

# THE COTSWOLD MALE VOICE CHOIR

England & Wales · Charity number 1086232

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2001-04-20

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

## Contact

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**Address** 1 Bluebell Road  
Walton Cardiff  
Tewkesbury  
Gloucestershire  
GL20 7FE

**Phone** 07399530192

**Email** [secretary@cotswoldmvc.org](mailto:secretary@cotswoldmvc.org)

**Website** [www.cotswoldmvc.org](http://www.cotswoldmvc.org)

## Activities

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**Objects:** TO PRACTICE, PROMOTE AND STUDY MUSIC IN ORDER TO FOSTER PUBLIC KNOWLEDGE AND APPRECIATION OF MUSIC BY MEANS OF PUBLIC PERFORMANCE

**Activities:** The choir practice, promote and study music in order to foster public knowledge and appreciation of music by means of public performance.

## Classification

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- **How:** Provides Other Finance, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Arts/culture/heritage/science
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- **Area of benefit:** NOT DEFINED. IN PRACTICE GLOUCESTERSHIRE
- Gloucestershire
- South Gloucestershire
- Warwickshire
- Worcestershire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£32,096	£34,436	-	-
2024-12-31	£31,818	£26,845	-	-
2023-12-31	£27,525	£28,231	-	-
2022-12-31	£27,842	£27,648	-	-
2021-12-31	£10,438	£8,200	-	-
2020-12-31	£9,075	£5,142	-	-

## Trustees

Name	Role	Appointed
<b>ROY HEMMING</b>	Chair	2024-03-20
Anthony Southey		2024-03-20
John Cooper		2024-03-20

**THE COTSWOLD MALE VOICE CHOIR**

England & Wales - Charity number 1086232

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# Accounts

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# **The Cotswold Male Voice Choir**

**Registered Charity Number: 1086232**

## **Trustees Annual Report**

**For 1<sup>st</sup> January to 31<sup>st</sup> December 2025**

# The Cotswold Male Voice Choir

Registered Charity Number: 1086232

## Trustees Annual Report

For 1<sup>st</sup> January to 31<sup>st</sup> December 2025

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## **OBJECTIVES AND ACTIVITIES**

- “The objectives of the Choir shall be to practice, promote and study music in order to foster public knowledge and appreciation of music by means of public performance.”
- The “Rules and Constitution” state that it shall be non-political and non-sectarian

## **ACHIEVEMENTS AND PERFORMANCE**

### **Membership**

The Choir is open to all men who can learn to sing in harmony and can commit to regular rehearsals in order to participate in public performances. In 2025 the choir’s membership remained at an average of 50 through the year. The membership age range is typically 50+ to 90+ years. The camaraderie between members and the mutual support given to each other is exceptional and reflected in long-term friendships and mental well-being, as well as the other widely understood health benefits that derive from singing.

### **Public Performances**

The choir fulfils its charitable objectives by performing in public at a wide variety of events and locations throughout Gloucestershire and its surrounding area. It seeks to reach the broadest audience by arranging public concerts, accepting private event and family bookings and singing informally in many locations.

The diversity of events held in 2025 fully illustrates this commitment to public performance and reaching out to all sectors of the community.

At one end of the scale the choir sang in the “150 Voices Concert” at Hereford Cathedral together with the Worcester Male Voice choir and the Hereford Police Choir (raising funds for the local hospital). At the other, it sang at Corse and Staunton Village Hall, in rural Gloucestershire. From its concert at St. Matthew’s in Cheltenham, it raised funds for the homeless. It sang for the residents of an independent living centre in Tewkesbury and also raised funds through a concert in St. Paul’s Church Cheltenham for the Rapha Medica Project, which provides medical services in rural Nigeria. The choir sang at 3 weddings and 2 funerals, bringing joy and entertainment in the former and solace for the grieving families and friends attending the latter.

In the Spring, the choir travelled to Tenby, in South-West Wales, where its concert raised funds for the local RNLI.

In December the choir sang with the children of Naunton Park Primary School in an annual concert which has continued for over 25 years; and in its last outing of the year, it got everyone in the Black Bear pub in Tewkesbury (reputedly Gloucestershire’s oldest) to sing with it in celebration of Christmas.

## **FINANCIAL REVIEW**

### **Bankers**

- Lloyds Bank, 130 High Street, Cheltenham, Gloucestershire GL50 1EW

## Financial Overview of 2025

The operating income of the choir derives from membership subscriptions, donations to choir funds, the net proceeds from public performances, concerts or private bookings and other fund-raising activities as well as Gift Aid derived from donations and membership subscriptions. The gross income of the choir incorporates receipts from members for social activities such as an annual dinner or tour accommodation which are offset by balancing expenditure on those activities.

- In 2025 the total income received was £32,096.38

The choir uses the income from its activities to fund its operational outgoings and to support other worthy causes.

- In 2025 the total expenditure was £34,436.16

The main operational costs for the choir were the employment of its professional music team, hire of its rehearsal venue and the purchase of music scores. Fees for the Music Team were £8,060.00 and venue hire was £2,336.96. In addition, it made donations totalling £650.00 to charities including: Tenby RNLI and The Saturday Kitchen.

An exceptional item of expenditure in 2025 was the purchase of an electronic keyboard and amplifier which were needed for its public performances costing £1,785.00 in total. This was partly offset by the sale of the old keyboard and amp for £375.00

There were no outstanding debts or guarantees made by the choir as at 31/12/2025.

- For 2025 the choir's Annual Income and Expenditure accounts show a deficit of income against expenditure of £2,339.78.

That compares to a surplus of £4,973.22 in 2024, a deficit of £ -706.26 in 2023; an excess of £194.14 in 2022; £2,237.77 in 2021, £3,932.48 in 2020; £2,039.96 in 2019; and a deficit of -£1,560.64 in 2018.

The deficit for 2025 largely reflects the exceptional purchase of music equipment, and the pre-payment of £960.00 in subscription fees in late 2024 for 2025 membership.

The total end-of-year funds held in the choir's bank accounts and petty cash was £17,832.01.

None of these funds are subject to any restrictions regarding their use and they are available for the general purposes of the choir.

During the period there were no related party transactions requiring disclosure.

The financial policy followed by the trustees is to retain sufficient funds in its bank accounts so as to ensure the continuance and operational viability of the choir. To that end it retains funds which will support up to at least a year's direct operational costs. It has minimal fixed costs: rehearsal venue hire is booked on a quarterly basis and its music team are paid by session delivered, monthly in arrears. Since the bulk of members' annual subscriptions are received in January and February of the financial year, it is cash positive for the bulk of the year.

Consequently, the trustees remain confident of the on-going financial viability of the charity.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Type of governing document**

- The charity's Governing Document is the "Rules and Constitution" of the choir as amended in July 2010. The objectives of the Choir shall be "to practice, promote and study music in order to foster public knowledge and appreciation of music by means of public performance". The "Rules and Constitution" state that it shall be non-political and non-sectarian

### **How is the charity constituted?**

- The charity is unincorporated

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered name**

- The Registered name of the charity is "The Cotswold Male Voice Choir".

### **Charity Number**

- Charity registration number: 1086232

### **Registered Address**

- The charity's registered address is that of the Secretary:

Anthony Southey  
1 Bluebell Road, Walton Cardiff  
Tewkesbury  
Gloucestershire  
GL20 7FE

## **NAMES OF THE CHARITY TRUSTEES WHO MANAGE THE CHARITY**

### **Trustee name and Office.**

- The Trustees of the choir are those officers who are legally responsible, namely the "Executive Officers" of the choir. During 2025 the Executive Officers were:
  - Roy Hemming, Chairman. Appointed 20<sup>th</sup> March 2024
  - Anthony Southey, Secretary. Appointed 20<sup>th</sup> March 2024
  - John Cooper, Treasurer. Appointed 20<sup>th</sup> March 2024

### **Name of persons (or body) entitled to appoint trustees**


- The Executive Officers of the Choir, who are the governing body ultimately responsible for the Choir's affairs including dissolution, shall consist of the Chairman, Secretary and Treasurer, all of whom shall be elected by the members at an Annual or Special General Meeting.
- The Executive Officers and the Committee of the Choir shall be elected by a majority of the members voting by ballot, if necessary, at the Annual General Meeting, or a properly called Special General Meeting. Executive Officers shall be elected for a period of 2 years and other members of the Committee shall serve for a period of 1 year, all of whom shall be eligible for re-election

