

THE MILITARY WIVES CHOIRS FOUNDATION

England & Wales · Charity number 1148302

Details

Other names	MILITARY WIVES CHOIRS
Status	Registered
Legal form	Charitable company
Company number	08089745
Registered	2012-07-25
Register	View on the Charity Commission register

Contact

Address	Military Wives Choirs Queen Elizabeth House 4 St. Dunstan's Hill London EC3R 8AD
Phone	02074639407
Email	info@militarywiveschoirs.org
Website	www.militarywiveschoirs.org

Activities

Objects: THE OBJECT OF THE CHARITY IS TO RELIEVE THE NEED, SUFFERING AND DISTRESS OF MEMBERS AND FORMER MEMBERS OF THE ARMED FORCES, THEIR PARTNERS, SPOUSES AND OTHER FAMILY MEMBERS, PRINCIPALLY THROUGH THE FORMATION, SUPPORT AND DEVELOPMENT OF CHOIRS (PREDOMINANTLY MILITARY WIVES CHOIRS).

Activities: The Military Wives Choirs Foundation is a network of choirs that reaches across the whole military community to bring women closer together through singing. The Foundation is a registered subsidiary charity of SSAFA.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Arts/culture/heritage/science, Armed Forces/emergency Service Efficiency
- **Who:** Other Defined Groups

Geography

- Belgium
- Cyprus
- Falkland Islands
- Germany
- Gibraltar
- Northern Ireland
- Saudi Arabia
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£723,152	£703,639	£157,370	4
2023-12-31	£663,073	£600,829	£137,857	4
2022-12-31	£695,493	£847,928	£75,613	7
2021-12-31	£495,690	£478,494	-	-
2020-12-31	£461,015	£433,682	-	-

Trustees

Name	Role	Appointed
Alexandra Cox		2022-11-01
Alexandra Peace Gadsby		2024-02-02
Caroline Paxton		2022-01-27
Elizabeth McWhirter		2024-07-13
Guy Edwards OBE		2024-10-05
Juanita Foley		2024-07-13
Julia Fountain-Booth		2026-01-24
Suzanne Lord		2024-02-02
The Rt Hon Anne-Marie Trevelyan		2025-07-03

THE MILITARY WIVES CHOIRS FOUNDATION

England & Wales - Charity number 1148302

Accounts



The Military Wives Choirs Foundation

Year Ended: 31 December 2024

Registered Charity Numbers: England and Wales (1148302) and Scotland (SC045217)

Registered Company Number: 08089745 (A Company Limited by Guarantee)

The Military Wives Choirs Foundation
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024

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Charitable Company Information

REGISTERED COMPANY NUMBER	08089745
REGISTERED CHARITY NUMBERS	England and Wales: 1148302 Scotland: SCO45217
REGISTERED OFFICE	Queen Elizabeth House, 4 St Dunstan's Hill, London, EC3R 8AD
PROFESSIONAL ADVISERS	
Auditor:	Moore Kingston Smith 9 Appold Street London, EC2A 2AP
Solicitors:	Bates Wells & Braithwaite LLP 10 Queen Street Place London EC4R 1BE
Bankers:	Coutts & Co 440 The Strand London WC2R 0QS

The Military Wives Choirs Foundation

TRUSTEES' REPORT

CONSTITUTION

The Military Wives Choirs Foundation ('the MWCF') was incorporated as a company limited by guarantee on 30 May 2012, and it is governed by its memorandum and articles. The Foundation was registered as a charity with the Charity Commission in England and Wales on 25 July 2012 and as a charity with the Office of the Scottish Regulator on 5 November 2014.

TRUSTEES

The Trustees, who are also the Foundation's Directors, are:

J Cetti	(resigned 13 January 2024)
B Morgan	(resigned 20 July 2024)
C Rowcliffe	(resigned 24 January 2024)
E Phillips	(resigned 30 January 2025)
A Cox	
S Deans	
A Blount	(resigned 3 April 2024)
A Peck	(resigned 1 June 2024)
C Paxton	
C Hallatt	(appointed 2 February 2024)
S Lord	(appointed 2 February 2024)
A Peace Gadsby	(appointed 2 February 2024)
J Weatherall	(appointed 2 February 2024, resigned 9 April 2025)
W Tang	(appointed 20 April 2024)
E McWhirter	(appointed 13 July 2024)
J Foley	(appointed 13 July 2024)
G Edwards	(appointed 4 October 2024)

1. Report of the Chair of Trustees

Introduction

This year the Military Wives Choirs Foundation (MWC) entered its second year of operation as an independent charity. 2024 has continued the transformation journey we embarked on as we became an independent charity in January 2023. Our purpose remains to create a support network through the power of singing for women with a military connection. The mission, Sing, Share, Support, sits at the heart of everything we do. Our core offer to beneficiaries remains the opportunity to join a local Military Wives Choir and make music every week, to perform nationally as part of 'once in a lifetime opportunities' that come to us as the performing artist 'The Military Wives Choirs' and to be mentored in a variety of voluntary roles within our network that help brush up or develop skills that enhance employability. We are an upper registry network of choirs with no auditions needed to join.

We continued to drive forward our strategy while reorganising and replacing the operational team, recruiting 6 new Trustees (their predecessors having reached maximum term) and starting the search process for a new Artistic Director, to replace Hilary Davan Wetton, who retired after 6 years in role.

We have focused on maintaining the current cost base and tight cost control, while achieving some major milestones toward realising our strategy, laying the foundations for a more secure future for the charity and ensuring delivery of core services to beneficiaries.

