

PETROS SINGERS

England & Wales · Charity number 1074643

Details

Other names	ST PETER'S SINGERS
Status	Registered
Legal form	Other
Registered	1999-03-12
Register	View on the Charity Commission register

Contact

Address	28 Rylett Crescent London W12 9RL
Phone	07984 226 673
Email	enquiry@petrossingers.org
Website	www.petrossingers.org

Activities

Objects: 1) TO PROMOTE, IMPROVE, DEVELOP AND MAINTAIN PUBLIC EDUCATION IN AND APPRECIATION OF THE ART OF CHORAL MUSIC IN ALL ITS ASPECTS BY THE PRESENTATION OF PUBLIC CONCERTS AND BY SUCH OTHER WAYS AS THE CHOIR THROUGH ITS COMMITTEE SHALL DETERMINE FROM TIME TO TIME, 2) TO OR FOR SUCH CHARITABLE PURPOSES AS THE CHOIR THROUGH ITS COMMITTEE SHALL FROM TIME TO TIME DECIDE.

Activities: 1. to promote public education in and appreciation of the art and science of choral music by the presentation of public concerts and by such other ways as the Committee shall determine from time to time, 2. to promote fellowship, through music, among the members, 3. to promote excellence in musical performance, 4. to donate to such charities and of such amounts as the Committee may determine

Classification

- **How:** Makes Grants To Organisations, Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities, Arts/culture/heritage/science
- **Who:** Children/young People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Hammersmith And Fulham

Finances

Period end	Income	Expenditure	Assets	Employees
2024-08-31	£30,080	£25,891	-	-
2023-08-31	£30,351	£31,416	-	-
2022-08-31	£34,092	£29,977	-	-
2021-08-31	£13,239	£14,447	-	-
2020-08-31	£16,889	£17,009	-	-

Trustees

Name	Role	Appointed
Laura Mackay	Chair	2018-12-18
CHARLOTTE LAWRIE		2015-01-30
Caroline Nelson		2021-02-03
David Foster		2017-04-18
Frank Althaus		2020-07-29
Jennifer Ilderton		2024-09-01
Jenny Sanderson		2020-09-08
Sam Younger		2022-10-30

PETROS SINGERS

England & Wales - Charity number 1074643

Accounts



PETROS SINGERS

ACCOUNTS FOR YEAR ENDED

31 AUGUST 2024

Registered Charity 1074643

YEAR ENDED 31 AUGUST 2024

ANNUAL REPORT

Petros Singers was registered as a charity by the Charity Commission on 12 March 1999, originally in the name of St. Peter's Singers.

The charity's registration number is 1074643.

The principal address of the charity is:

David Foster (Treasurer)
Partridges
Black Hill
Lindfield
West Sussex RH16 2HE

The objects of the charity, as stated in the constitution, are:

1. to promote, improve, develop and maintain public education in and appreciation of the art and science of choral music in all its aspects by the presentation of public concerts and by such other ways as the Committee shall determine from time to time,
2. to promote fellowship, through music, among the members,
3. to promote excellence in musical performance, and
4. to donate to such charities and of such amounts as the Committee may determine, all or part of any surplus of receipts over expenses arising from any concert or fund-raising event of the Choir.

The activities of the choir during the year started with one of the largest open workshops that the choir has run, singing Thomas Tallis's 40 part motet, *Spem in Alium*. It was attended by 170 people of whom the vast majority were not members of the choir. The workshop culminated in a recital by the attendees and the tutors. Three further concerts were held, one at the end of each term.

The Trustees of the charity are the elected members of the Committee as shown on page 4.

The Trustees of the charity confirm that they have paid due regard to Charity Commission guidance on public benefit. As well as the value of our public concerts in promoting musical education and in particular the appreciation of choral music, a number of specific activities are undertaken to enhance public benefit, as follows:

1. Petros Singers offer up to 5 bursaries each year to young people (aged between 16 and 29) for them to get involved in music, to try singing in a chamber choir, to further their musical education, to learn new musical works and to have the opportunity of enjoying singing in a high-quality choir. These bursaries are given by waiving the annual subscriptions and funding up to one voice coaching session per term for beneficiaries who are also given free entry to any workshops that the choir holds.

Four bursary singers remained with the choir throughout the year, another for one term and one for two terms. The value of this in subscriptions waived amounted to £1,200. A total of 7 singing lessons were funded for bursary students amounting to £280.

2. When deemed appropriate, subscriptions are reduced or even waived to support singers who otherwise would not be able to join the choir. The value of subscriptions thus not collected from members who remained active in the choir this year was £110 because, fortunately, almost all members were able to pay the full rate.

3. As in many previous years Petros Singers held an open workshop in November 2023 which was attended by 170 people which far exceeds the number of active members in the choir, 35, not all of whom took part. These workshops are open to choir members and members of the public.
4. At all concerts tickets are offered at a concessionary rate for senior citizens and a special low rate for students/young persons. Similarly students/ young persons are offered low rates at our workshops. This is to ensure as wide a range of people as possible are able to afford to attend our events.
5. The choir arranges to take retiring collections in aid of a nominated charity at our concerts. This raised £1,273 for London Youth Choirs over the year.

Profit for the year

This year shows a net profit of £4,189 which is very welcome for a year in which we wished to build our reserves in preparation for a very expensive concert planned for the 2025-2026 season.

The core operating costs of the choir, assuming no concerts were to take place, would typically result in a loss. This year that loss was £4,282, slightly less than in the previous year. The profit of £8,471 from events more than offset this loss, resulting in the net profit of £4,189.

The outlook for 2024-2025

The profit made in the year helped build up the reserves so that at 31st August 2024 the level enables the choir to go ahead with confidence that they have the security needed to implement the ambitious programmes planned for 2024-2025 and the succeeding season.

As with all organisations the choir is seeing costs increase in many areas due to the current economic climate. Again, we have increased our annual subscriptions for the coming year, by 6.25%, which is very close to the previous year's increase of 6%.