## DECLARATIONS

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

### *Signed on behalf of the charity's trustees*

**Signature**



**Full name**

Roy Hemming

**Position**

Trustee and Chairman of the Cotswold Male Voice Choir

**Date**

22<sup>nd</sup> April 2026

# **The Cotswold Male Voice Choir**

**Registered Charity Number: 1086232**

## **Receipts & Payment Accounts**

**For 1<sup>st</sup> January to 31<sup>st</sup> December 2025**

# The Cotswold Male Voice Choir

Registered Charity Number: 1086232

## RECEIPTS & PAYMENT ACCOUNTS

For 1st January to 31st December 2025

Prepared by: John McDonnell, Past Treasurer

John Cooper, Treasurer

Date: 31<sup>st</sup> March 2026

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## INCOME

	2025	2024	2023
	£	£	£
Subscriptions	4580.00	6980.00	5021.00
Concerts & Public Events	3386.61	9225.11	5042.63
Weddings & Family Events	1487.50	587.50	962.50
Advertising & Sponsorship	0.00	0.00	0.00
Social Events	3638.08	6070.87	2431.20
Donations	684.35	1554.80	322.04
Rehearsal Raffles	3600.00	4265.44	3601.89
Uniform	148.00	96.50	317.10
Bank Interest Received	113.81	176.71	123.80
CD Sales & Other Income	375.00	0.00	0.00
Sundry	-88.00	-83.37	0.88
Tour Income	12366.10	1700.00	7899.00
Gift Aid	1804.93	1244.20	1789.70
<b>Total Income</b>	<b>32096.38</b>	<b>31817.76</b>	<b>27511.74</b>

### Notes on Income:

- Membership Subscriptions
  - Average membership was approximately 50 through the year but subscriptions are lower than expected because 9 members paid their 2025 fees in December 2024. Average membership in 2024 was 55.
- Performance Income
  - The total received from public concerts and other performance events was £4,874.11 compared to £9,225.11 in 2024; £6,004.86 in 2023, £4,844 in 2022 and £0.00 in 2021. Holding the concert at St. Matthew's in July proved much less popular than October. There were also fewer CMVC hosted performance events than in previous years. Other than music team fees all the income received from the joint concert at Hereford cathedral was recorded by Hereford Police Choir.
- Donations
  - Donations include the retiring collections at Tenby and St. Matthew's, which were subsequently paid to the respective charities.
- CD Sales & Other Income
  - The old keyboard and amp were sold for £375.00
- Gift Aid
  - Gift Aid derives from the 2024 subscriptions (including advance receipts for 2025).
- Sundry
  - Sundry covers £26.24 in miscellaneous cash receipts less -£114.24 in fees from SumUp for card payment processing to offset the card payment receipts which are recorded at sale value.

## PAYMENTS

### PAYMENTS

	2025	2024	2023
	£	£	£
Rent (PMH)	2336.96	2216.64	2133.18
Music Director	4800.00	4200.00	4350.00
Accompanist	3260.00	3020.00	3185.00
Concert Expenses	1518.53	5288.83	925.10
Donations	650.00	1488.77	1550.00
Social Events	4092.78	4662.43	2988.23
Sheet Music	254.36	363.27	44.40
Raffle Expenses	679.04	583.04	611.02
Website & Email	33.59	1239.56	239.00
Stationery	0.00	0.00	0.00
PRS	0.00	0.00	0.00
Uniform	1659.35	3417.00	635.40
Sundry Expenses	0.00	18.00	352.19
NAC & Insurance	153.80	94.00	147.08
Tour Costs	13212.75	200.00	11049.00
Other	1785.00	53.00	21.76
<b>Total Payments</b>	<b>34436.16</b>	<b>26844.54</b>	<b>28231.36</b>

### Notes on Expenditure:

- Donations of £650.00 include £400 to The Tenby RNLI and £200.00 to The Saturday Kitchen for the homeless following the concert at St. Matthew's Church, Cheltenham.
- "Other" expenditure of £1,785.00 comprises the purchase of a new Yamaha electronic keyboard and amplifier.
- Social Events are self-funding, and costs are offset by members' event payments.

## CHOIR INCOME V EXPENDITURE

Income v Expenditure	2025	2024	2023
There was an excess of expenditure over income in 2025	£	£	£
<i>(Deficit )/ Excess</i>	<u>-2339.78</u>	<u>4973.22</u>	<u>-719.62</u>

## BANK BALANCING STATEMENTS

Bank Balancing Statements	2025	2024	2023
Bank balances as per statement	31/12/2024 20137.59	31/12/2023 15160.24	31/12/2022 15873.35
Bank balances as per statement	31/12/2025 17769.09	31/12/2024 20137.59	31/12/2023 15160.24
Bank balance change	<u>-2368.50</u>	4977.35	-713.11
Petty Cash balance B/fwd	31/12/2024 34.20	31/12/2023 38.33	31/12/2022 44.84
Petty Cash balance C/fwd	31/12/2025 62.92	31/12/2024 34.20	31/12/2023 38.33
Net Petty Cash balance change	<u>28.72</u>	-4.13	-6.51
<b>Total Bank + Petty Cash Change</b>	<u><b>-2339.78</b></u>	<b>4973.22</b>	<b>-719.62</b>
<b>Total Bank &amp; Petty Cash balances</b>	<u><b>17832.01</b></u>	<b>20171.79</b>	<b>15198.57</b>

# Balance Sheet

For 1st January to 31st December 2025

## STATEMENT OF ASSETS AND LIABILITIES AT THE END OF THE PERIOD

- All funds are unrestricted.

### Cash Funds

Cash Funds	Bank BFWD £ 01/01/25	£ Debits	£ Credits	Bank CFWD 31/12/25	£ Change	
Treasurers Current AC	5826.61	34236.16	31753.85	3344.30	-2482.31	
Bus Bank Inst Account	11581.54	0.00	92.09	11673.63	92.09	
BB Inst Account	2,729.44	0.00	21.72	2751.16	21.72	
Petty Cash / Cash at hand	34.20	0.00	28.80	62.92	28.72	
<b>Totals</b>	<b>Cash at Bank &amp; at-hand</b>	<b>20171.79</b>	<b>34236.16</b>	<b>31876.46</b>	<b>17812.01</b>	<b>2339.78</b>

### Change in Finances

Bank Transaction Balance	Change in Bank Balances	-2368.50
Petty Cash Balance Change	Change in Petty Cash Balance	28.72
<b>Net Change in Finances</b>	Deficit of Income against Expenditure	<b>-2339.78</b>

### Investments

- The choir has no financial investments

### Other Assets

- The choir has no assets with a financial value

### Liabilities

- The choir has no financial liabilities.

### Balance Sheet Notes


- The choir purchases copyrighted sheet music as required every year. (£254.36 in 2025) but since this no resale value it is written-off upon purchase and not carried forward as an asset.
- Similarly, low value miscellaneous items or sound equipment is written-off upon purchase.
- In 2025 spend £1,785.00 on a new electric keyboard and amplifier, but as stated above its policy is to write-off such items in the year of purchase.

## DECLARATIONS

- The trustees declare that they have approved the Receipts and Payment Accounts for 2025 reported above.

### *Signed on behalf of the charity's trustees*

**Signature**



**Full name**

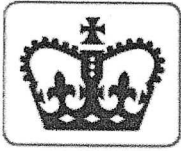
Roy Hemming

**Position**

Trustee and Chairman of the Cotswold Male Voice Choir

**Date**

22<sup>nd</sup> April 2026.



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
The Cotswold Male Voice Choir

**On accounts for the year  
ended**

31<sup>st</sup> December 2025  
Charity no (if any) 1086232

**Set out on pages**

PAGES 1-6 OF THE TRUSTEES ANNUAL REPORT  
PAGES 1-7 OF THE RECEIPTS AND PAYMENTS ACCOUNTS

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, 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 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 (other than that disclosed below \*) 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 Act or
- the accounts do not accord with the accounting records

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.

\* Please delete the words in the brackets if they do not apply.