Strategic Development

Through 2024 we remained focused on the three key goals of our strategy. These are:

Wellbeing - using the power of singing to reduce social isolation and improve the physical and mental wellbeing of all beneficiaries in our network by ensuring our musical strategy provides an inclusive and enriching experience. Delivering and participating in a variety of projects and opportunities designed to raise the profile of the charity, generate income, and provide 'once in a lifetime' experiences for beneficiaries to increase wellbeing and self-confidence.

Sustainability - securing the longer-term future of MWC by building a reliable funding pipeline, maintaining robust cost control, and strengthening the choir network. We are committed to maintaining and strengthening our relationship with SSAFA while looking to cultivate enduring relationships with a range of other corporate and charitable organisations and high-net-worth individuals to provide funding to cover our annual costs, replenish reserves and fund key projects and opportunities to collaborate.

Growth - growing our network to bring the benefits of singing to a wider audience within the population of women impacted by their military connection. Over the next three years MWC aims to grow the size of existing choirs by 25% to enhance their reach and sound and ensure their longer-term sustainability. There will be a focus on increasing our inclusion, diversity, and accessibility by reaching a broader demographic across the military community in terms of age, ethnicity and physical or mental ability, with a particular focus on serving and younger women and women in a variety of ethnic communities that are currently under-represented in our network.

Achievements and Performances

Throughout the year we have continued to offer our beneficiaries the opportunity to participate in both their local weekly music-making and performances and a range of performance and development opportunities with colleagues across the network. Key achievements and activities this year include:

1. Growing the network by 103 members
2. Engaging 804 members of our network, more than double the number in the prior year, in 13 national performances and 2 recordings including the DDay80 Concert in Edinburgh, two performances at the People's Tribute 'For our Tomorrow's' at the NT's Stowe Gardens, Celebrating Forces Family, London Poppy Day, Norfolk British Legion Presidents Reception, The Unforgotten Forces Conference, The Union Jack Club Carol Concert and recording sessions in London and Dundee. This is in addition to the many performances organised locally by our choirs. Wellbeing measurement before and after these events demonstrates a 1.48 uplift in wellbeing and a 4.38 uplift in feeling relaxed, one of the 7 key markers in the Warwick Edinburgh Mental Wellbeing Scale.
3. Being invited to Buckingham Palace to perform our new single, November Sunday, for the King and Queen. The song was written about the King's birth in 1948 and was our first single since before the pandemic. To date this performance has had 55k views on You Tube.
4. Recording 3 further singles, yet to be released with beneficiaries from our Scottish Choirs.
5. Maintaining and updating our music library providing a vital contribution to the quality of music-making across the network. This has included fixing errors in our scores and the addition of a new arrangement 'Waly, Waly', the new song written for us 'November Sunday' and starting a new Christmas song for 2025
6. Continuing our programme of mentoring and virtual training of 86 members of the network in committee roles to ensure good governance and consistent running of the choirs.
7. Piloting Mental Health First Aid training with our Scottish Choirs, which we will roll out more widely in 2025.

Network Development

Our network now consists of 70 choirs spreads across the globe, with two being added in 2024 in Kenya and Izmir. The majority of our choirs remain based in the UK and Northern Ireland, however we now have 10 choirs overseas in key military locations in the Falkland Islands, Cyprus, Kenya, Turkey, Belgium, Canada and Gibraltar. While we add new choirs where there is local demand and need, our focus is on building and strengthening existing choirs to ensure every week we have sufficient singers to cover the standard 3 parts in the arrangements in our repertoire and provide a rich singing experience.

Each of our choirs has a professional Musical Director who structures the weekly music-making experience. The quality of our Musical Directors is assured by our Musical Development and Wellbeing Manager and our Artistic Director. This year we had a 17% turnover in our MDs and recruited 12 new MDs. This year we were able to secure funding to bring our Musical Directors together in London for a one day workshop giving them better understanding of the charity, our strategy, key musical policies and some masterclasses on vocal technique and conducting to drive greater consistency in the standards across our local choirs.

In addition to an MD, each choir has a volunteer Committee with a variety of roles depending on the size of the choir but including as a minimum a Choir Lead, Treasurer, PR and Social Media and Social Secretary. We have provided mentoring and virtual training reaching 86 members of the

network in committee roles to ensure good governance and consistent running of the choirs. This upskilling increases confidence and can help those who want a gateway to employment. Attendees reported an 8.86% increase in their understanding of their role, an 8.7% increase in their confidence in their role and overall satisfaction with training as 9.25%. This year we secured grant funding to run an 'in person' Committees Day in Birmingham. This was a vital opportunity for the Foundation to connect with our choirs and for choir committee members to meet each other and share experiences. It was a valuable opportunity to update the network on progress on the strategy, to explain the implications of the strategy for choirs moving forward and to get input on some key areas of change for the future. Committee members were able to air their key concerns and get advice, particularly around handling challenging situations and helping to make choir an inclusive, safe and open space for all.

We have continued to run quarterly virtual Volunteer Forums for all of our Committee members. These sessions are an important two-way communication opportunity, providing updates on our strategy and focusing on building understanding of key policies and driving compliance across the network. In addition, we run twice yearly virtual meetings with our entire network, enabling us to reach all beneficiaries and share how we are developing and evolving the charity and the opportunities available to them.

