



Accounts for the year ended 31 December 2024

Charity Number: 1078233 (England & Wales)

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Receipts and Payments Account
For the Year Ended 31 December 2024

	Restricted Funds	Unrestricted Funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
	Note 5	Note 4		
Receipts				
Donations & Legacies	261,846	2,358	264,204	2,917
Subscriptions & Membership	-	1,807	1,807	1,832
Events	-	2,189	2,189	860
Interest Income	6,287	1,092	7,379	1,973
Gift Aid	-	7,142	7,142	-
Other Trading Income	-	52	52	394
Total Receipts	268,133	14,640	282,773	7,976
Payments				
Raising Funds				
Events	-	(246)	(246)	307
Travel & Subsistence	-	(1,026)	(1,026)	-
Musicians	(4,103)	(4,580)	(8,683)	7,181
Equipment <£500	-		-	563
IT Software & Consumables	-	(244)	(244)	134
Printing & Stationary	-	(766)	(766)	979
Advertising & Marketing		(300)	(300)	-
Total Raising Funds	(4,103)	(7,162)	(10,565)	(9,164)
Charitable Activities				
School fees	(6,549)	-	(6,549)	-
Musicians	(4,103)	(4,580)	(8,683)	7,181
Total Charitable Activities	(10,652)	(4,580)	(15,232)	7,181
Total Expenditure	(10,652)	(7,162)	(17,814)	9,164
Increase/(Decrease) in Funds	257,481	7,478	264,959	(1,188)

Statement of Assets and Liabilities

For the Year Ended 31 December 2024

	Notes	Restricted Funds	Unrestricted Funds	2024	2023
				Total Funds	Total Funds
		£	£	£	£
Investments	2	299,012	40,388	339,400	71,270
Cash Funds					
Barclays		(1,054)	14,466	13,412	10,249
Total Assets	3&4	297,958	54,854	352,812	81,519

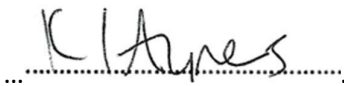
The notes on pages 3 to 4 form part of these accounts.

The above accounts were approved by the Trustees on 12 October 2025 and signed on their behalf by:



M J Stewart

Chair



Kate Ayres

Treasurer

Notes to the accounts

1. Accounting Policies

Basis of Accounting: These accounts have been prepared on a Receipts basis.

2. Investments

Investments are held with the Church of England Investment Fund through the CCLA. The fund invested in has two aims: to grow its capital value over time, so that this does not decrease in real terms with inflation and providing a regular income stream to the charity.

For the financial year ending 31 December 2024, the fund yielded a return of 5.09%, which fell a long way short of the benchmark's performance of 15.30% for the corresponding period. However, when evaluated over a span of five years, the fund has consistently delivered an average annual return of 6.82%, just falling short of the benchmark's average of 7.40%. All investments come with variation in returns and despite a poorer performance in 2024, the CCLA funds still continue to be considered a sound investment choice for the DCCA.

3. Unrestricted Funds

The General Fund is an unrestricted fund, available for the general purposes of the charity.

	Bal B/f	Income	Expenditure	Gain/(Loss)	Bal C/f
	£	£	£	£	£
General	43,200	14,640	(7,162)	4,175	54,853

Reserves Policy: The Group's policy on reserves is to hold sufficient resources to continue to charitable activities of the Group should income fall short of running costs. The Trustees consider the Group should hold a sum equivalent to 6 months running costs in the General Fund to cover imminent payments should they arise. At 31 December 2024 the balance in this fund is shown above and satisfies this policy.

4. Restricted Funds

Restricted Funds are only available to be used for the specific designated purpose.

	Bal B/f	Income	Expenditure	Gain/(Loss)	Bal C/f
	£	£	£	£	£
Raising a Voice	23,532	569	(6,549)	2,303	19,856
Instrument	800	50	(500)	-	350
DCOCA	13,987	378	-	1,529	15,894

Durham Cathedral Choir Association
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Rushford	-	267,135	(3,603)	(1,673)	261,859
Total	38,319	268,132	(10,652)	2,159	297,959

The 'Raising a Voice' fund is held to provide to grants for chorister families, who would otherwise be unable to afford fees.

