

The Cotswold Male Voice Choir

Registered Charity Number: 1086232

Trustees Annual Report

For 1st January to 31st 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 20th March 2024
 - Anthony Southey, Secretary. Appointed 20th March 2024
 - John Cooper, Treasurer. Appointed 20th March 2024

Name of persons (or body) entitled to appoint trustees

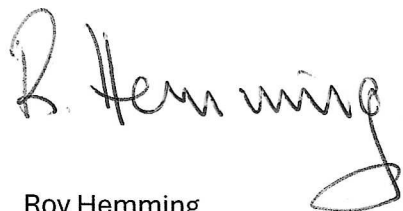
- The Executive Officers of the Choir, who are the governing body ultimately responsible for the Choir's affairs including dissolution, shall consist of the Chairman, Secretary and Treasurer, all of whom shall be elected by the members at an Annual or Special General Meeting.
- The Executive Officers 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

22nd April 2026

The Cotswold Male Voice Choir

Registered Charity Number: 1086232

Receipts & Payment Accounts

For 1st January to 31st 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: 31st 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
Total Income	32096.38	31817.76	27511.74

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
Total Payments	34436.16	26844.54	28231.36

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	£	£	£
(Deficit)/ Excess	<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>	<u>4977.35</u>	<u>-713.11</u>
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>	<u>-4.13</u>	<u>-6.51</u>
Total Bank + Petty Cash Change	<u>-2339.78</u>	<u>4973.22</u>	<u>-719.62</u>
Total Bank & Petty Cash balances	<u>17832.01</u>	<u>20171.79</u>	<u>15198.57</u>

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
Totals	Cash at Bank & at-hand	20171.79	34236.16	31876.46	17812.01	2339.78

Change in Finances

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

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

22nd April 2026.



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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 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:

Alan Waller

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.