Signed: [Signature] Date: 9.4.26

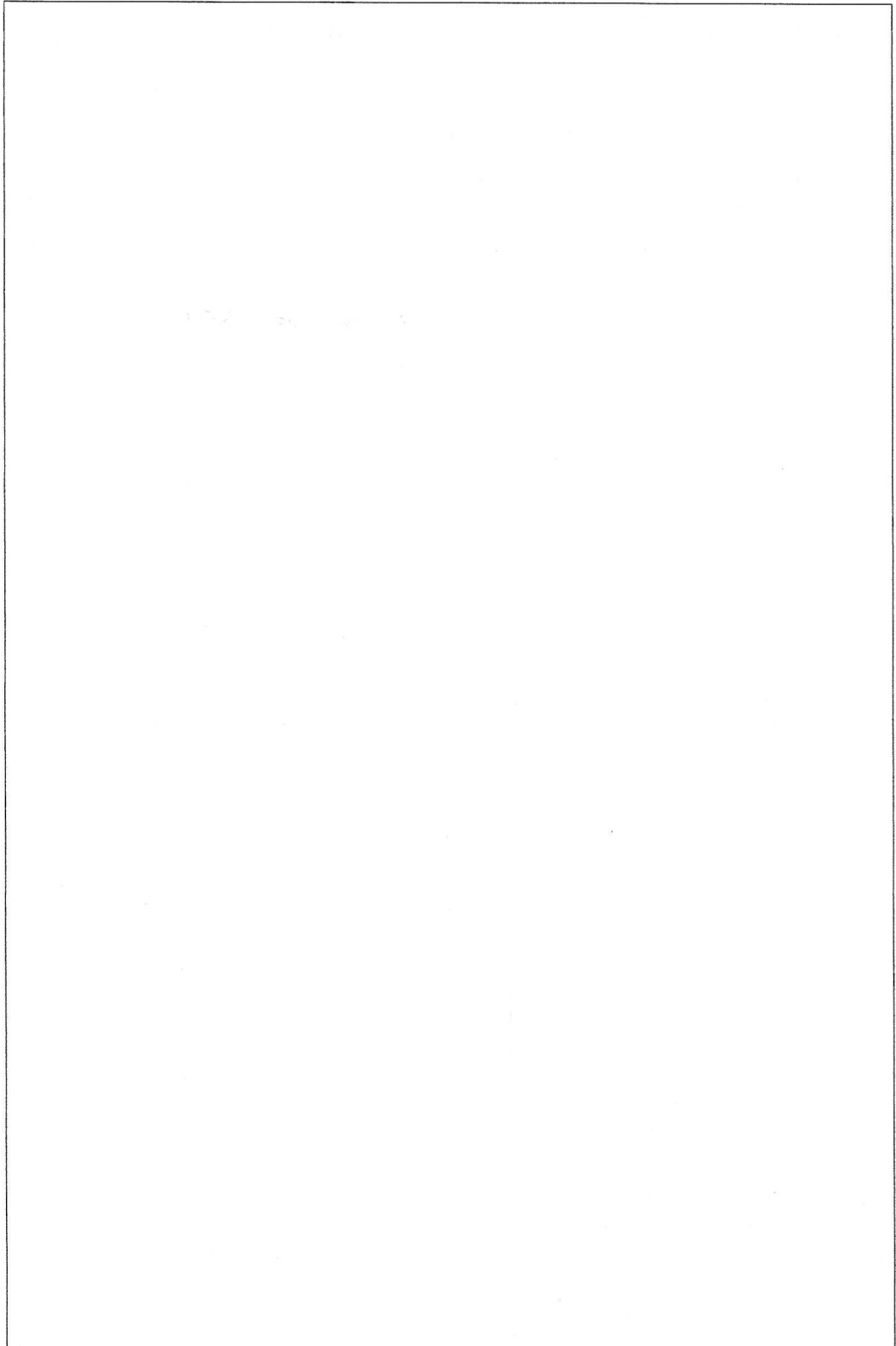
Name: ALAN WALLER

Relevant professional qualification(s) or body (if any): FCCA

Address: 29 SANDY LANE, CHARLTON KINGS  
CHELTENHAM  
GL53 9DF

Only complete if the examiner needs to highlight 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.**



**THE COTSWOLD MALE VOICE CHOIR**

England & Wales - Charity number 1086232

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# Accounts

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# **The Cotswold Male Voice Choir**

**Registered Charity Number: 1086232**

## **Trustees Annual Report**

**For 1<sup>st</sup> January to 31<sup>st</sup> December 2024**

# The Cotswold Male Voice Choir

Registered Charity Number: 1086232

## Trustees Annual Report

For 1<sup>st</sup> January to 31<sup>st</sup> December 2024

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## **OBJECTIVES AND ACTIVITIES**

- “The objectives of the Choir shall be to practice, promote and study music in order to foster public knowledge and appreciation of music by means of public performance.”
- The “Rules and Constitution” state that it shall be non-political and non-sectarian

## **ACHIEVEMENTS AND PERFORMANCE**

### **Membership**

The Choir is open to all men who can learn to sing in harmony and can commit to regular rehearsals in order to participate in public performances. In 2024 the choir’s membership increased again to nearly 60. The membership age range is typically 50+ to 90+ years. The camaraderie between members and the mutual support given to each other is exceptional and reflected in long-term friendships and mental well-being, as well as the other widely understood health benefits that derive from singing.

### **Public Performances**

The choir fulfils its charitable objectives by performing in public at a wide variety of events and locations throughout Gloucestershire and its surrounding area. It seeks to reach the broadest audience by arranging public concerts, accepting private event and family bookings and singing informally in many locations.

The sheer diversity of events held in 2024 fully illustrates this commitment to public performance and reaching out to all sectors of the community.

The choir’s performances began and ended with singing at a wedding. The bride from the latter then shared a video of the choir singing “All You Need Is Love” on Tik Tok. Within a very short time it had been viewed 7,000 times.

In contrast, the choir brought solace and fond memories to the family of a former member by singing at his funeral. We also brought joy in song at a celebration of life for a terminally ill grandmother and her family whilst, at a care home, we helped celebrate the 100<sup>th</sup> birthday of a resident.

At a public concert in Cheltenham, we were joined by the Polperro Fishermen’s Choir from Cornwall and raised funds for the homeless; in Gloucester we sang for the Womens’ Institute in a public concert. In Berkeley we sang in the open air at a festival celebrating the 150<sup>th</sup> anniversary of the opening of the Sharpness docks and later in the year we gave a performance at a Remembrance Day concert. In Leckhampton we sang with the children of a primary school in our joint Christmas concert.

In the summer (at their own cost) members arranged a tour of the Cotswold villages of Toddington, Ford, Guiting Power and Stow-On-The-Wold, bringing the choir’s sound to these smaller communities.

2024 was the 75<sup>th</sup> anniversary of the choir’s founding. At a packed gala concert in Tewkesbury Abbey, we were joined by the Pendyrus Male Voice Choir from Wales and raised funds for the Tewkesbury Mayor’s charity and the Roses Theatre trust.

## FINANCIAL REVIEW

### Bankers

- Lloyds Bank, 130 High Street, Cheltenham, Gloucestershire GL50 1EW

### Financial Overview of 2024

The operating income of the choir derives from membership subscriptions, donations to choir funds, the net proceeds from public performances, concerts or private bookings and other fund-raising activities as well as Gift Aid derived from donations and membership subscriptions. The gross income of the choir incorporates receipts from members for social activities such as an annual dinner or tour accommodation which are offset by balancing expenditure on those activities.

- In 2024 the total income received was £31,817.76

The choir uses the income from its activities to fund its operational outgoings and to support other worthy causes.

- In 2024 the total expenditure was £26,844.54

The main operational costs for the choir were the employment of its professional music team, hire of its rehearsal venue and the purchase of music scores. Fees for the Music Team were £7,220.00 and venue hire was £2,216.64. In addition, it made donations totalling £790.00 to local charities including: The Saturday Kitchen (for the homeless in Cheltenham); The Roses Theatre Trust and The Tewkesbury Mayor's charity.

An exceptional item of expenditure in 2024 was the purchase of a new uniform for all choir members which will, henceforward, be provided free of charge to new members by the choir. The purpose of this was to modernise the public image of the choir in public performances. The additional purpose was to lower the financial cost of joining the choir to new members and hence broaden its appeal. The cost incurred in 2024 was £3,417.00.

There were no outstanding debts or guarantees made by the choir as at 31/12/2024.

- For 2024 the choir's Annual Income and Expenditure accounts show a surplus of £4,973.22.

That compares to a deficit of £ -706.26 in 2023; an excess of £194.14 in 2022; £2,237.77 in 2021, £3,932.48 in 2020; £2,039.96 in 2019; and a deficit of - £1,560.64 in 2018.

The surplus for 2024 largely reflects several pre-payments by members which will affect expenditure in 2025. For example, £1,700.00 in members deposits for the 2025 tour to Wales and £960.00 in members subscriptions received in December 2024 for the 2025 annual membership fee.

The total end-of-year funds held in the choir's bank accounts and petty cash was £15,198.57.

None of these funds are subject to any restrictions regarding their use and they are available for the general purposes of the choir.

During the period there were no related party transactions requiring disclosure.

The financial policy followed by the trustees is to retain sufficient funds in its bank accounts so as to ensure the continuance and operational viability of the choir. To that end it retains funds which will support up to a year's direct operational costs. It has minimal fixed costs: rehearsal venue hire is booked on a quarterly basis and its music team are paid by session delivered, monthly in arrears. Since the bulk of members' annual subscriptions are received in January and February of the financial year, it is cash positive for the bulk of the year.

Consequently, the trustees remain confident of the on-going financial viability of the charity.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Type of governing document**

- The charity's Governing Document is the "Rules and Constitution" of the choir as amended in July 2010. The objectives of the Choir shall be "to practice, promote and study music in order to foster public knowledge and appreciation of music by means of public performance". The "Rules and Constitution" state that it shall be non-political and non-sectarian

### **How is the charity constituted?**

- The charity is unincorporated

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered name**

- The Registered name of the charity is "The Cotswold Male Voice Choir".

