle

Hon. Secretary Jo Staphnill

Hon. Treasurer David Houghton

Registered Address:
One Lime Street
London EC3M 7HA

Approved by the Committee
and signed on their behalf

A handwritten signature in black ink, appearing to be 'David Houghton', written over a horizontal line.

David Houghton, Hon. Treasurer
29th July 2024



Independent examiner's report to the trustees of the Lloyd's Choir

I report to the trustees on my examination of the accounts of the Lloyd's Choir ('the Choir') for the year ended 31st August 2023

Responsibilities and basis of report

As the charity trustees of the Choir you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). You consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed.

I report in respect of my examination of the Choir'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 Choir as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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:

Steve McCann

Stephen McCann FCCA
3 Oxenden Wood Road
Chelsfield Park
Orpington BR6 6HR

27th July 2024



LLOYD'S CHOIR
INCOME AND EXPENDITURE ACCOUNT
For the year ended 31st August 2023

	<u>Note</u>	2022-23 £	2021-22 £
Income	2	54,772	18,702
Expenditure	2	(56,810)	(24,689)
Surplus/ (Deficit) of Income over Expenditure		(2,038)	(5,987)

There are no recognised gains or losses other than those passing through the Income and Expenditure Account The notes on page 5 forms part of these financial statements



LLOYD'S CHOIR
BALANCE SHEET
For the year ended 31st August 2023

	As at	As at
	31/08/2023	31/08/2022
CURRENT ASSETS	£	£
Cash at Bank	20,759	22,797
Petty Cash	-	-
Debtors	-	-
CURRENT LIABILITIES		
Creditors	-	-
NET ASSETS	<u>20,759</u>	<u>22,797</u>
FUND		
Fund as at 01/09/2022(2021)	22,797	28,784
Surplus/(Deficit) of Income over Expenditure	(2,038)	(5,987)
Fund Balance at 31/08/2023(2022)	<u>20,759</u>	<u>22,797</u>

The financial statement was approved by the Committee on

26th July 2024

A handwritten signature in black ink, appearing to be "K. A. S.", written over a horizontal line.

Signed on behalf of the Trustees



LLOYD'S CHOIR
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st August 2023

1. ACCOUNTING POLICIES

Basis of Accounting

The accounts have been prepared in accordance with the Financial Reporting Standard for Smaller Entities.

2. Income and Expenditure Account

	2022-23	2021-22
	£	£
<u>Income</u>		
Member's subscriptions	12,443	10,029
Donations from Friends and Sponsors	19,700	1,100
Other Donations	10,000	-
Ticket Sales	11,917	3,231
Music Purchases	73	-
Gift Aid	-	3,519
Other	639	823
TOTAL INCOME	<u>54,772</u>	<u>18,702</u>
<u>Expenditure</u>		
Concerts costs	47,830	12,680
Fees	5,831	4,701
Music Purchase/Hire	1,500	1,935
Insurance	634	622
Other	1,015	4,751
TOTAL EXPENDITURE	<u>56,810</u>	<u>24,689</u>