Thanks to a grant from the Scottish Veterans Fund we have been able to put a particular focus on our Scottish Choirs this year to drive up their recruiting, wellbeing and sense of inclusion. We have brought our Scottish choirs together twice this year, first for a music making workshop in Pitlochry in March, and then to record three arrangements in Dundee in October as a 'showreel' to be used with major record companies to request investment for an album to be recorded next year. Both of these events have included the majority of members of our 7 Scottish choirs and have had an enormous impact on their sense of belonging to the network and wellbeing. Our Scottish Choirs have grown by 15% this year and the pre and post measurement of wellbeing after the recent recording in Dundee showed a 9.5% increase in confidence and an 18% increase in personal empowerment.

This year we have put significant effort into improving our PR, communication and social media presence both internally, across our network and Musical Directors, and importantly, externally. Our internal social media is aimed at creating a sense of network beyond their local choir for our beneficiaries. Our external campaign is aimed at increasing plays of our musical content, driving recruitment and increasing supporters and donations. Our Facebook following has increased by 2% hitting a peak of over 280k impressions in November when we launched our new single, November Sunday. Our Instagram and LinkedIn followers have increased by 6.3% and 6.4% respectively.

Charity Development

A second year of significant level of grant funding being secured has ensured this small charity with a national and international reach has the structure and governance appropriate for future operation.

With 4 sub committees now an established structure for board operations, key strategic areas are clearly defined as Musical Development and Wellbeing, Finance and Fundraising, Governance and PR, Communication and Social Media. Each Committee meets 4 times a year to ensure operations and initiatives are aligned with our strategy and budget and are compliant with all relevant regulation, recommending key topics for full Board approval as appropriate.

We are grateful to SSAFA for their continued operational support in some key areas and the ongoing development of this valuable partnership continues. SSAFA continue to provide accounting support, allocating income and expenditure, processing invoices and producing

monthly management accounts and we continue to use their office space. Payroll and pension are managed by MWC.

Structure, Governance, and Management

The Military Wives Choirs Foundation has its own Board of Trustees and is considered an independent charity for the purposes of charity law.

Trustees

During 2024, the second full year of independent operation for the Military Wives Choirs Foundation, the Board met 5 times. The trustees are listed on page 3. As per our governing document, the Board comprises at least three trustees, but not more than 12. A trustee can be appointed for a term of up to three years. A retiring trustee may be re-appointed for a further term of up to three years. Once a trustee has served two terms consecutively, he/she may only stand for re-election so long as they have taken a break of at least one year from membership of the Board of Trustees following their consecutive term. Each member guarantees to pay £1 in the event of the winding up of the Military Wives Choirs Foundation. The Board undertake an annual skills audit to review the skills and performance of the Board and to identify skills gaps and emerging skill needs. Our focus this year has been on a structured induction process for new Board members which covers both building both an understanding of the charity and also Charity Commission guidance on what is expected of a Trustee.

Military Wives Choirs Foundation Structure

The turnover of the previous team provided an opportunity to restructure the organisation to better align with delivery of our strategy. Using a combination of full and part-time roles with different skills and experience we now have a better delivery focus for the same cost base. In particular, we have brought leadership of Musical Development and Wellbeing together in a single role to ensure a focus on maintaining clear linkage between singing and the delivery of wellbeing benefits and a temporary role to boost our social media. The team now has 4 FTE including the CEO, Wellbeing and Musical Development, Fundraising and Event Management and then 'liquid' resource with part-time hours as required covering Finance and Data, IT and Social Media.

Choir Governance

Each choir committee in our network elected annually from the choir members, each of whom are appointed by nomination and a choir vote at each choir's Annual General Meeting. Each choir appoints, as a minimum, a Chair, a Secretary, and a Treasurer. Each choir member signs our charter when they join binding them to our code of conduct and the rules and procedures of the charity.

Every choir maintains its own bank account, but all choirs are wholly part of the Military Wives Choirs Foundation and submit their annual accounts for scrutiny at the end of each financial year. We are in the process of migrating all choir bank accounts to Holt's to make changeover of signatories easier for choirs and to give greater transparency of local choir funding.

Financial Review

A summary of the results for the Military Wives Choirs Foundation for the year is given on page 15 of the financial statements. 2024 was a year that saw the total surplus of funds increase from £137,857 to £157,370. Unrestricted trading in the year had a surplus of £45,611, and overall unrestricted reserves at the end of 2024 increased to £111,382.

It is with grateful thanks that we acknowledge the support of our key funders;

Adrian Swire Charitable Trust
SSAFA
Scottish Veterans Fund
The Army Benevolent Fund
The Army Central Fund
The Veterans' Foundation
Neville Abraham Foundation
The Big Give
John McLaren

Reserves Policy

The trustees have agreed a policy of maintaining free reserves to ensure operational expenditure of three to six months is covered. This target is met in the centre, with the regional choir network raising sufficient funds through performances and subscriptions.

Risk Management

The trustees have considered the key risks affecting the Military Wives Choirs Foundation and will continue to record these in a risk register that is reviewed by both the Governance Committee and the main board to ensure relevance and appropriate mitigating responses. The financial viability of the Foundation has been addressed through cost-cutting and agreement with the organisation's Social Investor SSAFA.

Public Benefit

The trustees are confident that they comply with the Charity Commission's guidance on public benefit.