### **Charity Number**

- Charity registration number: 1086232

### **Registered Address**

- The charity's registered address is that of the Secretary:

Anthony Southey  
1 Bluebell Road, Walton Cardiff  
Tewkesbury  
Gloucestershire  
GL20 7FE

## **NAMES OF THE CHARITY TRUSTEES WHO MANAGE THE CHARITY**

### **Trustee name and Office.**

- The Trustees of the choir are those officers who are legally responsible, namely the "Executive Officers" of the choir. During 2024 the Executive Officers were:
  - Richard Bennett, Chairman. Resigned 20<sup>th</sup> March 2024
  - John McDonnell, Treasurer. Resigned 20<sup>th</sup> March 2024
  - Roy Hemming, Chairman. Appointed 20<sup>th</sup> March 2024
  - Anthony Southey, Secretary. Appointed 20<sup>th</sup> March 2024
  - John Cooper, Treasurer. Appointed 20<sup>th</sup> March 2024

### **Name of persons (or body) entitled to appoint trustees**

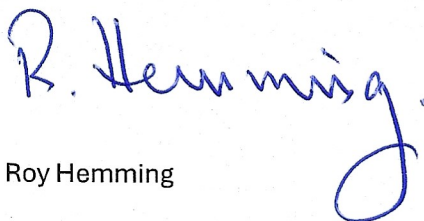
- The Executive Officers of the Choir, who are the governing body ultimately responsible for the Choir's affairs including dissolution, shall consist of the Chairman, Secretary and Treasurer, all of whom shall be elected by the members at an Annual or Special General Meeting.
- The Executive Officers and the Committee of the Choir shall be elected by a majority of the members voting by ballot, if necessary, at the Annual General Meeting, or a properly called Special General Meeting. Executive Officers shall be elected for a period of 2 years and other members of the Committee shall serve for a period of 1 year, all of whom shall be eligible for re-election

### **DECLARATIONS**

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

#### ***Signed on behalf of the charity's trustees***

**Signature**



**Full name**

Roy Hemming

**Position**

Trustee and Chairman of the Cotswold Male Voice Choir

**Date**

7<sup>th</sup> May 2025.

# **The Cotswold Male Voice Choir**

**Registered Charity Number: 1086232**

## **Receipts & Payment Accounts**

**For 1<sup>st</sup> January to 31<sup>st</sup> December 2024**

# The Cotswold Male Voice Choir

Registered Charity Number: 1086232

## RECEIPTS & PAYMENT ACCOUNTS

For 1st January to 31st December 2024

Prepared by: John Cooper, Treasurer  
John McDonnell, Past Treasurer

Date: 24<sup>th</sup> March 2025

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## INCOME

### Cotswold Male Voice Choir

#### Receipts & Payments Account - Year Ended 31st December 2024

#### INCOME

	2024	2023	2022
	£	£	£
Subscriptions	6980.00	5021.00	3992.50
Concerts & Public Events	9225.11	5042.63	4844.11
Weddings & Family Events	587.50	962.50	0.00
Advertising & Sponsorship	0.00	0.00	0.00
Social Events	6070.87	2431.20	2213.00
Donations	1554.80	322.04	3529.41
Raffles	4265.44	3601.89	3359.47
Uniform	96.50	317.10	492.50
Bank Interest Received	176.71	123.80	6.79
CD Sales & Other Income	0.00	0.00	100.00
Sundry	-83.37	0.88	3.00
Tour Income	1700.00	7899.00	8460.00
Gift Aid	1244.20	1789.70	841.63
<b>Total Income</b>	<b>31817.76</b>	<b>27511.74</b>	<b>27842.41</b>

#### **Notes on Income:**

- Average membership was approximately 55 through the year but subscriptions are higher than expected because 9 members paid their 2025 fees in December 2024.
- The total received from concerts and other events was £9,225.11 compared to £6,004.86 in 2023, £4,844 in 2022 and £0.00 in 2021.
- Donations include the retiring collections at St. Matthew's and Tewkesbury Abbey and the retirement collection for our MD, Charmaine Worrall.
- Gift Aid derives from the 2023 subscriptions.
- Rehearsal Raffle Tickets (attendance donation). Net income after costs £3,682.40

## PAYMENTS

### Receipts & Payments Account - Year Ended 31st December 2024

#### PAYMENTS

	2024	2023	2022
	£	£	£
Rent (PMH)	2216.64	2133.18	1923.28
Music Director	4200.00	4350.00	4140.00
Accompanist	3020.00	3185.00	3197.00
Concert Expenses	5288.83	925.10	850.07
Donations	1488.77	1550.00	1286.30
Social Events	4662.43	2988.23	1994.60
Sheet Music	363.27	44.40	555.57
Raffle Expenses	583.04	611.02	630.40
Website & Email	1239.56	239.00	240.00
Stationery	0.00	0.00	0.00
PRS	0.00	0.00	0.00
Uniform	3417.00	635.40	1358.88
Sundry Expenses	18.00	352.19	875.57
NAC & Insurance	94.00	147.08	142.60
Tour Costs	200.00	11049.00	10454.00
Other	53.00	21.76	0.00
<b>Total Payments</b>	<b>26844.54</b>	<b>28231.36</b>	<b>27648.27</b>

#### **Notes on Expenditure:**

- Donations include £400 to The Saturday Kitchen and £195.00 each to The Roses Theatre Trust and the Tewkesbury Mayor's Charity plus the retirement donations and gifts to Charmaine Worrall.
- The Uniform expenditure includes the bulk of the new uniform costs.
- After the new build costs, future website costs will revert to maintenance levels.
- Social Events are self-funding and costs are offset by members event payments.

## CHOIR INCOME V EXPENDITURE

Income v Expenditure	2024	2023	2022
	£	£	£
(Deficit)/Excess	<u>4973.22</u>	<u>-719.62</u>	<u>194.14</u>

## BANK BALANCING STATEMENTS

Bank Balancing Statements		2024		2023		2022
Bank balances as per statement	31/12/2023	15160.24	31/12/2022	15873.35	31/12/2021	15660.12
Bank balances as per statement	31/12/2024	20137.59	31/12/2023	15160.24	31/12/2022	15873.35
Bank balance change		<u>4977.35</u>		<u>-713.11</u>		<u>213.23</u>
Petty Cash balance B/fwd	31/12/2023	38.33	31/12/2022	44.84	31/12/2021	50.57
Petty Cash balance C/fwd	31/12/2024	34.20	31/12/2023	38.33	31/12/2022	31.48
Net Petty Cash balance change		<u>-4.13</u>		<u>-6.51</u>		<u>-19.09</u>
<b>Total Bank + Petty Cash Change</b>		<u><b>4973.22</b></u>		<u><b>-719.62</b></u>		<u><b>194.14</b></u>
<b>Total Bank &amp; Petty Cash balances</b>		<u><b>20171.79</b></u>		<u><b>15198.57</b></u>		<u><b>15904.83</b></u>

# Balance Sheet

For 1st January to 31st December 2024

## STATEMENT OF ASSETS AND LIABILITIES AT THE END OF THE PERIOD

- All funds are unrestricted.

### Cash Funds

Cash Funds	Bank BFWD			Bank CFWD	
	£ 01/01/24	£ Debits	£ Credits	31/12/24	£ Change
Treasurers Current AC	1,525.97	32,074.62	36,375.26	5,826.61	4,300.64
Bus Bank Inst Account	10,936.95	4,500.00	5,144.59	11,581.54	644.59
BB Inst Account	2,697.32	0.00	32.12	2,729.44	32.12
Petty Cash / Cash at hand	38.33			34.20	-4.13
<b>Totals</b>	<b>15,198.57</b>	<b>36,574.62</b>	<b>41,551.97</b>	<b>20,171.79</b>	<b>4,973.22</b>

### Change in Finances

Bank Transaction Balance	Change in Bank Balances	4,977.35
Petty Cash Balance change	Change in Petty Cash Balance	-4.13
<b>Net Change in Finances</b>	<b>EXCESS OF INCOME OVER EXPENDITURE</b>	<b>4,973.22</b>

### Investments

- The choir has no financial investments

### Other Assets

- The choir has no assets with a financial value

### Liabilities

- The choir has no financial liabilities.

### Balance Sheet Notes

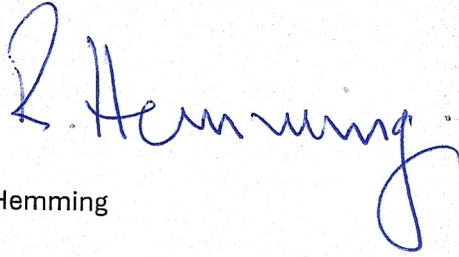
- The choir purchases copyrighted sheet music as required every year. (£363 in 2024) but since this no resale value it is written-off upon purchase and not carried forward as an asset.
- Similarly, low value miscellaneous items or sound equipment is written-off upon purchase.
- The last capital expenditure was the electric piano, which was purchased over 10 years ago and hence has also been written off.