The year-end level of reserves

1. The opening bank balance on 1st September 2023 was £14,524. The end of year balance was £17,891 on 31st August 2024. These positions are fully reconciled with bank statements. There were no uncleared cheques or invoices needing to be paid.
2. The year-end balance included £162 which was held over at the request for the charity, LYC, to whom this amount will be paid in late 2024.
3. The PayPal and Stripe accounts which enable the purchase of tickets via the choir's website had balances of £517 and £1,655 respectively on 31st August 2024. These funds include ticket payments for events in the following year. They are only transferred to the choir's bank account once the events have taken place. This ensures that full refunds can be made in the event of cancellation.
4. The petty cash balance was £270. This is used to make up the cash floats needed for events.
5. During this year no cheques were issued as all payments were made by bank transfer.
6. The profit, calculated on a pure cash basis, was £4,189 which increased the year end reserves available to the choir to £20,171. It should be noted that this does include advance ticket payments of £2,009 for the workshop and concert to be held in November and December 2024 respectively.

Required reserves policy

The reserves consist of the balance in the bank accounts, the PayPal and Stripe accounts and petty cash. The lowest value often occurs towards the end of the financial year, which is when the policy on the level of reserves required to maintain the choir as a going concern is reviewed. This year the lowest month-end value of £18,973 occurred at the end of March 2024.

Experience during the pandemic endorsed the approach that charities need to have reserves which would enable them to remain viable for a significant period without external income – in our case from profits attributable to events. Previously this period was assumed to be about 6 months. Current experience suggests that this should be more prudently set closer to one year. Based on recent years this would be about £10,000. Hence, this is deemed to be the minimum level for reserves below which remedial action would need to be taken.

The choir needs to have a further reserve to take the risk of planning concerts which could generate a loss. Based on past experience, such a loss could be £4,000 or more for a large concert with an orchestra and multiple soloists.

In view of the choir's charitable status it has been decided to set a level of £17,000 at which point the committee should normally decide how to use any such excess in the context of its charitable objectives and the concert plans for the following 18 months. However, for the concert planned in March 2026 (*The Monteverdi Vespers*) the anticipated loss is much higher. Hence the need to increase the level of reserves, which is why the level of £20,171 is deemed prudent.

The trustees regularly monitor the level of reserves, primarily by having the treasurer make a financial report to each of their regular meetings. These are held at least three times during the year.

Going concern

The trustees of the charity are confident that Petros Singers is in a position to meet all its financial obligations for the 12 month period following the date of the approval of these accounts. Hence, they consider the choir to be a going concern.

By Order of the Trustees:

Frank Althaus - Tickets, David Foster - Treasurer, Jenny Ilderton - Membership (co-opted on 1st September 2024 and confirmed at the AGM on 17th December 2024), Charlotte Lawrie - Publicity, Laura Mackay - Chair, Caroline Nelson - Vice Chair, Rosemary Norris - Secretary (resigned 31 August 2024), Jenny Sanderson - Librarian, Rick Smith - Membership (resigned 31 August 2024), and Sam Younger - Venue Bookings.

Signed on behalf of the trustees on 9th June 2025 by: Laura Mackay, Chair

STATEMENT OF THE TRUSTEE'S RESPONSIBILITIES IN RESPECT OF THE ACCOUNTS

In preparing these accounts the Trustees are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether applicable accounting standards have been followed.
4. Prepare the accounts on the going concern basis unless it is inappropriate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the Choir. They are also responsible for safeguarding the assets of the Choir and detection of fraud and other irregularities, by establishing and maintaining a satisfactory system of control over the Choir's accounting records, cash holdings and all its receipts and remittances.

Independent Examiner's Report to the Trustees of

Petros Singers

Year Ended 31 August 2024

I report to the Trustees on my examination of the accounts of Petros Singers for the year ended 31 August 2024 which are set out on pages 6 to 8.

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 2011 Act and in carrying out my examination, I have followed 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:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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 order to enable a proper understanding of the accounts to be reached.

Signed.....

Date 9th June 2025

Chris Lawes
FCA
Banks Cooper Associates Limited
21 Marina Court
Castle Street
Hull
HU1 1TJ

PETROS SINGERS

RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 AUGUST 2024

	12 Months	12 Months	12 Months
	2023-2024	2022-2023	2021-2022
	£	£	£
RECEIPTS			
Event revenue			
Ticket sales	16,001	16,853	15,017
Programme revenue	750	1,270	1,934
Event sponsorship/donations	3,143	1,634	7,276
Total receipts from events	19,894	19,757	24,227
Operational revenue			
Miscellaneous sales	26	6	40
Subscriptions	7,265	7,695	7,160
Sponsorship/donation (not event)	1,055	1,125	1,313
HMRC Gift Aid	1,732	1,768	1,352
Bank interest received	108		
Total operational receipts	10,186	10,594	9,865
TOTAL RECEIPTS	30,080	30,351	34,092
PAYMENTS			
Event costs			
Venue hire	2,726	2,145	2,565
MD, Performer and instrument fees	5,465	10,542	10,910
Publicity and printing	1,086	1,423	1,669
Ticket agency and other event costs	2,146	2,180	3,508
Total event costs	11,423	16,290	18,652
Operational costs			
Rehearsal venue hire	1,230	1,080	1,020
Rehearsal MD fees	5,340	5,340	4,780
Rehearsal accompanist fees	3,620	2,592	2,275
Internet/web fees	258	594	571
General marketing	115	320	519
Professional fees	1,056	960	960
Making Music – Subs, PRS, & Insurance	654	783	380
Charity donations	86	2	2
Other operational costs	2,109	3,415	778
Bad debt write-off		40	40
Total operational costs	14,468	15,126	11,325
TOTAL PAYMENTS	25,891	31,416	29,977
ANNUAL (DEFICIT)/SURPLUS	4,189	(1,065)	4,115