Going Concern

SSAFA has loaned £262,261 in the Foundation as a social investment furthering its charitable objects of providing welfare to current and former members of the British Armed Forces and their families. SSAFA has signed a letter of support and undertaken not to demand repayment of its investment until at least 30 June 2026. Furthermore, SSAFA has undertaken to make a grant of £100,000 over the course of 2025 to enable it to meet its liabilities on the understanding that MWC makes a payback of 1% on unrestricted funds at 31st December 2024 with interest on 0.005% of that to be added. The Trustees have prepared budgets and forecasts for the 12 months following the approval of these financial statements and believe the Foundation will have sufficient resources to operate for the foreseeable future.

On this basis the Trustees consider that the Foundation is a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

Small Company Exemption

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Directors have also taken advantage of the small company exemption not to prepare a Strategic Report.

Auditor

In accordance with Section 485 (4) of Companies Act 2006 a resolution to reappoint Moore Kingston Smith LLP will be proposed at the Annual General Meeting.

Statement of Trustees' responsibilities

The Trustees (who are also directors of The Military Wives Choirs Foundation for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the incoming resources and application of resources, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006, They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that:

- so far as each Trustee is aware, there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.


The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved and authorised for issue by the Trustees on 30 June 2025

Signed by:

 49BFA799AE8540A...

Trustee

Signed by:

 FCCFB7989F84474...

Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION

Opinion

We have audited the financial statements of The Military Wives Choirs Foundation (the 'charitable company') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the charitable company's affairs as at 31 December 2024 and of the charitable company's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs(UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 require us to report to you if, in our opinion:

- the charitable company has not kept adequate and sufficient accounting records, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Annual Report and from preparing a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 9-10, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the consolidated financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charitable company, the charitable company's members, as a body, and the charity's trustees, as a body for our audit work, for this report, or for the opinion we have formed.

Adam Fullerton (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

9 Appold Street
London
EC2A 2AP

Date:

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

THE MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Fund £	Restricted Funds £	Total 2024 £	Total 2023 £
INCOME					
Voluntary income:					
Donations and contributions	5	105,104	-	105,104	103,274
Grants receivable	5	130,102	133,020	263,122	256,794
		-----	-----	-----	-----
Total voluntary income		235,206	133,020	368,226	360,068
Income from charitable activities:					
Subscriptions		254,557	-	254,557	216,824
Performance related income		86,548	-	86,548	74,919
Other charitable income		2,224	-	2,224	1,299
Royalty income		11,597	-	11,597	9,963
		-----	-----	-----	-----
Total income from charitable activities		354,926	-	354,926	303,005
		-----	-----	-----	-----
Total income		590,132	133,020	723,152	663,073
		-----	-----	-----	-----
EXPENDITURE					
Costs of raising funds					
Fundraising and promotion		24,143	2,119	26,262	25,408
		-----	-----	-----	-----
Charitable activities					
Choir welfare, support and development	6	523,109	154,268	677,377	575,421
		-----	-----	-----	-----
Total charitable activities		523,109	154,268	677,377	575,421
		-----	-----	-----	-----
Total expenditure		547,252	156,387	703,639	600,829
		-----	-----	-----	-----
Net income/(expenditure)		42,880	(23,367)	19,513	62,244
		-----	-----	-----	-----
Total funds brought forward at 1 January		68,502	69,355	137,857	75,613
		-----	-----	-----	-----
Total funds carried forward at 31 December	13	111,382	45,988	157,370	137,857
		-----	-----	-----	-----

All amounts relate to continuing activities. The company has no gains or losses other than the result for the year. The accompanying accounting policies and notes on pages 18 to 24 form an integral part of these financial statements.

MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF FINANCIAL POSITION
Registered Company Number 08089745
AS AT 31 DECEMBER 2024

	<u>Notes</u>	<u>2024</u> £	<u>2023</u> £
FIXED ASSETS			
Tangible fixed assets	10	800	1,000
CURRENT ASSETS			
Debtors	11	5,353	16,692
Cash at Bank and in Hand		435,491	398,833
		440,844	415,525
Creditors: Amounts falling due within one year	12	(284,274)	(278,668)
Net current assets		156,570	136,857
Total assets less current liabilities		157,370	137,857
NET ASSETS		157,370	137,857
THE FUNDS OF THE CHARITY:			
Unrestricted income funds	13	111,382	68,502
Restricted income funds	13	45,988	69,355
TOTAL CHARITY FUNDS		157,370	137,857

The financial statements have been prepared in accordance with section 44 of the Charities and Trustee Investment (Scotland) Act 2005, the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

The notes on pages 18 to 24 form part of these accounts.

The financial statements were approved and authorised for issue by the Trustees on 30 June 2025 and signed on 30 June 2025 by:

A Cox
Trustee

Signed by:
Alexandra Cox
FCCFB7989F84474...

Trustee

Signed by:
Caroline Paxton
49BFA799AE8540A...

MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF CASH FLOWS
Registered Company Number 08089745
AS AT 31 DECEMBER 2024

	<u>Notes</u>	<u>2024</u>	<u>2023</u>
		£	£
Cash flows from operating activities			
Operating profit for the year		19,513	62,244
Adjustments for:			
Depreciation		200	200
Decrease in debtors		11,339	1,127
Increase in creditors		5,606	7,374
		<hr/>	<hr/>
Net cash from operating activities		36,658	70,945
Cash at beginning of year		398,833	327,888
Cash at end of year		<hr/> 435,491 <hr/>	<hr/> 398,833 <hr/>

There is no net debt.

THE MILITARY WIVES CHOIRS FOUNDATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 COMPANY INFORMATION

The company was incorporated on 30 May 2012 as a company limited by guarantee.