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 01.09.2022
To 31.08.2023

Period start date
Period end date

Charity name: Lloyd's Choir

Charity registration number: 1012519

Objectives and Activities

	SORP reference																																																					
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objectives of the Society shall be to promote, improve, develop and maintain public education in and appreciation of the art and science of music in all its aspects by the presentation of public concerts and recital and by such other ways as the Society through its Committee shall determine from time to time																																																				
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Please see below schedule of rehearsals and concerts for the period in question, demonstrating active services to the public benefit... <table><tr><td>Monday 4 September</td><td>13.05 - 14.15</td></tr><tr><td>REHEARSAL</td><td></td></tr><tr><td>Monday 11 September</td><td>13.05 - 14.15</td></tr><tr><td>REHEARSAL</td><td></td></tr><tr><td>Monday 18 September</td><td>13.05 - 14.15</td></tr><tr><td>REHEARSAL</td><td></td></tr><tr><td>Monday 25 September</td><td>13.05 - 14.15</td></tr><tr><td>REHEARSAL</td><td></td></tr><tr><td>Monday 25 September</td><td>17.45 - 20.00</td></tr><tr><td>AUTUMN EVENING REHEARSAL</td><td></td></tr><tr><td>Wednesday 27 September</td><td>17.45 - 20.00</td></tr><tr><td>AUTUMN EVENING REHEARSAL</td><td></td></tr><tr><td>Monday 2 October</td><td>13.05 - 14.15</td></tr><tr><td>REHEARSAL</td><td></td></tr><tr><td>Tuesday 3 October</td><td>12.30 - 14.00</td></tr><tr><td>AUTUMN CONCERT</td><td></td></tr><tr><td>Monday 9 October</td><td>13.05 - 14.00</td></tr><tr><td>REHEARSAL</td><td></td></tr><tr><td>Tuesday 10 October</td><td>13.05 - 14.15</td></tr><tr><td>REHEARSAL</td><td></td></tr><tr><td>Thursday 12 October</td><td>18.00 - 19.00</td></tr><tr><td>LION SERMON</td><td></td></tr><tr><td>Monday 16 October</td><td>13.05 - 14.00</td></tr><tr><td>REHEARSAL</td><td></td></tr><tr><td>Monday 23 October</td><td>13.05 - 14.00</td></tr><tr><td>REHEARSAL</td><td></td></tr></table>	Monday 4 September	13.05 - 14.15	REHEARSAL		Monday 11 September	13.05 - 14.15	REHEARSAL		Monday 18 September	13.05 - 14.15	REHEARSAL		Monday 25 September	13.05 - 14.15	REHEARSAL		Monday 25 September	17.45 - 20.00	AUTUMN EVENING REHEARSAL		Wednesday 27 September	17.45 - 20.00	AUTUMN EVENING REHEARSAL		Monday 2 October	13.05 - 14.15	REHEARSAL		Tuesday 3 October	12.30 - 14.00	AUTUMN CONCERT		Monday 9 October	13.05 - 14.00	REHEARSAL		Tuesday 10 October	13.05 - 14.15	REHEARSAL		Thursday 12 October	18.00 - 19.00	LION SERMON		Monday 16 October	13.05 - 14.00	REHEARSAL		Monday 23 October	13.05 - 14.00	REHEARSAL	
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		Monday 30 October 13.05 - 14.00 REHEARSAL
		Monday 6 November 13.05 - 14.00 REHEARSAL
		Friday 10 November 10.15 - 11.00 REMEMBRANCE CEREMONY
		Friday 10 November 11.15 - 12.45 REMEMBRANCE SERVICE
		Monday 13 November 13.05 - 14.00 REHEARSAL
		Monday 20 November 13.05 - 14.00 REHEARSAL
		Monday 27 November 13.05 - 14.00 REHEARSAL
		Monday 27 November 18.00 - 20.00 RED CROSS
		Tuesday 28 November 17.45 - 20.00 REHEARSAL
		Monday 4 December 13.05 - 14.00 REHEARSAL
		Tuesday 5 December 17.00 - 20.00 MTS carols - Small Group
		Thursday 7 December 12.45 - 14.00 Insurance Carol Service
		Monday 11 December 13.05 - 14.00 REHEARSAL
		Tuesday 12 December 12.50 - 13.45 ROSTRUM CONCERT
		Wed 13 December CAROL SINGING
		Wednesday 13 December 17.30 - 19.00 IIL CAROL CONCERT
		Thursday 14 December 17.30 - 19.00 CAROL CONCERT
		Tuesday 19 December 17.00 - 20.00 Little Ship Club Carols - Small Group
		Thursday 21 December 17.30 - 19.00 MARKEL
		Thursday 23 March 2023 SPRING CONCERT at St Giles
		Monday 3 April 13.05 - 14.15 REHEARSAL
		Tuesday 11 April 13.05 - 14.15 REHEARSAL
		Monday 17 April 13.05 - 14.15 REHEARSAL
		Monday 24 April 13.05 - 14.15 REHEARSAL
		Tuesday 2 May 13.05 - 14.15 REHEARSAL
		Thursday 4 May 11.30 - 12.10 KING'S CORONATION
		Tuesday 9 May 13.05 - 14.15 REHEARSAL
		Monday 15 May 13.05 - 14.15 REHEARSAL
		Monday 22 May 13.05 - 14.15 REHEARSAL