PETROS SINGERS
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 AUGUST 2024

	31.08.24	31.08.23	31.08.22
	£	£	£
CURRENT ASSETS			
Cash at bank at end of year	17,891	14,524	16,506
Cash in PayPal at year end	517	689	731
Cash in Stripe at year end	1,655	1,502	
Petty cash	270	270	128
Less funds held for charity	(162)	(1,003)	(318)
Net assets	20,171	15,982	17,047
 RESERVES			
At start of financial year	15,982	17,047	12,932
(Deficit)/Surplus for year	4,189	(1,065)	4,115
At 31st August	20,171	15,982	17,047

These accounts were approved by the trustees and authorised for issue and signed on their behalf on 9th June 2025 by:

.....
 David Foster, Treasurer

ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2024

NOTES TO THE ACCOUNTS

1. Reimbursement of expenses incurred by trustees

The following trustees were reimbursed costs incurred for the choir using their personal accounts:

- Charlotte Lawrie: £78.
- David Foster (Treasurer): £2,504. Of this amount, £2,200 was payment of donations collected during this and the previous year for the London Youth Choir and paid via The Big Give.
- Frank Althaus: £314.
- Jenny Sanderson: £974. As librarian Jenny often has to pay for music purchased on-line.
- Laura Mackay: £326.
- Rick Smith: £19

PETROS SINGERS

England & Wales - Charity number 1074643

Accounts



PETROS SINGERS

ACCOUNTS FOR YEAR ENDED

31 AUGUST 2023

Registered Charity 1074643

YEAR ENDED 31 AUGUST 2023

ANNUAL REPORT

Petros Singers was registered as a charity by the Charity Commission on 12 March 1999, originally in the name of St. Peter's Singers.

The charity's registration number is 1074643.

The principal address of the charity is:

David Foster (Treasurer)
Partridges
Black Hill
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The objects of the charity, as stated in the constitution, are:

1. to promote, improve, develop and maintain public education in and appreciation of the art and science of choral music in all its aspects by the presentation of public concerts and by such other ways as the Committee shall determine from time to time,
2. to promote fellowship, through music, among the members,
3. to promote excellence in musical performance, and
4. to donate to such charities and of such amounts as the Committee may determine, all or part of any surplus of receipts over expenses arising from any concert or fund-raising event of the Choir.

The activities of the choir during the year were more typical of the pre-Covid years. The choir held another very well-attended open workshop in October 2022 and performed the more usual three concerts during the year as opposed to the five concerts in 2021-2022. In April the choir performed the very successful, well attended, but very expensive Bach B Minor Mass.

The Trustees of the charity are the elected members of the Committee as shown on page 4.

The Trustees of the charity confirm that they have paid due regard to the Charity Commissioners' guidance on public benefit. As well as the value of our public concerts in promoting musical education and in particular the appreciation of choral music, a number of specific activities are undertaken to enhance public benefit, as follows:

1. Petros Singers offer bursaries each year to young people (aged between 16 and 27) for them to get involved in music, to try singing in a chamber choir, to further their musical education, to learn new musical works and to have the opportunity of enjoying singing in a high-quality choir. These bursaries are given by waiving the annual subscriptions and funding up to one voice coaching session per term for beneficiaries who are also given free entry to any workshops that the choir holds.

One such singer remained with the choir throughout the year and three others for just one term as recipients of such bursaries. The value of this in subscriptions waived amounted to £450.

The arrangements for singing lessons were interrupted when the previous teacher had to resign and so only 3 lessons were given to bursary students during the year for which the cost to the choir was £120.

2. When deemed appropriate, subscriptions are reduced or even waived to support singers who otherwise would not be able to join the choir. The value of subscriptions thus not collected from members who remained active in the choir this year was £30 because, fortunately, almost all members were able to pay

the full rate. In addition, recognising the difficulties that some members experienced during the year we did not collect full subscriptions from those who were not able to sing for the whole or part of the year, but who wish to remain active in the choir once they are able to return. This latter concession was a carry-over from the Covid years but will not apply in the season 2023-2024.

3. As in most previous years Petros Singers held an open workshop in October 2022 which was attended by 97 people which far exceeds the number of active members in the choir, 38, not all of whom took part. These are open to choir members and members of the public.
4. At all events tickets are offered at a concessionary rate for senior citizens and a special low rate for students/young persons to ensure as many people as possible are able to afford to attend our concerts.
5. The choir arranges to take retiring collections in aid of a nominated charity at our concerts. This raised £1,013 for London Youth Choirs over the year. The choir also supported LYC by making the July 2023 concert, at which Petros Singers celebrated 40 years since the choir's founding, a joint Petros/LYC event. This gave the young people the experience of actually singing with an adult choir as well as performing works independently to an audience that they would not otherwise reach.
6. To support the creation of new music, the choir commissioned a work to celebrate the 40th anniversary. It was a setting by Kerensa Briggs of the poem, *St Peter*, by Christina Rossetti. It was given its first performance at the July 2023 anniversary concert.

Loss for the year

This year shows a net loss of £1,065 which is much less than could have been the case had the audience for the Bach B Minor concert been much smaller. In fact 350 people attended the concert compared with the 250 that we had considered might attend in the conservative budgeting for the event.

The basic operating costs of the choir, assuming no concerts take place, typically result in a loss. This year that loss was £4,532 much more than in the previous year, £1,460. Much of that increase was related to the commissioning costs of the new work performed in July.

The profit of £3,467 from events reduced the operational loss, resulting in the net loss of £1,065.

The outlook for 2023-2024

The loss made during the year resulted in a reduction on the choir's reserves. At 31st August 2023 they were within the levels needed to have the security needed to implement the programmes planned for 2023-2024 and the succeeding season whilst retaining the required level of reserves.

As with all organisations the choir is seeing costs increase in many areas due to the current economic climate. Again, we have increased our annual subscriptions for the coming year, but this time by just 6% which is half of the previous year's increase.