The key objective of the MWCF is to relieve the need, suffering and distress of members and former members of the armed forces, their partners, spouses and other family members, principally through the formation, support and development of choirs (predominantly military wives choirs). We are first and foremost a welfare organisation.

2 BASIS OF PREPARATION

These financial statements have been prepared in accordance with applicable United Kingdom accounting standards, including Financial Reporting Standard 102 - 'The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland' ('FRS 102'), the Charities SORP (FRS 102) and with the Companies Act 2006. The financial statements have been prepared on the historical cost basis.

The company was controlled by its ultimate parent undertaking, the Soldiers, Sailors, Airmen and Families Association - Forces Help, a charity incorporated under Royal Charter, until it resigned its sole membership at 31st December 2022 with all then serving trustees being appointed members of the MWCF under paragraph 12.5 of its Articles of Association.

The Charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in Sterling (£).

Going Concern

The MWCF became an independent charity on 31 December 2022 when its previous parent charity, SSAFA, resigned its sole membership of the MWCF. SSAFA has invested £262,261 in the Foundation as a social investment furthering its charitable objects of providing welfare to current and former members of the British Armed Forces and their families.

Furthermore, SSAFA has undertaken to grant the charity up to £100,000 over the course of 2025 to enable it to meet its liabilities. The Trustees have prepared budgets and forecasts for the following 12 months and believe the Foundation will have sufficient resources to operate for the foreseeable future. SSAFA has signed a letter of support and has undertaken not to demand repayment of its investment until at least twelve months from the approval of these financial statements.

On this basis the Trustees consider that the Foundation is a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

3 SIGNIFICANT JUDGEMENTS AND ESTIMATES

Preparation of the financial statements requires management to make significant judgements and estimates.

Income includes voluntary donations from performances and the Charity recognises these in the period in which the event occurs even if the amounts are not paid until the following year.

THE MILITARY WIVES CHOIRS FOUNDATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

4 ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of these financial statements are as follows:

4.1 Tangible fixed assets

Tangible fixed assets are stated at cost and depreciated in equal instalments from the year of purchase. Music equipment is depreciated over 5 years except for pianos which are depreciated over 10 years. Additions valued at less than £2,000 are written off in the year of purchase.

4.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the MWCF is legally entitled to the income, there is probability of receipt and it can be measured with sufficient reliability.

Grants receivable are recognised when the foundation has an entitlement to the funds, the amounts can be quantified reliably, and it is probable that the income will be received. Voluntary subscriptions from members are recognised when paid.

Government grants relating to revenue are recognised in income on a systematic basis over the periods in which the entity recognises the associated costs for which the grant is intended to compensate.

4.3 Expenditure

Expenditure is recognised in the year in which it is incurred and includes attributable VAT which cannot be recovered. Expenditure is recognised when the MWCF has entered into a legal or constructive obligation. Support costs are those functions which assist the charity but do not directly undertake charitable activities. These include back office costs, finance, costs incurred by the Choirs and governance costs.

4.4 Debtors

Short term debtors are measured at transaction price, less any impairment.

4.5 Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

4.6 Fund accounting

Unrestricted funds are those freely available for use in pursuance of the MWCF's general objects of the charity.

Restricted funds are funds to be used only for the purposes specified by the donor.

4.7 Gift Aid

The Company has adopted a policy of recognising donations from fellow group undertakings when received.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

4.8 Pension costs

The Company operates a defined contribution scheme. Contributions to the Company's pension scheme are charged to profit and loss in the period to which they relate.

5 DONATIONS AND GRANTS

	2024	2023
	£	£
Donations and contributions		
Donations collected by Choirs	83,311	73,702
Other donations	21,793	29,572
	<u>105,104</u>	<u>103,274</u>

All donations and contributions in both years are unrestricted.

Grants receivable

Restricted grants	133,020	126,028
Unrestricted grants	130,102	130,766
	<u>263,122</u>	<u>256,794</u>

6 CHARITY WELFARE, SUPPORT AND DEVELOPMENT

	Unrestricted	Restricted	Total	
			2024	2023
			£	£
Supporting choirs with their development	15,181	15,060	30,241	45,581
Fees - Directors, Artists and Music	197,058	-	197,058	180,032
Other music and performance costs	107,216	80,847	188,063	101,415
Website development, IT and hosting costs	13,209	-	13,209	10,467
Recruitment	3,400	-	3,400	567
Salaries (recharged - Note 9)	141,306	39,246	180,552	208,313
Travel, meeting costs and other expenses	12,192	19,115	31,307	5,091
Legal and professional fees	3,621	-	3,621	2,397
Depreciation and loss on disposals	200	-	200	200
Support costs	20,145	-	20,145	11,245
Governance costs (see Note 7)	9,581	-	9,581	10,113
	<u>523,109</u>	<u>154,268</u>	<u>677,377</u>	<u>575,421</u>

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

7 GOVERNANCE COSTS

	2024	2023
	£	£
Audit fees	9,179	9,372
Trustees' expenses	291	544
Other	111	197
	<u>9,581</u>	<u>10,113</u>

Trustee expenses relate to reimbursement and costs in respect of attendance of Trustees' meetings for 5 Trustees during the year (2023: 3 Trustees).

8 NET EXPENDITURE FOR THE YEAR

Net expenditure for the year is after charging:

	2024	2023
	£	£
Audit fees	9,178	9,372
Depreciation	<u>200</u>	<u>200</u>

9 STAFF COSTS AND TRUSTEES REMUNERATION

None of the trustees received any emoluments in respect of services to the MWCF.