		Tuesday 30 May 13.05 - 14.15 REHEARSAL Monday 5 June 13.05 - 14.15 REHEARSAL Monday 12 June 13.05 - 14.15 REHEARSAL Wednesday 14 June 17.30 - 18.30 RBL - small group by invitation Thursday 15 June 12.30 - 14.00 LANCASTRIA SERVICE Monday 19 June 13.05 - 14.15 REHEARSAL Tuesday 20 June 17.45 - 20.00 REHEARSAL Wednesday 21 June 17.30 - 18.30 WRENATHON EVENSONG Monday 26 June 13.05 - 14.15 REHEARSAL Monday 3 July 13.05 - 14.15 REHEARSAL Monday 3 July 17.45 - 20.00 EVENING REHEARSAL Thursday 6 July 17.30 - 20.30 SUMMER CONCERT Monday 10 July 13.05 - 14.15 PLATFORM CONCERT REHEARSAL Tuesday 11 July 12.50 - 14.00 PLATFORM CONCERT Tuesday 18th July 13.00 - 14.30 CHOIR SUMMER PARTY Monday 24 July 13.05 - 14.15 COME & SING Monday 31 July 13.05 - 14.15 COME & SING Monday 7 August 13.05 - 14.15 COME & SING
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees regularly consider events to host or take part in, to support the main aims/purposes of the Charity and having regard to the Charity Commission guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	There is no provision for grant making
Policy on social investment including program related investment	Para 1.38	The charity does not have any material social investment policy
		Members of the Choir are all volunteers, giving up their time to support the

Contribution made by volunteers	Para 1.38	activities of the choir through music making.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The charity has taken part in numerous musical events (as summarised in the schedule referred to in relation to SORP para 1.17/1.19). Some of these are the Choir's own concerts, attracting sizeable audiences. A number of our events are on behalf of third party organisers/charities such as Lloyd's/Mission to Seafarers/ Royal British Legion. All of these events bring joy to Members and audiences alike. Members of the charity represent various London City organisations through which the charity is spreading it's reach.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The trustees carefully plan events at the beginning of each year, and closely monitor these events for financial and public interest. The trustees are very happy that objectives are being achieved.
Performance of fundraising activities against objectives set	Para 1.41	In addition to the subscriptions paid by Members, the main fund raising is for specific concerts and the charity is happy that targets are met and costs covered.
Investment performance against objectives	Para 1.41	n/a
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Despite larger than normal expenses, we continue to hold reserves in line with our reserve policy (see SORP para 1.22).
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held such that we can continue to run for at least one year of normal activity, even if all income were to cease.
Amount of reserves held	Para 1.22	Alongside our working account, we hold a separate deposit account of £10,745.17.
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Our main sources of income are members subscriptions (23% this year), sponsorship (32%) and concert ticket sales (22%). This year we also had private donations that made up a further 22% of our income.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Due to liquidity concerns, all reserves are invested in cash instruments.
A description of the principal risks facing the charity	Para 1.46	The main risks to the charity are: 1. Being unable to access our weekly rehearsal venue. We do have a back up church if this were to ever happen. 2. Financially, the main risk is not being able to attract sponsorship for our main concert. We have a number of regular sponsors and if we were to ever lose this income, we would just scale down our concerts. 3. Another pandemic. We have learnt lessons from Covid.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Society
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Committee shall consist of a Chairman, Hon Secretary, Hon Treasurer (together "the Officers"), together with the Representative of the National Federation of Music Societies (t/a Making Music) and at least three other members; the Officers and other Committee members shall be elected by and out of the Society's members at the Annual General Meeting; they shall hold office for one year and be eligible for re-election.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Lloyd's Choir
Other name the charity uses	
Registered charity number	1012519

Charity's principal address	LLOYD'S CHOIR LLOYDS BUILDING 1 LIME STREET LONDON EC3M 7HA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Brian Bendle	Chairman		
2	David Houghton	Hon. Treasurer		
3	Jo Staphnill	Hon. Secretary		
4				
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Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	DAVID HOUGHTON	
Position (eg Secretary, Chair, etc)	HON. TREASURER	
Date	29/07/2024	