## DECLARATIONS

- The trustees declare that they have approved the Receipts and Payment Accounts for 2024 reported above.

### *Signed on behalf of the charity's trustees*

Signature



Full name

Roy Hemming

Position

Trustee and Chairman of the Cotswold Male Voice Choir

Date

7<sup>th</sup> May 2025





**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
**THE COTSWOLD MALE VOICE CHOIR**

**On accounts for the year  
ended**

**31st DECEMBER 2024**

**Charity no  
(if any)**

**1086232**

**Set out on pages**

**1 - 7** (remember to include the page numbers of additional sheets)

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 trustees of the Trust, 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 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 (other than that disclosed below \*) 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 Act or
- the accounts do not accord with the accounting records

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.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:** **A. M. Waller**

**Date:** **10.4.25**

**Name:** **A. M. WALLER**

**Relevant professional  
qualification(s) or body  
(if any):**

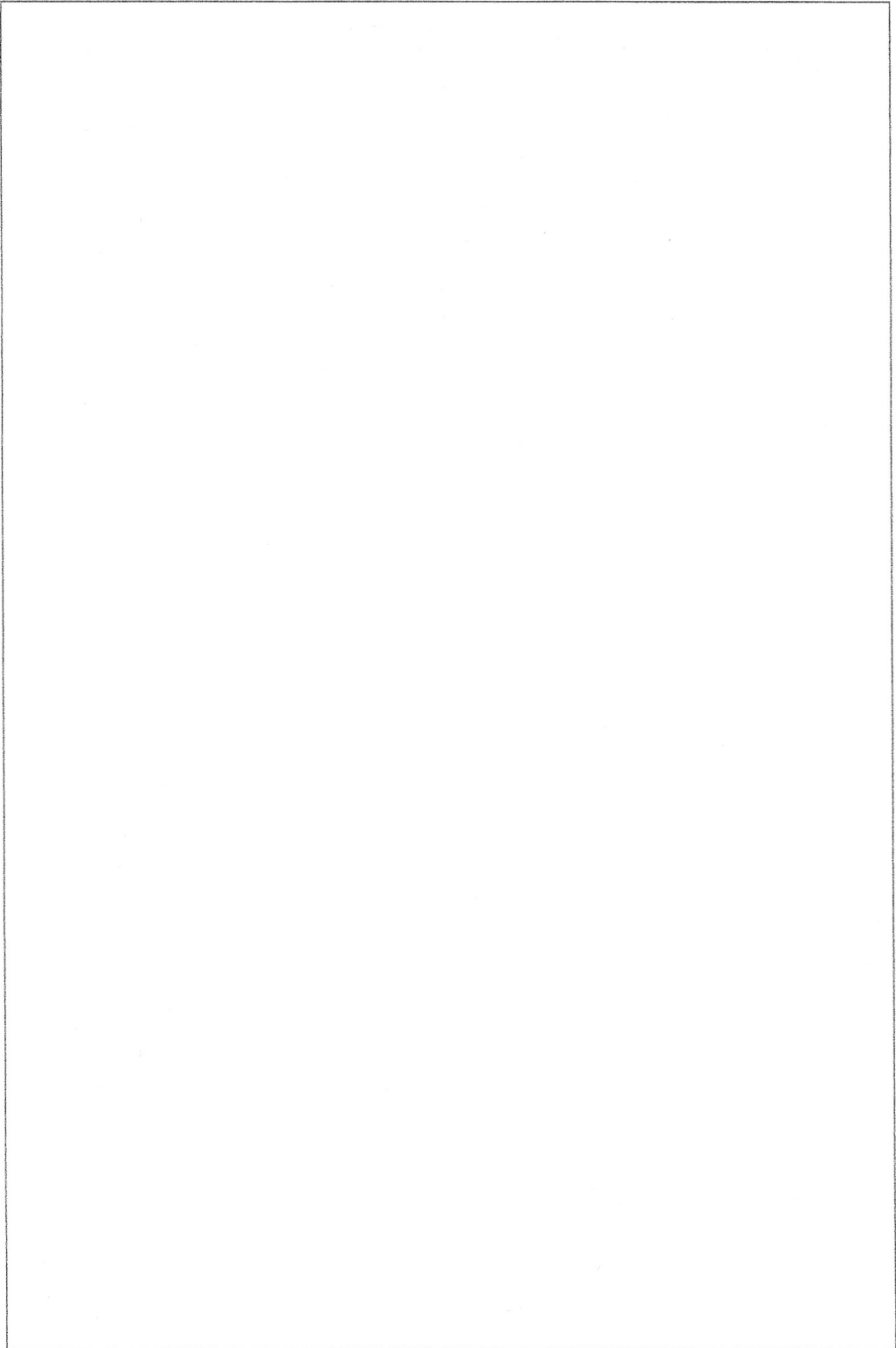
**FCCA**

**Address:**

**29 SANDY LAKE  
CHELTENHAM  
GLOS GLS3 9DF**

Only complete if the examiner needs to highlight 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.**



**THE COTSWOLD MALE VOICE CHOIR**

England & Wales - Charity number 1086232

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# Accounts

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# The Cotswold Male Voice Choir

REGISTERED CHARITY 1086232

## TRUSTEES' ANNUAL REPORT FOR 2023

The registered name of the Charity is The Cotswold Male Voice Choir.

The Registered Address is that of the Treasurer:

34 Desert Orchid Road, Prestbury, Cheltenham, Gloucestershire GL52 5FD

The Governing Document is the "Rules and Constitution" of the choir as amended in July 2010. The objectives of the Choir shall be "to practice, promote and study music in order to foster public knowledge and appreciation of music by means of public performance". The "Rules and Constitution" state that it shall be non-political and non-sectarian

The persons legally responsible during the financial year 2023 year were the Trustees, namely:

- Richard Bennett, Chairman, appointed 25<sup>th</sup> May 2022
- John McDonnell, Treasurer, appointed 10<sup>th</sup> March 2022
- Nicholas Roach, Secretary, appointed 10<sup>th</sup> March 2022 (resigned September 2023).

The Charity's main Agents are:

- Bankers: Lloyds Bank, 130 High Street, Cheltenham, Gloucestershire GL50 1EW

The operating income of the choir derives from membership subscriptions, donations to choir funds, the net proceeds from public performances, concerts or commercial bookings and other fund-raising activities as well as Gift Aid derived from donations and membership subscriptions. The gross income of the choir incorporates receipts from members for social activities such as an annual dinner or tour accommodation which are offset by balancing expenditure on those activities.

- In 2023 the total income received was £27,525.10.

The choir uses the income from its activities to fund its operational outgoings and to support other worthy causes.

- In 2023 the total expenditure was £28,231.36

The main operational costs for the choir were the employment of its professional music team, hire of its rehearsal venue and the purchase of music scores. Fees for the Music Team were £7,535.00 and venue hire was £2,133.18. In addition, it granted £1,550.00 to the MindSong charity and the Saturday Kitchen for the homeless. There were no outstanding debts or guarantees made by the choir as at 31/12/2023.

For 2023 the choir's Annual Income and Expenditure accounts show a deficit of £ -706.26.

That compares to an excess of £194.14 in 2022; £2,237.77 in 2021, £3,932.48 in 2020; £2,039.96 in 2019; and a deficit of - £1,560.64 in 2018.

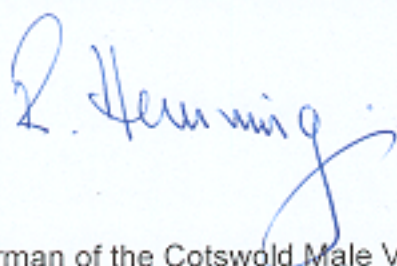
The total end of year funds held in the choir's bank accounts and petty cash was £15,198.57.

None of these funds are subject to any restrictions regarding their use and they are available for the general purposes of the choir.

During the period there were no related party transactions requiring disclosure.

The financial policy followed by the trustees is to retain sufficient funds in its bank accounts so as to ensure the continuance and operational viability of the choir. To that end it retains funds which will support up to a year's direct operational costs. It has minimal fixed costs: rehearsal venue hire is booked on a quarterly basis and its music team are paid by session delivered, monthly in arrears. Since the bulk of members' annual subscriptions are received in January and February of the financial year, it is cash positive for the bulk of the year.

Consequently, the trustees remain confident of the on-going financial viability of the charity.



Roy Hemming

Trustee and Chairman of the Cotswold Male Voice Choir

Date

29<sup>th</sup> May 2024.