The year-end level of reserves

1. The opening current account balance on 1st September 2022 was £16,506. The end of year balance was £14,524 on 31st August 2023. These positions are fully reconciled with bank statements taking account of any uncleared cheques and unpaid invoices needing to be paid.
2. The year-end balance included £1,003 which was held over at the request for the charity, LYC, to whom this amount will be paid in late 2023.
3. The PayPal and Stripe accounts which enable the purchase of tickets via the choir's website had balances of £689 and £1,502 respectively on 31st August 2023.
4. The petty cash balance was £270. This is used to make up the cash floats needed for events.
5. On 31st August 2023 there were no cheques that had been sent but had not cleared. Since early 2023 the choir's bank account enabled payments to be made by bank transfer which thus removes the problem of uncleared cheques.
6. The loss (on a pure cash basis) for the year 2022-2023 was £1,065.
7. The year-end figure for the total reserves available to the choir is £15,982. It should be noted that this does include advance ticket payments of £2,025 for the workshop to be held in November 2023.

Required reserves policy

The reserves consist of the balance in the NatWest bank account, the PayPal and Stripe accounts and petty cash. The lowest value often occurs at the end of the financial year, which is when the policy on the level of reserves required to maintain the choir as a going concern is based. This year the lowest month-end value of £13,171 occurred at the end of June 2023. This timing is consistent with the high cost of the April concert and the subsequent profit made on the July concert.

Experience during the pandemic endorsed the approach that charities need to have reserves which would enable them to remain viable for a significant period without external income – in our case from profits attributable to events. Previously this period was assumed to be about 6 months. Current experience suggests that this should be more prudently set closer to one year. Based on recent years this would be about £10,000. Hence, this is deemed to be the minimum level for reserves below which remedial action would need to be taken.

The choir needs to have a further reserve to take the risk of planning concerts which could generate a loss. Based on past experience, such a loss could be £4,000 or more for a large concert. The current reserves of £15,982 are above the minimum, and ideally required, level of £14,000. However, as noted earlier, this does include advance ticket payments of £2,025. If this amount is excluded the reduced figure of £13,957 is just below the ideal level and hence considered satisfactory.

A margin above this would be prudent, but not to excess. It is unlikely that the choir's year-end reserves will rise significantly in the near future. In view of the choir's charitable status it has been decided to set a level of £17,000 at which point the committee should decide how to use any such excess in the context of its charitable objectives and the concert plans for the following 18 months. The end of year reserves for 2022-2023 are within these two thresholds so no further action is currently needed.

The trustees regularly monitor the level of reserves primarily by having the treasurer make a financial report to each of their regular meetings. These are held at least three times during the year.

Going concern

The trustees of the charity are confident that Petros Singers is in a position to meet all its financial obligations for the 12 month period following the date of the approval of these accounts. Hence, they consider the choir to be a going concern.

By Order of the Trustees:

Frank Althaus - Tickets, David Foster - Treasurer, Charlotte Lawrie - Publicity, Laura Mackay – Chair, Caroline Nelson – Vice Chair, Rosemary Norris – Secretary, Jenny Sanderson – Librarian, Rick Smith – Membership, and Sam Younger – Venue Bookings.

Signed on behalf of the trustees on 29th November 2023 by: Laura Mackay, Chair

STATEMENT OF THE COMMITTEE'S RESPONSIBILITIES IN RESPECT OF THE ACCOUNTS

In preparing these accounts the Committee is required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether applicable accounting standards have been followed.
4. Prepare the accounts on the going concern basis unless it is inappropriate.

The Committee is responsible for keeping proper accounting records which disclose, with reasonable accuracy, at any time the financial position of the Choir. They are also responsible for safeguarding the assets of the Choir and detection of fraud and other irregularities, by establishing and maintaining a satisfactory system of control over the Choir's accounting records, cash holdings and all its receipts and remittances.

Independent Examiner's Report to the Trustees of

Petros Singers

Year Ended 31 August 2023

I report to the Trustees on my examination of the accounts of Petros Singers for the year ended 31 August 2023 which are set out on pages 6 to 10.

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 2011 Act and in carrying out my examination, I have followed 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:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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 order to enable a proper understanding of the accounts to be reached.

Signed.....

Date 29th November 2023

Chris Lawes
FCA
Banks Cooper Associates Limited
21 Marina Court
Castle Street
Hull
HU1 1TJ

PETROS SINGERS

RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 AUGUST 2023

	Notes	12 Months	12 Months	12 Months
		2022-2023	2021-2022	2020-2021
		£	£	£
RECEIPTS				
Event revenue				
Ticket sales	3	16,853	15,017	3,758
Programme revenue	4	1,270	1,934	40
Event sponsorship/donations	5	1,634	7,276	332
Total receipts from events		19,757	24,227	4,130
Operational revenue				
Miscellaneous sales		6	40	6
Subscriptions	6	7,695	7,160	6,045
Sponsorship/donation (not for event)		1,125	1,313	1,250
HMRC Gift Aid	7	1,768	1,352	1,808
Total operational receipts		10,594	9,865	9,109
TOTAL RECEIPTS		30,351	34,092	13,239
PAYMENTS				
Event costs				
Venue hire		2,145	2,565	300
MD, Performer and instrument fees		10,542	10,910	2,130
Publicity and printing		1,423	1,669	540
Ticket agency and other event costs		2,180	3,508	1,055
Total event costs		16,290	18,652	4,025
Operational costs				
Rehearsal venue hire		1,080	1,020	660
Rehearsal MD fees		5,340	4,780	4,650
Rehearsal accompanist fees		2,592	2,275	2,340
Internet/web fees		594	571	488
General marketing		320	519	72
Professional fees		960	960	936
Making Music – Subs, PRS, & Insurance	8	783	380	474
Charity donations	9	2	2	
Other operational costs	10	3,415	778	801
Bad debt write-off		40	40	
Total operational costs		15,126	11,325	10,422
TOTAL PAYMENTS		31,416	29,977	14,447
ANNUAL (DEFICIT)/SURPLUS		(1,065)	4,115	(1,208)