	2024	2023
	£	£
Wages and salaries	158,841	180,397
National Insurance Employers	11,497	16,839
Pension costs	10,214	11,077
	<u>180,552</u>	<u>208,313</u>
Staff numbers	<u>4</u>	<u>4</u>

There were no higher-paid staff in either 2024 or 2023 receiving emoluments of £60,000 per annum or more. The key management personnel comprises the managing director. The cost of employing management personnel was £70,145 (2023 - £64,895)

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

10 TANGIBLE FIXED ASSETS

	Equipment £	Piano £	Total £
Cost			
Brought forward at 1 January 2024	2,460	2,000	4,460
Carried forward at 31 December 2024	2,460	2,000	4,460
Depreciation			
Brought forward at 1 January 2024	2,460	1,000	3,460
Charge for the year	-	200	200
Carried forward at 31 December 2024	2,460	1,200	3,660
Net Book Value at 31 December 2024	-	800	800
Net Book Value at 31 December 2023	-	1,000	1,000

11 DEBTORS

	2024 £	2023 £
Other debtors	5,353	16,692
	5,353	16,692

12 CREDITORS: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	3,225	1,873
Amounts due to social investor	262,261	262,444
Tax and social security	2,215	4,715
Accruals and deferred income	16,573	9,636
	284,274	278,668

Amounts due to the social investor are repayable on demand and interest-free.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

13 ANALYSIS OF RESTRICTED FUNDS

	At 1 Jan 2024	Income	Expenditure	At 31 Dec 2024
	£	£	£	£
Government funding	16,355	43,260	(44,357)	15,258
Other restricted grants	53,000	89,760	(112,030)	30,730
Total restricted funds	69,355	133,020	(156,387)	45,988
	At 1 Jan 2023	Income	Expenditure	At 31 Dec 2023
	£	£	£	£
Government funding	32,064	26,028	(41,737)	16,355
Other restricted grants	1,557	100,000	(48,557)	53,000
Total restricted funds	33,621	126,028	(90,294)	69,355

There are no endowment funds. Other restricted funds include funds from benevolent funds to enable training, support and develop regional choirs and to support the Regional Voices Group, the organisation's representative body.

	At 1 Jan 2024	Income	Expenditure	At 31 Dec 2024
	£	£	£	£
Unrestricted funds	68,502	590,132	(547,252)	111,382
	At 1 Jan 2023	Income	Expenditure	At 31 Dec 2023
	£	£	£	£
Unrestricted funds	41,992	537,045	(510,535)	68,502

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	2024 Total Funds
	£	£	£
Tangible fixed assets	800	-	800
Current assets	394,856	45,988	440,844
Current liabilities	(284,274)	-	(284,274)
Total funds	<u>111,382</u>	<u>45,988</u>	<u>157,370</u>

	Unrestricted Funds	Restricted Funds	2023 Total Funds
	£	£	£
Tangible fixed assets	1,000	-	1,000
Current assets	346,170	69,355	415,525
Current liabilities	(278,668)	-	(278,668)
Total funds	<u>68,502</u>	<u>69,355</u>	<u>137,857</u>

15 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year.

16 ULTIMATE CONTROLLING PARTY

The Trustees, who are also the members, consider there to be no ultimate controlling party at 31 December 2024 or at 31 December 2023.

17 FUTURE COMMITMENTS

The MWCF had no formal agreed commitments or contractual obligations, or contingent liabilities as at 31 December 2024 (2023: Nil).

18 CORPORATION TAXATION

The MWCF is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or section 252 of the Taxes and Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

THE MILITARY WIVES CHOIRS FOUNDATION

England & Wales - Charity number 1148302

Accounts



The Military Wives Choirs Foundation

Year Ended: 31 December 2023

Registered Charity Numbers: England and Wales (1148302) and Scotland (SC045217)

Registered Company Number: 08089745 (A Company Limited by Guarantee)

The Military Wives Choirs Foundation
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023

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Charitable Company Information

REGISTERED COMPANY NUMBER	08089745
REGISTERED CHARITY NUMBERS	England and Wales: 1148302 Scotland: SCO45217
REGISTERED OFFICE	Queen Elizabeth House, 4 St Dunstan's Hill, London, EC3R 8AD
PROFESSIONAL ADVISERS	
Auditor:	Moore Kingston Smith 9 Appold Street London, EC2A 2AP
Solicitors:	Bates Wells & Braithwaite LLP 10 Queen Street Place London EC4R 1BE
Bankers:	Coutts & Co 440 The Strand London WC2R 0QS

The Military Wives Choirs Foundation

TRUSTEES' REPORT

CONSTITUTION

The Military Wives Choirs Foundation ('the MWCF') was incorporated as a company limited by guarantee on 30 May 2012, and it is governed by its memorandum and articles. The Foundation was registered as a charity with the Charity Commission in England and Wales on 25 July 2012 and as a charity with the Office of the Scottish Regulator on 5 November 2014.