**Cotswold Male Voice Choir**

**Receipts & Payments Account - Year Ended 31st December 2023**

**FINAL ACCOUNTS**

**Prepared by :**

*John McDonnell*  
Treasurer  
20th February 2024

**Cotswold Male Voice Choir****Receipts & Payments Account - Year Ended 31st December 2023****INCOME**

	<b>2023</b>	<b>2022</b>	<b>2021</b>
	£	£	£
Subscriptions	5021.00	3992.50	3380.00
Concerts & Public Events	5042.63	4844.11	2893.50
Weddings & Family Events	962.50		750.00
Advertising & Sponsorship	0.00	0.00	0.00
Social Events	2431.20	2213.00	879.90
Donations	322.04	3529.41	230.00
Raffles	3601.89	3359.47	1171.07
Uniform	317.10	492.50	184.00
Bank Interest Received	123.80	6.79	0.99
CD Sales & Other Income	0.00	100.00	10.00
Sundry	14.24	3.00	145.81
Tour Income	7899.00	8460.00	0.00
Other Income /Gift Aid	1789.70	841.63	792.68
<b>Total Income</b>	<b>27525.10</b>	<b>27842.41</b>	<b>10437.95</b>

**Explanatory Notes On Income**

Subscriptions	55 members in 2023, up from 50 members in 2022 ; 42 in 2021 ; 38 in 2020 & 51 in 2019
Total from Concerts & Events	£6,004.86 in 2023; up from £4844 in 2022, £3643 in 2021; £0.00 in 2020 & £7544 in 2019.
Donations	£322.04 from retiring collections then passed to charities (payments)
Gift Aid	Derives from 2022 subscriptions & donations to choir funds
Raffles	Rehearsal Raffle tickets (attendance donation) Net income after costs £2,990.87

**Receipts & Payments Account - Year Ended 31st December 2022****PAYMENTS**

	<b>2023</b>	<b>2022</b>	<b>2021</b>
	£	£	£
Rent (PMH)	2133.18	1923.28	945.26
Music Director	4350.00	4140.00	3360.00
Accompanist	3185.00	3197.00	1575.00
Concert Expenses	925.10	850.07	837.52
Donations	1550.00	1286.30	131.90
Social Events	2988.23	1994.60	197.38
Sheet Music	44.40	555.57	0.00
Raffle Expenses	611.02	630.40	435.96
Website & Email	239.00	240.00	240.00
Stationery	0.00	0.00	0.00
PRS	0.00	0.00	0.00
Uniform	635.40	1358.88	55.00
Sundry Expenses	352.19	875.57	13.99
NAC & Insurance	147.08	142.60	71.84
Tour Costs	11049.00	10454.00	0.00
Other	21.76		336.33
<b>Total Payments</b>	<b>28231.36</b>	<b>27648.27</b>	<b>8200.18</b>

**Explanatory Notes On Expenditure**

Donations	Donations to Mindsong £1,350.00 from ticket sales and Saturday Kitchen from retiring collection
Uniform	Uniform includes 10 new choir jackets as sizing samples
Sundry Expenses	Sundry Expenses includes Defib battery at £232.19
Tour Costs	Tour costs include coach travel and Music Team from choir central funds. Other costs offset by tour party payments

**Choir Income v Expenditure**

<b>Income v Expenditure</b>	<b>2023</b>		<b>2022</b>		<b>2021</b>	
		£		£		£
<i>(Deficit )/ Excess</i>		<b>-706.26</b>		<b>194.14</b>		<b>2237.77</b>
<b>Bank Balancing Statements</b>		<b>2023</b>		<b>2022</b>		<b>2021</b>
Bank balances as per statement	31/12/2022	15873.35	31/12/2021	15660.12	31/12/2020	13429.90
Bank balances as per statement	31/12/2023	15160.24	31/12/2022	15873.35	31/12/2021	15660.12
Bank balance change		-713.11		213.23		2230.22
Petty Cash balance B/fwd	31/12/2022	31.48	31/12/2021	50.57	31/12/2020	43.02
Petty Cash balance C/fwd	31/12/2023	38.33	31/12/2022	31.48	31/12/2021	50.57
Net Petty Cash balance change		6.85		-19.09		7.55
<b>Total Bank + Petty Cash Change</b>		<b>-706.26</b>		<b>194.14</b>		<b>2237.77</b>
<b>Total Bank &amp; Petty Cash balances</b>		<b>15198.57</b>		<b>15904.83</b>		<b>15710.69</b>

<b>Subscriptions</b>	<b>2023 £</b>	<b>Members</b>	<b>2022 £</b>	<b>Members</b>	<b>2021 £</b>	<b>Members</b>
	5021.00	55	3992.50	50	3380.00	42

55 members in 2023; 50 in 2022, 42 in 2021, 38 in 2020 for all or part of the year and 51 in 2019.  
43 in 2018, 41 in 2017 , 43 in 2016 and 37 in 2015.

<b>CMVC - Donations</b>	<b>2023 £</b>	<b>2022 £</b>	<b>2021 £</b>
Charitable donations	1550.00	1286.30	131.90

<b>Public Performances</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>
Concert & Performance Income	6004.86		4844.11		3643.50	
Concert Costs (venue hire & media)		1000.57		850.07		837.52
Music Team Fees		2075.00		2060.00		1005.00
<b>Net Performance Income</b>	<b>2929.29</b>		<b>1934.04</b>		<b>1800.98</b>	

**Cotswold Male Voice Choir** Registered Charity No. 1086232

*The declared objects of the charity are:*

"TO PRACTICE, PROMOTE AND STUDY MUSIC IN ORDER TO FOSTER KNOWLEDGE AND APPRECIATION OF MUSIC BY MEANS OF PUBLIC PERFORMANCE"

**Cotswold MVC Events 2020**

All events	0
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**Cotswold MVC Events 2021**

All events	11
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**Cotswold MVC Events 2022**

All events	24
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**Cotswold MVC Events 2023**

All events	22
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**CMVC Event Register****2023****Cotswold MVC Events 2023****Event Date TYPE****CONFIRMED EVENTS**

Choir Annual Dinner at Cotswold CSSC	28/01/23	CMVC Social
Cornwall Tour to Looe - Concert with Polperro FMC for RNLI	<b>22/03/23</b>	<b>CMVC Tour</b>
<b>St. Andrew's Concert with GoVocal. Choirs in Harmony</b>	<b>25/03/23</b>	<b>CMVC Concert</b>
Uglos Shanty Recording The Park Campus	29/04/23	Private Event
Funeral 3rd May for Lilian Greenman, St Stephen's Church Cinderford	03/05/23	Funeral
St Peter & St James with Cirencester MVC	13/05/23	Public Concert
Wedding of Peter & Claire, St. Gregory's Cheltenham	27/05/23	Wedding
Tewkesbury Abbey, Concert for Cancer Research	07/06/23	Private Concert
<b>Midsummer Concert Gupshill Manor</b>	<b>10/06/23</b>	<b>CMVC Concert</b>
Concert for TIC at The Pavilion Cheltenham	01/07/23	Public Concert
Concert for NHS 75th at Wotton Lawn Gloucester	05/07/23	Private Concert
Summer Social & Skittles, CCSSC	08/07/23	CMVC Social
Concert for Marina Court, Tewkesbury	15/07/23	Public Concert
Friends of Montpellier Bandstand	20/08/23	Public Concert
The Springs Holiday Park	01/10/23	Private Concert
Rotary Concert, Leonardo Hotel Cheltenham	13/10/23	Private Concert
Worcester Cathedral with Worcester MVC & Hereford Police Choir	14/10/23	Public Concert
<b>Autumn Concert, St Matthew's Cheltenham</b>	<b>21/10/23</b>	<b>CMVC Concert</b>
Choir Quiz at The Feathered Fish	13/11/23	CMVC Social
<b>Emmanuel Church with NNPS</b>	<b>09/12/23</b>	<b>CMVC Concert</b>
The Bear, Tewkesbury	17/12/23	Public Concert
Kingsholm Stadium, Gloucester	23/12/23	Public Concert

*CMVC Concert = organised and promoted by CMVC*

*Public Concert = organised and promoted by 3rd party*

# Independent examiner's report on the accounts



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**Section A Independent Examiner's Report**

<b>Report to the trustees/ members of</b>	Charity Name THE COTSWOLD MALE VOICE CHOIR		
<b>On accounts for the year ended</b>	31st DECEMBER 2023	<b>Charity no (if any)</b>	1086232
<b>Set out on pages</b>	1-4 <small>(remember to include the page numbers of additional sheets)</small>		

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [named body]]. *Delete [ ] if not applicable.*

- It is my responsibility to:
- examine the accounts under section 145 of the Charities Act,
  - to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
  - to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

**Signed:** [Signature] **Date:** 23.05.24

**Name:** A M WALLER

Relevant professional qualification(s) or body (if any):

FCCA

Address:

29 SANDY LAKE  
CHETENHAM  
GLOS GL53 9DF

Section B

Disclosure

Only complete if the examiner needs to highlight material problems. (E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)