PETROS SINGERS
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 AUGUST 2023

	Notes	31.08.23 £	31.08.22 £	31.08.21 £
CURRENT ASSETS				
Cash at bank at end of year	11	14,524	16,506	12,573
Cash in PayPal at year end	12	689	731	231
Cash in Stripe at year end	12	1,502		
Petty cash		270	128	128
Less funds held for charity	14	(1,003)	(318)	
Net assets		15,982	17,047	12,932
RESERVES				
At start of financial year		17,047	12,932	14,140
(Deficit)/Surplus for year		(1,065)	4,115	(1,208)
At 31st August	15	15,982	17,047	12,932

These accounts were approved by the trustees and authorised for issue and signed on their behalf on 29th November 2023 by:

.....
David Foster, Treasurer

ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2023

NOTES TO THE ACCOUNTS

1. Previous Years

In the previous year's accounts comparison was made with the preceding three preceding years because of the major variations during the Covid pandemic. We have now reverted to the practice of showing just two years for comparison

2. Accounting Policies

All receipts and payments are dealt with on a cash basis and accounted for when receipts and payments arise. Thus, any receipts due and for which invoices have been sent do not contribute to the income of the year. This applies, for example, to invoices sent out for advertising in the programmes of our concerts and for which we have not been paid at the end of the year.

Any invoices which have been received, and for which we are required to make payment, but the payment has not been completed, do however contribute to the costs for the year.

These policies are applied to ensure that the reported bank balance is seen as the amount which is available to the choir.

These accounts reflect event income from concerts and events organised in whole or in part by the Choir.

3. Ticket sales

Overall ticket sales were £16,853, an increase of £1,836 in spite of fewer concerts this year. This is because of the higher ticket prices and larger audience at the April concert.

80% of the tickets were purchased in advance, mainly via the choir's website which gives the user a choice of Stripe and PayPal as the payment processors.

Of the 20% of tickets paid for at the door, 28% were paid in cash and 72% using the Zettle card readers which are linked to the choir's PayPal account.

4. Programme revenue

This consists of income paid by advertisers in our concert programmes. Advertising rates were held unchanged for this year. The total for the year is still very much below the peak level received in pre-Covid times, the 2017-2018 season, in fact 50% less. This is attributed to the continuing business uncertainty experienced by all companies and the difficulty of finding new advertisers.

5. Event sponsorship/donations

This year, the total includes the £1,013 collected on behalf of LYC. This means that the level of event sponsorship is still very reduced in comparison to pre-pandemic levels.

6. Subscriptions

Subscriptions are received annually from choir members. Annual subscriptions in the year 2022-2023 were £225 if paid in one instalment, or three instalments of £75 each, and £150 or £75 for members joining in January or April. This was a 12.5% increase over the previous year. The benefit of the increase was offset by slight change in member numbers over the year.

For the year 2023-2024 the subscriptions have been increased to £240.

7. HMRC Gift Aid

The amount of Gift Aid received was higher because of the increase in subscriptions in the previous year and by significant private donations in aid of concerts, also in the previous year. Gift Aid is claimed after the end of the tax year in which the subscriptions or donations were paid. Hence the claim was based on sums received in 2021-2022 when the eligible amounts were higher than in previous years.

8. Making Music subscriptions, PRS, and Insurance

These fees are related to the choir's turnover and the size of audiences at concerts. These returns are made in November based on the previous 12 months up to October.

The increase in Making Music's subscription was because our turnover in 2021-2022 lifted us three bands on their scale, thus we paid £365 compared with £140 the previous year.

The PRS fees increased from £145 to £276 based on the larger number of concerts performed in the previous year, and an increase in PRS rates.

The Insurance premium is also based on reported revenue but using different banding from the Making Music subscriptions. This resulted in an increase from £95 to £143.

9. Charity donations

This year the choir made no charitable donations other than a rounding up amount of £2 towards LYC.

10. Other operational costs

Most of the increase in this item was the one-off commissioning of the piece, *St Peter* by Kerensa Briggs.

11. Bank account

The choir's current account is held at NatWest, 314 Chiswick High Road, London W4 5TB. In line with the constitution, the account requires two trustee signatures on all cheques or instructions to the bank. During the year there were four trustees authorised to sign on the choir's behalf: David Foster, Charlotte Lawrie, Laura Mackay and Caroline Nelson.

The same dual authorisation requirement has been implemented with the on-line banking facility which is now used to make most payments rather than using cheques.

12. PayPal and Stripe accounts

The revenue from ticket sales is left in the PayPal and Stripe accounts and only transferred to the NatWest bank account some days after the event has taken place. Further, a minimum balance of £100 is left in each of these accounts. This is to ensure that the funds are immediately available to provide for refunds, especially in the event of concert cancellation. At the end of the financial year tickets worth £2,025 had already been sold for the November 2023 *Spem in alium* workshop. Hence the year-end balances exceeded the minimum £100.

13. Funds held for charity

During 2022-2023 the nominated charity, LYC, asked that we hold onto any collections made on their behalf until such time as they are able to apply for matching funding, usually in late November. Hence these amounts now appear in our accounts as receipts and payments. The amount held on their behalf at the year-end is deducted from the reserves available to the choir.

14. Reimbursement of expenses incurred by trustees

The following trustees were reimbursed costs that they had incurred for the choir during the year:

- Charlotte Lawrie: £7.
- David Foster (Treasurer): £1,772. Of this amount, £202 was reimbursement for materials used by him to print music and some publicity. £330 was payment of money collected for and paid to the London Youth Choir. The remaining £1,240 was for reimbursement of supplier invoices.
- Frank Althaus: £335.
- Jenny Sanderson: £191.
- Laura Mackay: £206.
- Rosemary Norris: £24.

15. Reserves

The reserves of £15,982 include £2,025 of advance ticket payments for the November 2023 workshop.

