



**Annual Report and Financial Statements of Account for the year ended
31 December 2024**



Trustees' Annual Report for the period

From **1 January 2024** To **31 December 2024**

Charity name: **City Chorus**

Charity registration number: **1084782**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The study and practice of choral music in order to foster public knowledge and appreciation of such music by means of public performance.
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	<p>The choir holds weekly rehearsals for up to 100 members. As well as developing musical skills, this provides important social connections, and supports wellbeing.</p> <p>The choir typically performs three to five concerts a year; annually conducts a choral workshop and a choral summer school that is open to members of the public; seeks to hold joint concerts with other choirs; and participates in charitable musical events on an ad-hoc basis.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the Charity Commission's public benefit guidance, specifically: they are aware of the guidance; have taken it into account when making decisions where it is relevant; and only depart from it with good reason.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		
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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	<p>During the 2024 year the charity performed three public concerts.</p> <p>It also staged a one day choral workshop in January, and three summer vocal workshops in July and August.</p> <p>This provided development of musical skills amongst the choir's 90-100 members. This creates social connection, and supports wellbeing amongst both the membership at rehearsals, as well as at the workshops which are open to all.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>Subscriptions from choir members (and the associated gift aid) generated gross income of £35,338. This compares with total expenditure of £35,753. The £415 deficit for the financial year was a little better than our expectation, owing to a continued growth in the choir's membership and high ticket sales at the March and December concerts.</p> <p>The deficit has been deducted from reserves and the resulting balance carried forward.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity holds reserves to cover its working capital needs and to protect against shortfalls in income. The trustees' policy is to maintain a level of reserves that they consider to be sufficient to ensure the on-going security of the charity. All of the charity's reserves are classified as unrestricted.
Amount of reserves held	Para 1.22	<p>Reserves of £34,545 were brought forward as at 1 January 2024, less the deficit of £415 for the 2024 financial year.</p> <p>The reserves balance brought forward included £3,559 raised originally to cover the costs of the centenary concert. This amount was used during 2024 to partly cover the costs of hiring an orchestra for the March 2024 concert.</p> <p>At the end of 2024, the charity held reserves of £34,130, this amount representing 14 months' of expenditure.</p>
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

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	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution dated 11 October 2011
How is the charity constituted? (e.g unincorporated association, CIO)	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	Para 1.25	Elected from the membership

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	City Chorus
Other name the charity uses	Not applicable
Registered charity number	1084782
Charity's principal address	Flat 44, New Atlas Wharf 3 Arnhem Place London E14 3SS

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	Jonathan Hale	Chair		
2	Angus Bantock	Treasurer		
3	Sara Hale	Secretary		
4	Pamela Beach	--		
5	Jonathan Walk	Concert Repertoire		
6	Dionne Siley	Membership Secretary		
7	Karen Crane	Design & Publicity		
8	Jane Smith	Events Manager		
9	Sandrina Caroso	Librarian	Appointed on 8 th October 2024	

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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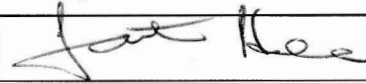
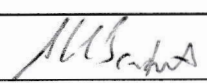
Other optional information

The charity's trustees are unpaid, as are other choir members who assist the committee members in performing their duties. The value of these services is not shown in the accounts.
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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)	Jonathan Hale	Angus Bantock
Position (eg Secretary, Chair, etc)	Chair	Treasurer