TRUSTEES

The Trustees, who are also the Foundation's Directors, are:

J Cetti	(resigned 13 January 2024)
J Green	(resigned 5 October 2023)
B Johnson	(resigned 31 March 2023)
B Morgan	
M Pedder	(resigned 6 July 2023)
C Rowcliffe	(resigned 24 January 2024)
E Phillips	(appointed 14 January 2023)
A Cox	(appointed 14 January 2023)
S Deans	(appointed 14 January 2023)
A Blount	(appointed 14 January 2023, resigned 3 April 2024)
A Peck	
C Paxton	
C Hallatt	(appointed 2 February 2024)
S Lord	(appointed 2 February 2024)
A Peace Gadsby	(appointed 2 February 2024)
J Weatherall	(appointed 2 February 2024)

1. Report of the Chair of Trustees

Introduction

2023 has been the start of a transformation journey for the Military Wives Choirs as we became an independent charity. Our purpose remains to connect women impacted by their military connection and create a support network through the power of singing. The mission, Sing, Share, Support, remains at the heart of everything we do. Our core offer to beneficiaries remains the opportunity to join a local choir and make music every week, to perform nationally as part of 'once in a lifetime opportunities' that come to us as the performing artist 'The Military Wives Choirs' and to be mentored in a variety of roles within the network that help brush up or develop skills that enhance employability. We remain musically inclusive with no auditions to join a choir.

2023 was a year of both opportunity and challenges as we developed and launched our new strategy to support our evolution as an independent charity, while continuing to build the number of women in our network and the volume of performances post-COVID and cope with the impact of the cost-of-living crisis on funding.

Strategic Development

We launched our new MWC strategy in December 2023 which articulates our direction and goals over the next 3-5 years. At the core of our strategy are three strategic goals:

Wellbeing - using the power of singing to reduce social isolation and improve the physical and mental wellbeing of all beneficiaries in our network by ensuring our musical strategy provides an inclusive and enriching experience. Delivering and participating in a variety of projects and opportunities designed to raise the profile of the charity, generate income, and provide 'once in a lifetime' experiences for beneficiaries to increase wellbeing and self-confidence.

Sustainability - securing the longer-term future of MWC by building a reliable funding pipeline, maintaining robust cost control, and strengthening the choir network. We are committed to maintaining and strengthening our relationship with SSAFA while looking to cultivate enduring relationships with a range of other corporate and charitable organisations and high-net-worth individuals to provide funding to cover our annual costs, replenish reserves and fund key projects.

Growth - growing our network to bring the benefits of singing to a wider audience within the population of women impacted by their military connection. Over the next three years MWC aims to grow the size of existing choirs by 25% to enhance their reach and sound and ensure their longer-term sustainability. There will be a focus on increasing our inclusion, diversity, and accessibility by reaching a broader demographic across the military community in terms of age, ethnicity and physical or mental ability, with a particular focus on serving and younger women and women in a variety of ethnic communities that are currently under-represented in our network.

Achievements and Performances

Throughout the year we have continued to offer our beneficiaries the opportunity to participate in both their local weekly music-making and performances and a range of performance and development opportunities with colleagues across the network. Key achievements and activities this year include:

1. Growing the network by just under 250 members
2. Engaging approximately 335 members of our network in nine national performances including the Royal British Legion Poppy Days in London and Manchester, the King's Coronation Commonwealth Choir, Raising the Flag on Armed Forces Day at the Houses of

Parliament, the HR Livery Company Gala in the City of London, and an event for veterans at the Ibrox Stadium in Glasgow. This is in addition to the many performances organised locally by our choirs. Wellbeing measurement before and after these events demonstrates a 5% uplift in wellbeing and a 10% uplift in feeling relaxed, one of the 7 key markers in the Warwick Edinburgh Mental Wellbeing Scale.

3. We have continued to maintain and update the repertoire in our music library, the common resource available to all our choirs ensuring all members find familiar songs in ever choir they join.
4. Launching our AFCFT funded Research 'Open Arms' which evidenced the value our beneficiaries perceive in our role in fostering social connections, increasing empowerment, and improving emotional and physical health. It also provided valuable insight into the barriers to involvement and the need to widen access which will inform future choir recruitment.

Network Development

Our network of 68 choirs spreads across the globe. The majority of our choirs are based in the UK, however we also have choirs in the Falkland Islands, Cyprus, Belgium, Canada and Gibraltar. We added 2 choirs to the network in Abingdon and St Mawgan. While we add new choirs where there is local demand and need, our focus is on building and strengthening existing choirs to ensure every week we have sufficient singers to cover the standard 3 parts in the arrangements in our repertoire and provide a rich singing experience.

Each of our choirs has a professional Musical Director who structures the weekly music-making experience. The quality of our Musical Directors is assured by our Artistic Planning and Development Manager, our Music Trustees and our Artistic Director. This year we had a 13% turnover in our MDs and recruited 11 new MDs.

In addition to an MD, each choir has a volunteer Committee with a variety of roles depending on the size of the choir but including as a minimum a Choir Lead, Treasurer, PR and Social Media and Social Secretary. We have provided mentoring and virtual training reaching 218 members of the network in committee roles to ensure good governance and consistent running of the choirs. Additionally, this upskilling increases confidence and can help those who want a gateway to employment. Attendees reported a 23% increase in their understanding of their role, a 19% increase in their confidence in their role and overall satisfaction with training as 92%. We have also provided support in managing challenging situations by providing mediation and training, helping to make choir an inclusive, safe and open space for all.

We have held quarterly virtual Volunteer Forums for all of our Committee members. These sessions are an important two-way communication opportunity, providing updates on our strategy and focusing on building understanding of key policies and driving compliance across the network. In addition, we run twice yearly virtual meetings with our entire network, enabling us to reach all beneficiaries and share how we are developing and evolving the charity and the opportunities available to them.

Charity Development

A second year of significant level of grant funding being secured has ensured this small charity with a national and international reach has the structure and governance appropriate for future operation.