PETROS SINGERS

England & Wales - Charity number 1074643

Accounts



PETROS SINGERS

ACCOUNTS FOR YEAR ENDED

31 AUGUST 2022

Registered Charity 1074643

YEAR ENDED 31 AUGUST 2022

ANNUAL REPORT

Petros Singers was registered as a charity by the Charity Commission on 12 March 1999, originally in the name of St. Peter's Singers.

The charity's registration number is 1074643.

The principal address of the charity is:

David Foster (Treasurer)
Partridges
Black Hill
Lindfield
West Sussex RH16 2HE

The objects of the charity, as stated in the constitution, are:

1. to promote, improve, develop and maintain public education in and appreciation of the art and science of choral music in all its aspects by the presentation of public concerts and by such other ways as the Committee shall determine from time to time,
2. to promote fellowship, through music, among the members,
3. to promote excellence in musical performance, and
4. to donate to such charities and of such amounts as the Committee may determine, all or part of any surplus of receipts over expenses arising from any concert or fund-raising event of the Choir.

The activities of the choir during the year The reduction and then the ending of Covid related restrictions enabled the choir to return to a normal programme but with more events than in pre-pandemic years. The decision was taken to add into the choir's programme concerts for which the works had been fully rehearsed, but not performed, because of the cancellation of the concerts in the previous two years.

The choir held a very well-attended open workshop in October 2021 and performed five concerts during the year, as opposed to the more usual three or four. All but one of these concerts was promoted and managed by the choir. The exception was the concert on 18th June 2021 which was promoted and managed by All Saints Church, Lindfield. They reimbursed the choir for 69% of the choir's costs.

The Trustees of the charity are the elected members of the Committee as shown on page 4.

The Trustees of the charity confirm that they have paid due regard to the Charity Commissioners' guidance on public benefit. As well as the value of our public concerts in promoting musical education and in particular the appreciation of choral music, a number of specific activities are undertaken to enhance public benefit, as follows:

1. Petros Singers offer bursaries each year to young people (aged between 16 and 27) for them to get involved in music, to try singing in a chamber choir, to further their musical education, to learn new musical works and to have the opportunity of enjoying singing in a high-quality choir. These bursaries are given by waiving the annual subscriptions and funding up to one voice coaching session per term for beneficiaries who are also given free entry to any workshops that the choir holds. Three singers remained with the choir throughout the year and one other for part of the year as recipients of such bursaries. The value of this in subscriptions waived amounted to £670. Sadly the Covid pandemic again prevented the choir from being able to arrange individual singing lessons for anyone this year.
2. Where deemed appropriate, subscriptions were reduced or even waived to support singers who otherwise would not be able to join the choir. The value of subscriptions thus not collected from members who

- remained active in the choir this year was £220. In addition, recognising the difficulties that some members experienced during the year we did not collect full subscriptions from those who were not able to sing for the whole or part of the year, but who wish to remain active in the choir once they are able to return.
3. In many years Petros Singers holds a workshop either in Spring or Autumn. These are open to choir members and members of the public. The choir held a very well-attended workshop in October 2021 at which more than 70 of the 100 participants were not members of the choir.
 4. At all events tickets are offered at a concessionary rate for senior citizens and a special low rate for students/young persons to ensure as many people as possible are able to afford to attend our concerts.
 5. The choir arranges to take retiring collections in aid of a nominated charity at our concerts. This raised £1,068 for London Youth Choirs over the year. In addition £551 was collected for the Disasters Emergency Committee's appeal to support Ukraine in April 2022.
 6. To support the creation of new music, the choir commissioned a work which was given its first performance in December 2021. An anonymous donation was subsequently received to cover this cost. The choir also commissioned a work to be performed at its 40th anniversary concert in July 2023. The fee for this will be paid in the coming financial year.

Profit for the year

This year shows a net profit of £4,115. Given the impact on the choir's plans of the Coronavirus pandemic to have made such a profit (albeit after an increased number of events generated extra income), is a significant achievement.

The basic operating costs of the choir, assuming no concerts take place, typically result in a loss. This year that loss was £1,460, only slightly more than in the previous year.

The profit of £5,575 from events more than offset the operational loss, hence the net profit of £4,115.

The outlook for 2022-2023

The profit made during 2021-2022 enabled us to increase our reserves and so confirm the plans for the concert programme for the coming year including the expensive performance of the Bach B Minor Mass in March 2023.

As with all organisations the choir is expecting to see costs increase in many areas due to the current economic climate. We have increased our annual subscriptions for the coming year by 12.5% and will be increasing our ticket prices for the major concert of the year. The reserves on 31st August 2022 should allow the choir to continue its planned programme and still leave the minimum desired level of reserves on 31st August 2023. The trustees will work to sustain the amount of sponsorship and advertising revenue for each event.

The year-end level of reserves

1. The opening current account balance on 1st September 2021 was £12,573. The end of year balance was £16,506 on 31st August 2022. These positions are fully reconciled with bank statements taking account of any uncleared cheques and unpaid invoices needing to be paid.
2. The year-end balance included £318 which was held over at the request for the charity, LYC, to whom this amount will be paid in late 2022.
3. The minimum current account balance during the year was £10,087 which occurred in February 2022.
4. The PayPal account which enables the purchase of tickets via the choir's website had a balance of £731 on 31st August 2022.
5. The petty cash balance was £128. This is used towards the cash floats needed for events.
6. On 31st August 2022 there were three cheques that had been sent but had not cleared with a value of £460. Two were cleared by 2nd September 2021 but all three were included in these accounts.
7. The profit (on a pure cash basis) for the year 2021-2022 was £4,115.
8. The year-end figure for the total reserves available to the choir is £17,047.

Required reserves policy

The reserves consist of the balance in the NatWest bank account, payments held in the PayPal account and petty cash. The lowest value of the total of these in most years occurs at the end of the financial year, although this year the lowest value occurred in December 2021. Since December each of the events has generated a profit for the choir thus contributing to a build-up in the reserves. The financial year-end is the point at which the policy on the level of reserves required to maintain the choir as a going concern should be based.