DCOCA Fund is held in investment for the Durham Cathedral Old Chorister Association.

The Instrumental Fund arises from the Palatinate Ensemble set-up which no longer operates. It is for supporting instrumental, rather than sung music at Durham Cathedral.

The Rushford Fund is held to pay the costs of the third cathedral organist.



CHARITY COMMISSION
FOR ENGLAND AND WALES



Trustees' Annual Report for the Year Ended

01 January 2024 - 31 December 2024

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Durham Cathedral Choir Association
Registered Charity Number: 1078233
The Chapter Office
The College
Durham
DH1 3EH

Trustees' Annual Report for the period

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document (SORP Reference Para 1.17)	Durham Cathedral Choir Association (DCCA) is governed by a Constitution that was adopted by members on 21 October 1999 and, as amended, on 19 May 2019, and registered as Charity number 1078233. Its objective is to advance the education of the public in the art and science of English cathedral music by supporting and furthering the provision of this music by organists, by Durham Cathedral Choir, and by Durham Cathedral Consort of Singers, thus helping to ensure that its tradition is maintained and developed as part of the Cathedral's worship and heritage.
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. (SORP Reference Para 1.17 and 1.19)	<p>The main activities held in this respect have been:</p> <ul style="list-style-type: none">• The raising of funds for the Association through the collection of annual subscriptions and the soliciting of one-off, regular donations, and legacies.• A programme of concerts and events including recitals, concerts by the Cathedral Consort and the Cathedral Scholars, a book launch, and a poetry reading with vocal accompaniment <p>The Association was able to continue to support its beneficiaries through:</p> <ul style="list-style-type: none">• The support of chorister bursaries through the funds donated to Raising a Voice, the Cathedral's fundraising campaign.• Undertaking to contribute substantially to the salary of an Assistant Organist (from September 2024), using the income from a legacy left to DCCA in 2023
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit. (SORP Reference Para 1.18)	The Trustees are satisfied that the aims and objectives of the charity, and the activities reported on in this report meet the two key principles regarding public benefit as set out by the Charity Commission's general guidance in this area.

Achievements and Performance

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. (SORP Reference Para 1.20)	<ul style="list-style-type: none"> During 2024 the Charity has begun an open-ended commitment of £10,000 p.a. towards the salary of an Assistant Organist at Durham Cathedral. Without our contribution, the Cathedral would not be able to afford a third organist at this time. DCCA continues to pay the school fees of a chorister who could not otherwise be in the choir (c.£6,500). We have put on 4 fundraising concerts of high quality, and offered members and supporters a short concert before the AGM sung by the Cathedral Choir to thank them for their support throughout the year.
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Structure, Governance and Management

Type of governing document (SORP Reference Para 1.25)	Constitution
How is the charity constituted? (SORP Reference Para 1.25)	Unincorporated Association
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. (SORP Reference Para 1.25)	<p>The Association is administered and managed by members of the Committee of the Association.</p> <p>The Committee comprises:</p> <ul style="list-style-type: none"> Four members, elected at the Annual General Meeting for a term of one year, of which at least two members will be parents of current Choristers of Durham Cathedral; A Canon Residentiary, appointed by the Chapter of Durham Cathedral; A representative of the Chorister School, appointed by the Headmaster; A Lay Clerk, and a Choral Scholar or Organ Scholar of Durham Cathedral, appointed by serving members of the Cathedral Choir; A member of Durham Cathedral Consort of Singers, appointed by serving members of Durham Cathedral Consort of Singers; The Master of the Choristers and Organist of Durham Cathedral, or the Sub-Organist deputed by the former; A representative of Durham Cathedral Old Choristers' Association, appointed by that Association; A maximum of five co-options appointed at the discretion of the Committee for one year.