Date	14 October 2025
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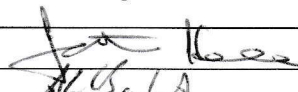
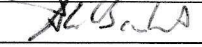
 CHARITY COMMISSION FOR ENGLAND AND WALES	Charity Name: City Chorus			Charity No: 1084782			
	Annual accounts for the period						
	Period start date	01/01/2024	To	Period end date	31/12/2024		
Section A Statement of financial activities							
Recommended categories by activity		Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
			£	£	£	£	£
Incoming resources			F01	F02	F03	F04	F05
Income and endowments from:							
Donations and legacies	(Note 3)	S01	3,163	-	-	3,163	3,841
Charitable activities	(Note 3)	S02	32,175	-	-	32,175	26,044
Other trading activities		S03	-	-	-	-	-
Investments		S04	-	-	-	-	-
Separate material item of income		S05	-	-	-	-	-
Other		S06	-	-	-	-	-
Total		S07	35,338	-	-	35,338	29,885
Resources expended							
Expenditure on:							
Raising funds		S08	-	-	-	-	-
Charitable activities	(Note 6)	S09	34,076	-	-	34,076	26,678
Separate material item of expense		S10	-	-	-	-	-
Other	(Note 6)	S11	1,677	-	-	1,677	1,248
Total		S12	35,753	-	-	35,753	27,926
Net income/(expenditure) before investment gains/(losses)		S13	(415)	-	-	(415)	1,959
Net gains/(losses) on investments		S14	-	-	-	-	-
Net income/(expenditure)		S15	(415)	-	-	(415)	1,959
Extraordinary items		S16	-	-	-	-	-
Transfers between funds		S17	-	-	-	-	-
Other recognised gains/(losses):							
Gains and losses on revaluation of fixed assets for the charity's own use		S18	-	-	-	-	-
Other gains/(losses)		S19	-	-	-	-	-
Net movement in funds		S20	(415)	-	-	(415)	1,959
Reconciliation of funds:							
Total funds brought forward		S21	34,545	-	-	34,545	32,586
Total funds carried forward		S22	34,130	-	-	34,130	34,545

Section B

Balance sheet

	Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	-	-	-	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	-	-	-	-	-
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	3,650	-	-	3,650	7,427
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	32,204	-	-	32,204	28,346
Total current assets	B10	35,854	-	-	35,854	35,773
Creditors: amounts falling due within one year (Note 20)	B11	1,724	-	-	1,724	1,228
Net current assets/(liabilities)	B12	34,130	-	-	34,130	34,545
Total assets less current liabilities	B13	34,130	-	-	34,130	34,545
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	34,130	-	-	34,130	34,545
Funds of the Charity						
Endowment funds	B17	-	-	-	-	-
Restricted income funds	B18	-	-	-	-	-
Unrestricted funds (Note 27)	B19	34,130	-	-	34,130	34,545
Revaluation reserve	B20	-	-	-	-	-
Total funds	B21	34,130	-	-	34,130	34,545

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Jonathan Hale	14/11/2025
	Angus Bantock	14/11/2025

Section C		Notes to the accounts	
Note 1 Basis of preparation			
<i>This section should be completed by all charities.</i>			
1.1 Basis of accounting			
These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.			
The accounts have been prepared in accordance with:			
• and with*	<input checked="" type="checkbox"/>	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019	
• and with*	<input checked="" type="checkbox"/>	the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)	
• and with the Charities Act 2011.			
The charity constitutes a public benefit entity as defined by FRS 102.*		<input checked="" type="checkbox"/>	
* -Tick as appropriate			
1.2 Going concern			
<i>If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:</i>			
An explanation as to those factors that support the conclusion that the charity is a going concern;		Not applicable	
Disclosure of any uncertainties that make the going concern assumption doubtful;		Not applicable	
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.		Not applicable	
1.3 Change of accounting policy			
The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.			
Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate	
No*	<input type="checkbox"/>		
Please disclose:			
(i) the nature of the change in accounting policy;		No changes to accounting policy	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and			

<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	
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1.4 Changes to accounting estimates

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

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of any changes;</i>	No changes to accounting estimates
<i>(ii) the effect of the change on income and expense or assets and liabilities for the current period; and</i>	
<i>(iii) where practicable, the effect of the change in one or more future periods.</i>	

1.5 Material prior year errors

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

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of the prior period error;</i>	No prior year errors
<i>(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and</i>	
<i>(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.</i>	

Section C		Notes to the accounts		(cont)	
Note 2		Accounting policies			
2.2 INCOME					
This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.					
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when:				
	• the charity becomes entitled to the resources;			Yes	No
	• it is more likely than not that the trustees will receive the resources; and			✓	N/a
	• the monetary value can be measured with sufficient reliability.				
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.			Yes	No
				✓	N/a
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).			Yes	No
				✓	N/a
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).			Yes	No
					✓
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.			Yes	No
					✓
Government grants	The charity has received government grants in the reporting period			Yes	No
					✓
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.			Yes	No
				✓	N/a
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.			Yes	No
					✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.			Yes	No
					✓
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.			Yes	No
					✓
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.			Yes	No
					✓
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.			Yes	No
					✓
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.			Yes	No
					✓
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.			Yes	No
					✓
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.			Yes	No
					✓
Support costs	The charity has incurred expenditure on support costs.			Yes	No
					✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.			Yes	No
					✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.			Yes	No
					✓

Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes	No	N/a
				✓
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes	No	N/a
				✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes	No	N/a
				✓
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes	No	N/a
				✓
2.3 EXPENDITURE AND LIABILITIES				
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes	No	N/a
		✓		
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes	No	N/a
		✓		
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes	No	N/a
				✓
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes	No	N/a
				✓
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes	No	N/a
				✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes	No	N/a
				✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes	No	N/a
				✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes	No	N/a
		✓		
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes	No	N/a
				✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes	No	N/a
				✓
2.4 ASSETS				
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least			
	They are valued at cost.	Yes	No	N/a
	The depreciation rates and methods used are disclosed in note 9.2.			✓
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5	Yes	No	N/a
				✓
	They are valued at cost.	Yes	No	N/a
				✓
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	Yes	No	N/a
				✓
	They are valued at cost.	Yes	No	N/a
				✓
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes	No	N/a
				✓
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes	No	N/a
				✓

Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes	No	N/a
				✓
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes	No	N/a
				✓
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes	No	N/a
				✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes	No	N/a
		✓		
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes	No	N/a
				✓
		Yes	No	N/a
	They are valued at fair value except where they qualify as basic financial instruments.			✓
POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE				

Section C	Notes to the accounts				(cont)	
Note 3	Analysis of income (Note 27)					
		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
	Analysis				£	£
Donations and legacies:	Donations and gifts	-	-	-	-	-
	Gift Aid	3,163	-	-	3,163	3,841
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total	3,163	-	-	3,163	3,841
Charitable activities:	Concert Income					
	Ticket sales	14,427	-	-	14,427	7,145
	Programmes & refreshments	1,510	-	-	1,510	977
	Members' Subscriptions	16,238	-	-	16,238	17,922
	Other Income					
	Other sundry income	-	-	-	-	-
	Total	32,175	-	-	32,175	26,044
Other trading activities:						
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		35,338	-	-	35,338	29,885
Other information:						
All income in the prior year was unrestricted except for: (please provide description and amounts)						
Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.						
Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)						

Section C		Notes to the accounts		(cont)
Note 5		Donated goods, facilities and services		
			This year	Last year
			£	£
Seconded staff			-	-
Use of property			-	-
Other			-	-
			-	-
Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.		There were no donated goods, facilities or services in 2023 or 2024.		
Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.				
Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.		The choir's committee is unpaid, as are other choir members who assist the committee members in performing their duties. The value of these services is not shown in the accounts.		

Section C	Notes to the accounts				(cont)	
Note 6	Analysis of expenditure (Note 27)					
		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
	Analysis					
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants	-	-	-	-	-
	Operating membership schemes and social lotteries	-	-	-	-	-
	Staging fundraising events	-	-	-	-	-
	Fudraising agents	-	-	-	-	-
	Operating charity shops	-	-	-	-	-
	Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-
	Advertising, marketing, direct mail and publicity	-	-	-	-	-
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities	-	-	-	-	-
	Investment management costs:	-	-	-	-	-
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
	Rent collection, property repairs and maintenance charges	-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	Concert Expenditure					
	Conductor's and accompanist's fees	13,059	-	-	13,059	13,418
	Musicians and soloists	10,597	-	-	10,597	2,885
	Rehearsal venue hire	5,037	-	-	5,037	4,550
	Concert venue hire	3,785	-	-	3,785	4,001
	Music scores	1,038	-	-	1,038	1,044
	Wine for concert day	-	-	-	-	-
	Other expenses	560	-	-	560	780
	Other expenditure					
	Venue hire for workshops	-	-	-	-	-
		Total expenditure on charitable activities	34,076	-	-	34,076

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
	Analysis					
Separate material item of expense		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other						
	Governance and support costs					
	Governance costs - independent examiner's fees	786	-	-	786	756
	Support costs					
	- Depreciation	-	-	-	-	-
	- Insurance and subscription to Making Music	581	-	-	581	330
	- Other (incl centenary booklet & IT setup for zoom rehearsals)	310	-	-	310	162
		-	-	-	-	-
	Total other expenditure	1,677	-	-	1,677	1,248
TOTAL EXPENDITURE		35,753	-	-	35,753	27,926
Other information:						
Analysis of expenditure on charitable activities						
Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Total prior year	
	£	£	£	£	£	
Activity 1						
Activity 2						
Other						
Total						
Prior year expenditure on charitable activities can be analysed as follows:						
Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)						