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

NONE



**THE COTSWOLD MALE VOICE CHOIR**

England & Wales - Charity number 1086232

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# Accounts

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# Cotswold Male Voice Choir AGM 2023

AGM Wednesday 22nd March 2023

## Treasurer's Report

As a preface to my report, may I remind members that, as a registered charity, we have "Declared Objects". Ours are:

TO PRACTICE, PROMOTE AND STUDY MUSIC IN ORDER TO FOSTER PUBLIC KNOWLEDGE AND APPRECIATION OF MUSIC BY MEANS OF PUBLIC PERFORMANCE

*We are governed by our Constitution; we must maintain clear and accurate financial records and we must report annually to the Charities Commission. We do not have to prepare Full Accounts and have them audited but we do need to prepare a Receipts and Expenditure Account which must be reviewed by an Independent Examiner. Because our gross income in 2022 was over £25,000 the Secretary must file the Accounts and an Annual report with the Charities Commission.*

## Accounts for 2022: Overview

The choir is required to produce an Income and Expenditure Statement showing a summary of all the money that is paid into or out of our bank accounts during the financial year. Each entry is the total for a category of income or expenditure. The net overall total of Income less Expenditure can be a positive or negative figure. As a charity we either have an "Excess of Income over Expenditure" or a "Deficit of Income over Expenditure". This is simply the flow of money into or out from the choir. Typically, all that is required is to show the figures for the year being reported and the previous year. In this report I have listed figures back to 2019, the last year before the choir's operations were impacted by covid. That will enable members to make a more realistic comparison with 2022.

### **For 2022 the choir's Annual Accounts show an excess of £194.14**

That compares to an excess of £2,237.77 in 2021, £3,932.48 in 2020; £2,039.96 in 2019; and a deficit of - £1,560.64 in 2018.

At first glance the £194.14 implies that the choir's financial operations were nicely balanced in 2022. But simple Income and Expenditure Accounting rarely gives an accurate insight to our finances. In 2022 there were some significant differences over the previous two years.

### ***Where did our income come from?***

Firstly, in 2022 the choir's membership climbed back to 50 – as it was in 2019 - after declining during the covid years of 2020 and 2021. That generated more income via subscriptions; membership fees were back to 2019 levels. The weekly raffle held on rehearsal evenings is also important. It is really an attendance donation and by increasing it to £2.00 per ticket it generated a net income of £2,729 – enough to offset the hire charges for Helen Porter Hall for the first time.

In 2022 we were back to a full year of rehearsals and enjoyed a busy schedule of events, similar to those of 2019. Indeed, we participated in 24 events of all types (see the list at the end of the report). In 2021, until July we were restricted to Zoom rehearsals and we were only involved in 11 events.

However, our net income from concerts and public performances for the two years was broadly similar at £1,934. From that net income in 2022 we donated £1,000 to the Ukrainian Relief Fund (all the income from the Gupshill Manor concert) and the £200 bucket collection from St. Matthew's which was dedicated to the Cheltenham Food Bank. They are eminently worthwhile causes to support. The choir also participated in several other events for no fee or at cost, as we are able to do. We are ourselves a charity and our monetary aims are simply to remain financially sound with sufficient reserves to cover our operational costs and any likely eventuality. But, in summary, our net concert income after donations from concerts was around £700 whereas in 2019 it was £3,500.

The choir's bank balances benefitted from some special donations. Firstly, from £1,000 donated by the late Roger Western upon his retirement from the choir and from £2,100 in donations towards a new uniform for the choir. Those latter funds have been separately earmarked and placed in a new bank account opened for that specific purpose. It is a project to be implemented in 2023 ahead of our 75<sup>th</sup> anniversary year in 2024.

If those donations of £3,100 are taken out of the balance of income and expenditure, then our operations were nearly £3,000 in deficit for the year.

### ***Where have we spent the income?***

As a choir we aim to be as welcoming as we can be. From a financial perspective, we have always tried to maintain membership fees as low as possible. As a charity, we are committed to promoting music through public performance. That requires a major commitment of time and effort by members who participate in all the events and generously give up their time to do so. In return we look for a balance of commercial and income generating performances that subsidise our choir's operations. In 2022 several of the concerts we organised were poorly attended in comparison to previous years and this is reflected in reduced concert income.

Membership fees and raffle income are simply not sufficient to cover our weekly rehearsal costs and overheads. We rely on concert revenue to supplement that income and to allow us to undertake other activities.

For example, in April the choir went on a mini-tour to Liverpool. It was a highly enjoyable fellowship building, post-covid event that brought the sound of the "Cotswolds" to the Liverpool's Nordic Chapel, the iconic Mersey Ferry and everyone in our hotel. Coach travel was paid for from central funds making the tour more affordable for everyone.

Towards the end of the year we also invested in 100 new choir ties, costing £617, as a first step towards modernising the look and appeal of the choir.

In summary, 2022 was another busy and successful year for the choir and I hope you enjoyed it as much as I did.

Below are some key financial items from 2022 and previous years:

**Cotswold MVC 2022 Financial Accounts (extracts)**

<b>Income</b>	<b>2022 £</b>	<b>2021 £</b>	<b>2020 £</b>	<b>2019 £</b>
Membership Fees	3,992.50	3,380.00	3,165.00	4,138.00
Concert Income	4,844.11	3,643.00	£0.00	8,694.78
Raffle Income	3,359.47	1,171.07	341.91	1,949.82
Social Event Income	2,213.00	879.00	0.00	2,745.00
Tour Income	8,460.00	0.00	2,190.00	100.00
Donations	3,529.41	230.00	0.00	658.71
<i>Other Items</i>	602.29	342.20	86.32	1,32.55
HMRC Gift Aid	841.63	792.68	3,291.68	0.00
<b>Total Income</b>	<b>27,842.41</b>	<b>10,437.95</b>	<b>9,074.91</b>	<b>19,609.86</b>
<b>Expenditure</b>	<b>2022 £</b>	<b>2021 £</b>	<b>2020 £</b>	<b>2019 £</b>
Music Team	7,337.00	4,935.00	3,215.00	6,212.50
Sheet Music	555.57	0.00	464.37	565.03
Rent	1,923.28	945.26	0.00	2,397.48
Concert Expenses	850.07	837.52	230.00	1,854.49
Raffle Expenses	630.40	435.96	49.88	257.09
Social Event Expenses	1,994.60	197.38	0.00	2,912.50
Tour Expenditure	10,454.00	0.00	707.00	0.00
Donations	1,286.30	131.90	0.00	873.45
<i>Other Items</i>	2,617.05	717.16	476.18	2,497.36
<b>Total Choir Expenditure</b>	<b>27,648.27</b>	<b>8,200.18</b>	<b>5,142.43</b>	<b>17,569.90</b>
<b>Excess of Income / Expenses</b>	<b>194.14</b>	<b>2,237.77</b>	<b>3,932.48</b>	<b>2,039.96</b>

## NOTES

- **Membership Fees**
  - 50 members paid fees in 2022, compared with 42 members in 2021, 38 in 2020 and 51 in 2019.
- **HMRC Gift Aid**
  - Gift Aid is a very welcome addition to our income and is directly related to our membership numbers and fees. We may claim 25% of subscriptions and donations.
- **Music Team**
  - Our Music Team fees are £60 per session for Charmaine as MD and £45 for Frances as accompanist. Members should be aware that both put considerable time into preparing for our rehearsals and concerts.
- **Sheet Music.**
  - This is an important and cumulative investment. In 2022 it represented 14% of the choir's membership income. All sheet music remains the property of the choir.
- **Other Expenses**
  - The main items of additional expense were the purchase of uniform items including casual wear and new ties totalling £1,358.88 and defibrillator training costing £570.00.

*If you have any detailed queries about our Accounts, please send me an email or give me a call.*

## CONCLUSION

- The choir is in a healthy financial position because of our prudence in the past and the continued support of all members.

Once again it has been a privilege to serve the choir in the role of Treasurer for another year.