The pandemic has endorsed the approach that charities need to have reserves which would enable them to remain viable for a significant period without external income – in our case from profits attributable to events. Previously this period was assumed to be about 6 months. Current experience suggests that this should be more prudently set closer to one year. Based on recent years this would be about £10,000. This is deemed to be the minimum level for reserves below which remedial action would need to be taken.

The choir needs to have a further reserve to take the risk of planning concerts which could generate a loss. Based on past experience, such a loss could be £4,000 or more for a large concert. The current reserves are now above the minimum, and ideally required, level of £14,000.

A margin above this would be prudent, but not to excess. It is unlikely that the choir's year-end reserves will rise above the current level in the near future. In view of the choir's charitable status it has been decided to set a level of £17,000 at which point the committee should decide how to use any such excess in the context of its charitable objectives and the concert plans for the following 18 months. The end of year reserves for 2021-2022 are marginally over that threshold so no further action is planned at this stage.

The trustees regularly monitor the level of reserves primarily by having the treasurer make a financial report to each of their regular meetings. These are held at least three times during the year.

Going concern

The trustees of the charity are confident that Petros Singers is in a position to meet all its financial obligations for the 12 month period following the date of the approval of these accounts. Hence, they consider the choir to be a going concern.

By Order of the Trustees:

Frank Althaus - Tickets, Quentin Edgington – Venue Bookings (resigned on 24th September 2022), David Foster - Treasurer, Charlotte Lawrie - Publicity, Laura Mackay – Chair, Caroline Nelson – Vice Chair, Rosemary Norris – Secretary, Jenny Sanderson – Librarian, Rick Smith – Membership, and Sam Younger – Venue Bookings (co-opted on 30th October 2022).

Signed on behalf of the trustees on 28th November by: Laura Mackay, Chair

STATEMENT OF THE COMMITTEE'S RESPONSIBILITIES IN RESPECT OF THE ACCOUNTS

In preparing these accounts the Committee is required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether applicable accounting standards have been followed.
4. Prepare the accounts on the going concern basis unless it is inappropriate.

The Committee is responsible for keeping proper accounting records which disclose, with reasonable accuracy, at any time the financial position of the Choir. They are also responsible for safeguarding the assets of the Choir and detection of fraud and other irregularities, by establishing and maintaining a satisfactory system of control over the Choir's accounting records, cash holdings and all its receipts and remittances.

Independent Examiner's Report to the Trustees of

Petros Singers

Year Ended 31 August 2022

I report to the Trustees on my examination of the accounts of Petros Singers for the year ended 31 August 2022 which are set out on pages 6 to 10.

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 2011 Act and in carrying out my examination, I have followed 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:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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 order to enable a proper understanding of the accounts to be reached.

Signed.....

Date 28th November 2022

Chris Lawes
FCA
Banks Cooper Associates Limited
21 Marina Court
Castle Street
Hull
HU1 1TJ

PETROS SINGERS

RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 AUGUST 2022

	Notes	12 Months	12 Months	12 Months	12 Months
	1	2021-2022	2020-2021	2019-2020	2018-2019
RECEIPTS	2	£	£	£	£
Event revenue					
Ticket sales	3	15,017	3,758	4,143	12,413
Programme revenue	4	1,934	40	1,020	1,630
Event sponsorship/donations	5	7,276	332	2,672	3,840
Total receipts from events		24,227	4,130	7,835	17,883
Operational revenue					
Miscellaneous sales		40	6	12	28
Subscriptions	6	7,160	6,045	7,190	7,435
Sponsorship/donation (not for event)	7	1,313	1,250		
HMRC Gift Aid	8	1,352	1,808	1,852	1,555
Total operational receipts		9,865	9,109	9,054	9,018
TOTAL RECEIPTS		34,092	13,239	16,889	26,901
PAYMENTS					
Event costs					
Venue hire	5	2,565	300	400	2,285
MD, Performer and instrument fees	5	10,910	2,130	2,912	5,100
Publicity and printing	5	1,669	540	851	1,845
Ticket agency and other event costs	5	3,508	1,055	1,364	1,359
Total event costs		18,652	4,025	5,527	10,589
Operational costs					
Rehearsal venue hire	9	1,020	660	600	900
Rehearsal MD fees		4,780	4,650	4,750	4,450
Rehearsal accompanist fees		2,275	2,340	2,275	2,275
Internet/web fees		571	488	1,301	495
General marketing	5	519	72	88	513
Professional fees		960	936	936	900
Making Music – Subs, PRS, & Insurance	10	380	474	531	548
Charity donations	11	2		485	104
Other operational costs	12	778	801	166	181
Bad debt write-off		40		350	80
Total operational costs		11,325	10,422	11,482	10,447
TOTAL PAYMENTS		29,977	14,447	17,009	21,036
ANNUAL (DEFICIT)/SURPLUS		4,115	(1,208)	(120)	5,865

PETROS SINGERS
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 AUGUST 2022

	Notes	31.08.22	31.08.21	31.08.20	31.08.19
		£	£	£	£
CURRENT ASSETS					
Cash at bank at end of year	13	16,506	12,573	14,012	14,132
Cash in PayPal at year end	14	731	231		
Petty cash		128	128	128	128
Less funds held for charity	15	(318)			
Net assets		17,047	12,932	14,140	14,260
RESERVES					
At start of financial year		12,932	14,140	14,260	8,395
(Deficit)/Surplus for year		4,115	(1,208)	(120)	5,865
At 31st August		17,047	12,932	14,140	14,260

These accounts were approved by the trustees and authorised for issue and signed on their behalf on 28th November 2022 by:

.....

David Foster, Treasurer

ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2022

NOTES TO THE ACCOUNTS

1. Previous Years

- In previous years' accounts comparison has been made with just the preceding two years. Because the years ending in August 2020 and August 2021 were so significantly impacted by the Covid Pandemic, three preceding years are shown here so that the last normal year which ended in August 2019 can be used as a more representative comparator.