Section C		Notes to the accounts			(cont)	
Note 10	Details of certain items of expenditure					
10.1 Fees for examination of the accounts						
<i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i>						
				This year	Last year	
				£	£	
Independent examiner's fees					786	756
Assurance services other than audit or independent examination					-	-
Tax advisory fees					-	-
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner					-	-

Section C		Notes to the accounts		(cont)	
Note 19 Debtors and prepayments					
<i>Please complete this note if the charity has any debtors or prepayments.</i>					
19.1 Analysis of debtors			This year	Last year	
			£	£	
Trade debtors			-	-	
Prepayments and accrued income			185	-	
Other debtors			3,465	7,427	
Total			3,650	7,427	
<i>Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.</i>					
19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)					
			This year	Last year	
			£	£	
Trade debtors			-	-	
Prepayments and accrued income			-	-	
Other debtors			-	-	
			-	-	
Total			-	-	

Section C	Notes to the accounts	(cont)
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Note 20		Creditors and accruals			
Please complete this note if the charity has any creditors or accruals.					
20.1 Analysis of creditors					
		Amounts falling due within one year		Amounts falling due after more than one year	
		This year	Last year	This year	Last year
		£	£	£	£
Accruals for grants payable		-	-	-	-
Bank loans and overdrafts		-	-	-	-
Trade creditors		-	-	-	-
Payments received on account for contracts or performance-related grants		-	-	-	-
Accruals and deferred income		1,724	1,228	-	-
Taxation and social security		-	-	-	-
Other creditors		-	-	-	-
Total		1,724	1,228	-	-

20.2 Deferred income	
<i>Please complete this note if the charity has deferred income.</i>	
<i>Please explain the reasons why income is deferred.</i>	

--

<i>Movement in deferred income account</i>			This year	Last year
			£	£
Balance at the start of the reporting period			-	-
Amounts added in current period			-	-
Amounts released to income from previous periods			-	-
Balance at the end of the reporting period			-	-

Section C	Notes to the accounts	(cont)
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Note 22	Other disclosures for debtors, creditors and other basic financial instruments
22.1	Please provide information about the significance of financial instruments (eg. debtors, creditors, investments etc) to the charity's financial position or performance, for example, the terms and conditions of loans or the use of hedging to manage financial risk.
	The majority (£3,162) of the balance classified as "other debtors" represents the gift aid on the 2024 subscriptions due from the HMRC.
22.2	If the charity has provided financial assets as a form of security, the carrying amount of the financial assets pledged as security and the terms and conditions related to its pledge should be given here.
	N/A

Section C		Notes to the accounts		(cont)	
Note 24		Cash at bank and in hand			
				This year	Last year
				£	£
Short term cash investments (less than 3 months maturity date)				-	-
Short term deposits				-	-
Cash at bank and on hand				32,004	28,146
Other				200	200
Total				32,204	28,346

Section C		Notes to the accounts						(cont)	
Note 27		Charity funds							
27.1 Details of material funds held and movements during the CURRENT reporting period									
Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.									
* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds									
Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £	
General Reserve		Unrestricted	30,986	35,338	(35,753)	3,559	-	34,130	
			-	-	-	-	-	-	
			-	-	-	-	-	-	
			-	-	-	-	-	-	
Centenary Concert Reserve		Unrestricted	3,559	-	-	(3,559)	-	0	
		The centenary concert reserve was a fungible reserve created at the end of 2018 to provide funding for the Centenary Concert which was held (after a covid-related two year delay) in June 2022. The majority of the amount in this reserve (which stood at £3,559 at the start of the year) came from fundraising and grants with other amounts transferred into and out of the Centenary Concert Reserve by committee resolution. During the year all of the reserve was used (at the committee's discretion) to pay part of the cost of the orchestra at the March 2024 concert.	-	-	-	-	-	-	
			-	-	-	-	-	-	
			-	-	-	-	-	-	
			-	-	-	-	-	-	
			-	-	-	-	-	-	
Other funds	N/a	N/a	34,545	35,338	(35,753)	0	-	34,130	
Total Funds			34,545	35,338	(35,753)	0	-	34,130	