John McDonnell

**Treasurer, The Cotswold Male Voice Choir**

[www.cotswoldmvc.org](http://www.cotswoldmvc.org)

[www.facebook.com/groups/cotswoldmvc](https://www.facebook.com/groups/cotswoldmvc)



**Cotswold MVC Events 2020**

All events 0

**Cotswold MVC Events 2021**

All events 11

**Cotswold MVC Events 2022**

All events	24	TYPE	Event Date
Choir Annual Dinner		Social	29/01/22
Concert at Highnam Church		Public Concert	26/02/22
Rourke's Drift Memorial Dinner		Private	01/03/22
Concert at Gupshill Manor with Roses Choir		CMVC Concert	02/04/22
Tour to Liverpool Friday 29/04 - Sunday 01/05/22		Tour	29/04/22
Joint Concert with Liverpool MVC in Nordic Church		Public Concert	30/04/22
Funeral Service for Jean Thomas at Tewkesbury Abbey		Funeral	06/05/22
Jubilee Concert at Thornbury Sailing Club		Public Concert	02/06/22
Gloucester Shanty festival		Public Concert	04/06/22
Chipping Norton Farm / Ledbury Productions		Private	08/07/22
Choir Summer Social & Skittles		Social	23/07/22
Tewkesbury Live, Watson Hall Concert		Public Concert	24/07/22
Roses Theatre Choir & Tewkesbury Pub Singers		Public Concert	27/07/22
Wedding of Helen Butler & Ian at Kemerton Bredon Village Hall		Wedding	20/08/22
Wedding of Fiona Campbell at Ellenborough Hotel		CMVC Concert	24/09/22
Wedding of Fiona Campbell at Ellenborough Hotel		Wedding	08/10/22
Autumn Concert at St. Matthew's Cheltenham		CMVC Concert	15/10/22
An Evening Of Remembrance at St. Mary's Berkeley		Public Concert	12/11/22
The "Coolest Night Coolest Night Concert" at St. Paul's		CMVC Concert	25/11/22
Jo & Luke's Wedding at Manor By The Lake		Wedding	27/11/22
Concert at Emmanuel Church with NNPS Choir		CMVC Concert	10/12/22
Candles At Christmas in Tewkesbury Abbey		Public Concert	14/12/22
Dunkertons Cidery		Carol Singing	15/12/22
Somerset Arms, Leckhampton		Carol Singing	17/12/22

*CMVC Concert = organised and promoted by CMVC**Public Concert = organised and promoted by 3rd party*

**Cotswold Male Voice Choir**

**Receipts & Payments Account - Year Ended 31st December 2022**

**FINAL ACCOUNTS**

**Prepared by :**

*John McDonnell*  
Treasurer  
15th March 2023

**Cotswold Male Voice Choir****Receipts & Payments Account - Year Ended 31st December 2022****INCOME**

	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
	£	£	£	£
Subscriptions	3992.50	3380.00	3165.00	4138.00
Concerts & Public Events	4844.11	2893.50	0.00	7544.78
Weddings & Family Events		750.00	0.00	750.00
Advertising & Sponsorship	0.00	0.00	0.00	0.00
Social Events	2213.00	879.90	0.00	2745.00
Donations	3529.41	230.00	0.00	658.71
Raffles	3359.47	1171.07	341.91	1949.82
Uniform	492.50	184.00	83.00	1433.80
Bank Interest Received	6.79	0.99	3.17	5.30
CD Sales & Other Income	100.00	10.00	0.00	98.90
Sundry	3.00	145.81	0.15	0.15
Tour Income	8460.00	0.00	2190.00	270.00
Other Income /Gift Aid	841.63	792.68	3291.68	15.40
<b>Total Income</b>	<b>27842.41</b>	<b>10437.95</b>	<b>9074.91</b>	<b>19609.86</b>

**Explanatory Notes On Income**

Subscriptions	50 members in 2022 up from 42 in 2021 & 38 in 2020. 51 in 2019
Total from Concerts & Events	£4844 in 2022, £3643 in 2021 & £7544 in 2019. Due to reduced income & events at no fee
Donations	£3100 donated by members to choir funds and offset by £1,286 given to charitable causes.
Gift Aid	Derives from 2021 subscriptions
Raffles	Raffle tickets (attendance donation) up to £2.00 form 01/22. Net income after costs £2729

**Receipts & Payments Account - Year Ended 31st December 2022****PAYMENTS**

	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
	£	£	£	£
Rent (PMH)	1923.28	945.26	0.00	2397.48
Music Director	4140.00	3360.00	2300.00	3550.00
Accompanist	3197.00	1575.00	915.00	2662.50
Concert Expenses	850.07	837.52	230.00	1854.49
Donations	1286.30	131.90	0.00	873.45
Social Events	1994.60	197.38	0.00	2912.50
Sheet Music	555.57	0.00	464.37	565.03
Raffle Expenses	630.40	435.96	49.88	257.09
Website & Email	240.00	240.00	240.00	240.00
Stationery	0.00	0.00	0.00	0.00
PRS		0.00	0.00	0.00
Uniform	1358.88	55.00	0.00	1665.10
Sundry Expenses	875.57	13.99	0.00	0.00
NAC & Insurance	142.60	71.84	71.84	196.68
Tour Costs	10454.00	0.00	707.00	0.00
Other		336.33	164.34	395.58
<b>Total Payments</b>	<b>27648.27</b>	<b>8200.18</b>	<b>5142.43</b>	<b>17569.90</b>

**Explanatory Notes On Expenditure**

Donations includes £1000 to Ukraine Relief Fund from Gupshill Manor concert
Uniform includes new choir ties at £616.80 for 100 ties
Tour costs include coach travel and Music Team costs from central funds. Other costs offset by choir payments

**Choir Income v Expenditure****Income v Expenditure**

	<b>2022</b>		<b>2021</b>		<b>2020</b>		<b>2019</b>
	£		£		£		£
<i>(Deficit )/ Excess</i>	<u><b>194.14</b></u>		<u><b>2237.77</b></u>		<u><b>3932.48</b></u>		<u><b>2039.96</b></u>

**Bank Balancing Statements**

		<b>2022</b>		<b>2021</b>		<b>2020</b>		<b>2019</b>
Bank balances as per statement	31/12/2021	15660.12	31/12/2020	13429.90	31/12/2019	9497.48	31/12/2018	7310.47
Bank balances as per statement	31/12/2022	15873.35	31/12/2021	15660.12	31/12/2020	13429.90	31/12/2019	9497.48
Bank balance change		<u>213.23</u>		<u>2230.22</u>		<u>3932.42</u>		<u>2187.01</u>
Petty Cash balance B/fwd	31/12/2021	50.57	31/12/2020	43.02	31/12/2019	42.96	31/12/2018	190.16
Petty Cash balance C/fwd 2018	31/12/2022	31.48	31/12/2021	50.57	31/12/2020	43.02	31/12/2019	43.11
Net Petty Cash balance change		-19.09		7.55		0.06		-147.05
<b>Total Bank + Petty Cash Change</b>		<u><b>194.14</b></u>		<u><b>2237.77</b></u>		<u><b>3932.48</b></u>		<u><b>2039.96</b></u>
Total Bank & Petty Cash balances		<u>15904.83</u>		<u>15710.69</u>		<u>13472.92</u>		<u>9540.59</u>

<b>Subscriptions</b>	<b>Members</b>	<b>2022</b>	<b>Members</b>	<b>2021</b>	<b>Members</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
	50	3992.50	38	3380.00	43	3165.00	4138.00	3180.00

50 members paid in 2022, 42 in 2021, 38 in 2020 for all or part of the year and 51 in 2019, 43 in 2018, 41 in 2017 , 43 in 2016 and 37 in 2015.

<b>CMVC - Donations</b>	<b>2022</b>	<b>£</b>	<b>2021</b>	<b>£</b>	<b>2020</b>	<b>£</b>	<b>2019</b>	<b>£</b>
Charitable donations		1286.30		131.90		0.00		873.45

<b>Public Performances</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Concert & Performance Income	4844.11		3643.50		0.00		8,294.78	
Concert Costs (venue hire & media)		850.07		837.52		0.00		1,892.24
Music Team Fees		2060.00		1005.00		0.00		2,062.50
<b>Net Performance Income</b>	<b>1934.04</b>		<b>1800.98</b>		<b>0.00</b>		<b>4340.04</b>	

<b>Cotswold MVC Events 2020</b>	
All events	0
<b>Cotswold MVC Events 2021</b>	
All events	11
<b>Cotswold MVC Events 2022</b>	
All events	24

<b>Cotswold MVC Events 2022</b>		
<b>All events</b>	<b>24 TYPE</b>	<b>Event Date</b>
Choir Annual Dinner	Choir Social	29/01/22
Concert at Highnam Church	Public Concert	26/02/22
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Wedding of Helen Butler & Ian at Kemerton	Wedding	20/08/22
Bredon Village Hall	CMVC Concert	24/09/22
Wedding of Fiona Campbell at Ellenborough Hotel	Wedding	08/10/22
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Dunkertons Cidery	Carol Singing	15/12/22
Somerset Arms, Leckhampton	Carol Singing	17/12/22
<i>CMVC Concert = organised and promoted by CMVC</i>		
<i>Public Concert = organised and promoted by 3rd party</i>		



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
COTSWOLD MALE VOICE CHOIR

**On accounts for the year  
ended**

31 DECEMBER 2022

**Charity no  
(if any)**

1086232

**Set out on pages**

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, 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 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 Act or
- the accounts do not accord with the accounting records

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:**

9 March 2023

**Name:**

Geoffrey Comer

**Relevant professional  
qualification(s) or body  
(if any):**

Fellow of the Institute of Chartered Accountants in England and Wales

**Address:**

10 Riverside

Winchcombe

Cheltenham GL54 5JP