2. Accounting Policies

- All receipts and payments are dealt with on a cash basis and accounted for when receipts and payments arise. Thus, any receipts due and for which invoices have been sent do not contribute to the income of the year. This applies, for example, to invoices sent out for advertising in the programmes of our concerts and for which we have not been paid at the end of the year.

Any invoices which have been received, and for which we are required to make payment, but the payment has not been initiated, do however contribute to the costs for the year.

These policies are applied to ensure that the reported bank balance is seen as the amount which is available to the choir and hence is often less than that shown on the bank statement.

- These accounts only reflect event income from concerts and events organised in whole or in part by the Choir. In 2021-2022 all the events apart from the 18th June concert in Lindfield were totally organised by the choir.
- During 2021-2022 the nominated charity, LYC, asked that we hold onto any collections made on their behalf until such time as they are able to apply for matching funding. Hence these amounts do now appear in our accounts as receipts and payments. The amount held on their behalf at the year-end is deducted from the reserves available to the choir. The donations collected in April for the DEC Ukrainian appeal were likewise recorded as receipts and payments.

3. Ticket Sales

Overall ticket sales were £15,017, which is £2,604 more than in the last pre-pandemic year. This is attributable to the larger number of events that were held during the year.

Approximately 75% of the tickets were purchased in advance, mostly via the choir's website which uses PayPal as the payment processor.

Of the 25% of tickets paid for at the door, 5% were paid in cash and 20% using the recently obtained Zettle card readers which are linked to the choir's PayPal account.

4. Programme revenue

This consists of income paid by advertisers in our concert programmes. Advertising rates were held unchanged for this year and will remain so for the coming year. Although the total for the year is slightly up on pre-pandemic levels, the amount per concert is less because of the uncertainty experienced by all businesses and the difficulty of finding new advertisers.

5. Various items

Many items are significantly different from 2018-2019 and previous years for no other reasons than the impact of the Covid-19 restrictions and the different number of events held.

6. Subscriptions

Subscriptions are received annually from choir members. Annual subscriptions in the year 2021-2022 were £200 if paid in one instalment, or two instalments of £105 each, and £140 or £70 for members joining in January or April. Concessionary rates are paid by some members ensuring that financial hardship or limited income is not an inhibitor to membership of the choir. The value of subscriptions that were waived, either as concessions or for members of the Young Singers Bursary Scheme, was £890.

The increase in subscriptions compared with the previous year is attributable to less members taking leave of absence for all or part of the year, and to overdue payments of £400 from 2020-2021 which were paid in the 2021-2022 year.

For the year 2022-2023 the subscriptions will be increased for the first time in four years. The new rate for the year will be £225.

7. Sponsorship/donation (not for event)

Three donations were received for the choir's general funds: two were personal gifts and the other from Horton and Garton who gave us £1,000 paid in monthly instalments.

8. HMRC Gift Aid

The amount of Gift Aid received was reduced because some members' subscriptions are no longer eligible for Gift Aid. Gift Aid is claimed after the end of the tax year in which the subscriptions or donations were paid. Hence the claim was based on sums received in 2020-2021 when the eligible amounts were lower than previous years.

9. Rehearsal venue costs

The hiring rate per rehearsal has remained unchanged at £300. In 2018-2019 we paid for 10 rehearsals each term. During the two pandemic years St Peter's Hammersmith only charged for the evenings when it was possible for the choir to meet. Since January 2022 the choir has paid for 12 rehearsals per term.

10. Making Music subscriptions, PRS, and Insurance

These fees are related to the choir's turnover and the size of audiences at concerts largely in the previous accounting year. These returns are made in November based on the previous 12 months. Hence the reduction was attributable entirely to lower concert income and attendances.

11. Charity donations

This year the choir made no charitable donations other than a rounding up amount of £2 towards LYC.

12. Other operational costs

The reduction compared with the previous year is attributable to the lack of one-off purchases made in the previous year, offset somewhat by the extra fees paid to PayPal and Zettle as a result of the larger ticket revenue processed through those accounts.

13. Bank account

The choir's current account is held at NatWest, 314 Chiswick High Road, London W4 5TB. In line with the constitution, the account requires two trustee signatures on all cheques or instructions to the bank.

During the year there were four trustees authorised to sign on the choir's behalf: David Foster, Charlotte Lawrie, Laura Mackay and Caroline Nelson.

Towards the end of the financial year the choir applied for, and was in the process of implementing, online banking access for the same four signatories, with the same dual authorisation requirement as for signing cheques. This should facilitate the payment of invoices electronically – a method which we are increasingly being asked to use rather than paying by cheque.

14. PayPal account

The revenue from ticket sales is left in the PayPal account and only transferred to the NatWest bank account some days after the event has taken place. Further, a minimum balance of £100 is left in this account. This is to ensure that the funds are immediately available to provide for refunds, especially in the event of concert cancellation. At the end of the financial year tickets had already been sold for the October 2022 Bach B Minor workshop. Hence the year-end balance exceeded the minimum £100.

15. Reimbursement of expenses incurred by trustees

The following trustees were reimbursed costs that they had incurred for the choir during the year:

- Caroline Nelson: £128.
- Charlotte Lawrie: £223.
- David Foster (Treasurer): £3,118. (Of this amount £256 was reimbursement for materials used by him to print music and some publicity during the year. The remaining £2,862 was for reimbursement of supplier invoices paid from his personal account on behalf of the choir).
- Frank Althaus: £296.
- Jenny Sanderson: £64.
- Laura Mackay: £252.
- Rick Smith: £204.
- Rosemary Norris: £247.

The reimbursements are paid after the trustees have submitted a claim to the treasurer, backed up by receipts. The treasurer then writes a cheque which is sent with a copy of the documentation to another trustee to review and then countersign the cheque. Hence they are all approved by two trustees.

The typical claims for reimbursement are for items which require a trustee to purchase using their own account e.g. supermarket purchases of refreshments for concerts or online purchase of printing of flyers.