Section C	Notes to the accounts	(cont)
Note 29	Additional Disclosures	
The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.		
Please see the attached sheets which show the income and expenditure analysed by concert		

Spring concert held on Saturday 22nd March 2024**Held at St Andrew Holborn****Mozart Requiem and Mozart Vespers**

	Analysis	Y/E 31 December 2024 £
Concert Income	Ticket sales	6,210
	Programmes & refreshments	636
	Other income	0
	Total	6,846

	Analysis	Y/E 31 December 2024 £
Concert Expenditure	Conductor's fees	(2,235)
	Accompanist's fees	(1,452)
	Musicians & soloists	(7,237)
	Music scores	(438)
	Concert venue hire	(1,273)
	Rehearsal venue hire	(1,225)
	Other expenses	(360)
	Total	(14,220)

Loss before subscriptions	(7,374)
Subscriptions	4,805
Gift aid on subscriptions	1,096
Other income	0
Other costs	0
Profit after subscriptions	(1,473)

Summer Concert held on Friday 5th July 2024**Held at St Andrew Holborn**

		Y/E 31 December 2024
		£
Concert Income	Analysis	
	Ticket sales	3,297
	Programmes & refreshments	246
	Other income	0
	Total	3,543

		Y/E 31 December 2024
		£
Concert Expenditure	Analysis	
	Conductor's fees	(2,497)
	Accompanist's fees	(1,696)
	Musicians & soloists	(1,560)
	Music scores	(110)
	Concert venue hire	(1,248)
	Rehearsal venue hire	(1,637)
	Other expenses	0
	Total	(8,748)

Loss before subscriptions	(5,205)
Subscriptions	4,517
Gift aid on subscriptions	1,000
Other income	0
Other costs	0
Profit after subscriptions	312

Christmas Concert held on Friday 6th December 2024
Held at St Andrew Holborn

	Analysis	Y/E 31 December 2024
		£
Concert Income	Ticket sales	4,920
	Programmes & refreshments	628
	Other income	0
	Total	5,548

	Analysis	Y/E 31 December 2024
		£
Concert Expenditure	Conductor's fees	(2,565)
	Accompanist's fees	(1,694)
	Musicians & soloists	(1,020)
	Music scores	(490)
	Concert venue hire	(1,264)
	Rehearsal venue hire	(1,550)
	Other expenses	(186)
	Total	(8,769)

Loss before subscriptions	(3,221)
Subscriptions	4,901
Gift aid on subscriptions	1,067
Other income	0
Other costs	
Profit after subscriptions	2,747

Other income and expenditure

		Y/E 31 December 2024 £
Concert Income	Analysis	
	Ticket Sales	0
	Score Sales & Rental	
	Programmes & Refreshments	
	Other Income	
	Total	0

		Y/E 31 December 2024 £
Concert Expenditure	Analysis	
	Conductor's Fees	
	Accompanist's Fees	
	Musicians & Soloists	
	Venue Hire	
	Music Scores	
	Other Expenses	
	Total	0

Profit / (Loss) - before subscriptions **0**

Income and expenditure from the workshop held on 27th January 2024 at St Andrew Holborn

Fees received from participants at the workshop	900	
Conductor's fee for the workshop	(330)	
Accompanist's fee for the workshop	(194)	
Hire of venue for the workshop	(250)	
Other costs	(6)	
Profit / (Loss) from the workshop		120

Income and expenditure from the summer school held on 30th July, and on 6th and 20th August 2024

Fees received from participants at the summer school	1,115	
Conductor's fee for the summer school	(396)	
Presenters at the summer school	(780)	
Hire of venue for the summer school	(375)	
Other costs	(8)	
Profit / (Loss) from the summer school		(444)

Other income and expenditure

Independent examiner's fees	(786)
Insurance and Making Music Subscription	(581)
IT costs	(538)
Bank Interest	582
Other	(354)

Profit / (Loss) **(2,001)**



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
CITY CHORUS

On accounts for the year
ended

31 DECEMBER 2024

Charity no
(if any)

1084782

Set out on pages

8 – 28

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 2024

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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's
statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Date:

14/10/2025

Name:

Muhammad S Saeed FCA

Relevant professional
qualification(s) or body :

INSTITUTE OF CHARTERED ACCOUNTANTS FOR ENGLAND AND WALES

Address:

FERGUSON & MAIDMENT & CO

167 FLEET STREET
LONDON

EC4A 2EA

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.