Reference and Administrative details

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Date appointed a Trustee	Dates appointed to Office	Name of person (or body) entitled to appoint trustee (if any)
1	Martha Stewart	Chair	13 May 2018	1 Nov 2023	DCCA Committee
2	Kate Ayres	Treasurer	16 Oct 2022	1 Nov 2022	DCCA Committee
3	Position Vacant	Hon Secretary			DCCA Committee
4	The Revd Canon Michael Hampel	Canon Residentiary	17 Nov 2018		Chapter of Durham Cathedral
5	Kieran McLaughlin	Representative of Durham Cathedral Schools Foundation	19 Sept 2021		Durham Cathedral Schools Foundation
6	Daniel Cook	Master of the Choristers	1 Sep 2017		Chapter
7	Jonathan Hughes	Representative of the Old Choristers' Association	15 Sep 2017		Durham Cathedral Old Choristers Association
8	Dr Venetia Bridges	Representative of Durham Cathedral Consort of Singers	15 Oct 2023	1 Oct 2023	Durham Cathedral Consort of Singers
9	Georgina Wilczek	Chorister Parent	16 October 2022	1 Nov 2022	
10	Dr Amaleena Damle	Chorister Parent Rep	15 Oct 2023	1 Nov 2023	
11	Jean Woodward	Sales & Concert Hospitality Lead	8 May 2011		
12	Daniel Hicks	Choral Scholar Rep	15 Oct 2023	1 Nov 2023	
13	Henry John Sheen	Trustee	14 May 2023		

Financial Review

The accounting policies which affect material items in determining the charity's financial position are set out below. The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.

Due to the adoption of Xero for accounting purposes, the annual accounts have been prepared on Word instead of using the Charities Commission Receipts and Payments Analysis. This will give a more granular overview of activities moving forwards and allow for better comparisons year on year.

Financial Summary

Further information is given in the annual accounts, but a summary of receipts and payments for the year ending 31 December 2024 is:

	Restricted	Unrestricted	Total 2024	Total 2023
	£	£	£	£
Receipts	268,133	14,640	282,773	7,976
Payments	(10,652)	(7,162)	(17,814)	(9,164)
Net Position	257,481	7,478	264,959	1,188

Assets: Total assets were £352k as at 31 December 2024 (2023: £82k). This comprised £339k of investments and £13k of cash (2023: £72k investments, £10k cash).

Income: The main change in income was a donation of circa £261k from Rushford to pay for the third organist at the cathedral. The resulting investment meant that interest was much higher based on these funds being deposited into investments.

Expenditure: During 2024 the DCCA funded costs associated with an organ scholar at the Cathedral and started paying a share of the third organist costs from September 2024 onwards.

Reserves policy: The Group's policy on reserves is to hold sufficient resources to continue the charitable activities of the Group should income and fundraising activities fall short of running costs. The trustees consider that the Group should hold a sum equivalent to 6 months of running costs in the Unrestricted General Fund to cover imminent payments and urgent building repairs should they arise. At 31 December 2024 the un-restricted balance stood at £55k which satisfies this policy.

Investment policy: As part of good financial practice, throughout 2024 the Trustees continued to monitor their investment, held with the Church of England Investment Fund through the CCLA. The Fund has dual objectives: firstly, to increase the capital value over time, thereby safeguarding it against inflation; and secondly, to generate a consistent revenue stream for the charity. For the financial year ending 31 December 2024, the fund yielded a return of 5.09%, which fell a long way short of the benchmark's performance of 15.30% for the corresponding period. However, when evaluated over a span of five years, the fund has consistently delivered an average annual return of 6.82%, just falling short of

the benchmark's average of 7.40%. All investments come with variation in returns and despite a poorer performance in 2024, the CCLA funds still continue to be considered a sound investment choice for the DCCA.

Restricted funds: can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.


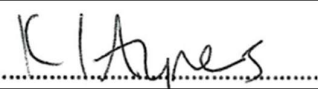
Signatories to bank accounts: Payments or withdrawals from the Group's bank accounts require authorisation by two of the following people:

Treasurer, Chairman and Membership Secretary

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)	Martha Stewart	Kate Ayres
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	10/10/2025	

Independent Examiner's Report to the Trustees of Durham Cathedral

Choir Association for the year ended 31 December 2024

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages two to nine.

Responsibilities and basis of the report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directors given by the Charity Commission under section 145(5)(b) of the act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: John James Morgan

Date: 10/10/2025