With sub committees now an established structure for board operations, key strategic areas are clearly defined as Wellbeing and Development, Finance and Fundraising, Musical Development and Governance. Each Committee meets 4 times a year to ensure operations and initiatives are aligned

with our strategy and budget and are compliant with all relevant regulation, recommending key topics for full Board approval as appropriate.

We are grateful to SSAFA for their continued operational support in some key areas and the ongoing development of this valuable partnership continues. SSAFA continue to provide accounting support, allocating income and expenditure, processing invoices and producing monthly management accounts. SSAFA also manages merchandising for MWC and we continue to use

Structure, Governance, and Management

The Military Wives Choirs Foundation in 2022 was a subsidiary charity of The Soldiers, Sailors, Airmen and Families Association (SSAFA). SSAFA was the sole legal member of the Military Wives Choirs Foundation until December 31st, 2022, when it resigned at which point the Trustees became the members.

The Military Wives Choirs Foundation has its own Board of Trustees and is considered an independent charity for the purposes of charity law.

Trustees

During 2023, the eleventh full year of operation for the Military Wives Choirs Foundation, the Board met 6 times. The trustees are listed on page 2. As per our governing document, the Board comprises at least three trustees, but not more than 12. A trustee can be appointed for a term of up to three years. A retiring trustee may be re-appointed for a further term of up to three years. Once a trustee has served two terms consecutively, he/she may only stand for re-election so long as they have taken a break of at least one year from membership of the Board of Trustees following their consecutive term.

Each member guarantees to pay £1 in the event of the winding up of the Military Wives Choirs Foundation.

The Board undertake an annual skills audit to review the skills and performance of the Board and to identify skills gaps and emerging skill needs. All new Trustees undertaken a full induction programme which aims to familiarise them with the charity and their responsibilities as a Trustee. Trustees already in post are encouraged to attend virtual training sessions and undertake CPD.

Military Wives Choirs Foundation Structure

During 2023 we reviewed our staff structure to better reflect our strategic aims and reduced the paid staff team from 7 posts to 4. The Choirs Support Team now comprises of three posts, Welfare and Development Manager, Fundraising Manager and Artistic Planning and Development Manager, all of whom report to the Chief Executive.

Choir Governance

Each choir committee in our network elected annually from the choir members, each of whom are appointed by nomination and a choir vote at each choir's Annual General Meeting. Each choir appoints, as a minimum, a Chair, a Secretary, and a Treasurer. Each choir member signs our charter when they join binding them to our code of conduct and the rules and procedures of the charity.

Every choir maintains its own bank account, but all choirs are wholly part of the Military Wives Choirs Foundation and submit their annual accounts for scrutiny at the end of each financial year.

Financial Review

A summary of the results for the Military Wives Choirs Foundation for the year is given on page 14 of the financial statements. 2023 was a year that saw the total surplus of funds increase from £75,613 to £137,857. Unrestricted trading in the year had a surplus of £26,510, and overall unrestricted reserves at the end of 2023 increased to £68,502.

It is with grateful thanks that we acknowledge the support of our key funders;

Adrian Swire Charitable Trust
SSAFA
Scottish Veterans Fund
The Armed Forces Covenant Fund Trust
The Army Benevolent Fund
The Army Central Fund
The Veterans' Foundation

Reserves Policy

The trustees have agreed a policy of maintaining free reserves to ensure operational expenditure of three to six months is covered. This target is met in the centre, with the regional choir network raising sufficient funds through performances and subscriptions.

Risk Management

The trustees have considered the key risks affecting the Military Wives Choirs Foundation and will continue to record these in a risk register that is reviewed by both the Governance Committee and the main board to ensure relevance and appropriate mitigating responses. The financial viability of the Foundation has been addressed through cost-cutting and agreement with the organisation's Social Investor SSAFA.

Public Benefit

The trustees are confident that they comply with the Charity Commission's guidance on public benefit.

Going Concern

SSAFA has loaned £262,444 in the Foundation as a social investment furthering its charitable objects of providing welfare to current and former members of the British Armed Forces and their families. SSAFA has signed a letter of support and undertaken not to demand repayment of its investment until such time as the charity is able to repay it without compromising its ability to continue to trade and to meet its liabilities as they fall due. Furthermore, SSAFA has undertaken to make a social investment of £124,000 over the course of 2024 to enable it to meet its liabilities on the understanding that MWC makes a payback of 1% on unrestricted funds at 31st December 2024 with interest on 0.005% of that to be added. The Trustees have prepared budgets and forecasts for the 12 months following the approval of these financial statements and believe the Foundation will have sufficient resources to operate for the foreseeable future.

On this basis the Trustees consider that the Foundation is a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

Small Company Exemption

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Directors have also taken advantage of the small company exemption not to prepare a Strategic Report.

Auditor

In accordance with Section 485 (4) of Companies Act 2006 a resolution to reappoint Moore Kingston Smith LLP will be proposed at the Annual General Meeting.

Statement of Trustees' responsibilities

The Trustees (who are also directors of The Military Wives Choirs Foundation for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the incoming resources and application of resources, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.


The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006, They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that:

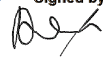
- so far as each Trustee is aware, there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved and authorised for issue by the Trustees on 25 June 2024

Signed by:

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Trustee

Signed by:

FCCFB7989F84474...

Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION

Opinion

We have audited the financial statements of The Military Wives Choirs Foundation (the 'charitable company') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Statement of Financial Position, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the charitable company's affairs as at 31 December 2023 and of the charitable company's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs(UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 require us to report to you if, in our opinion:

- the charitable company has not kept adequate and sufficient accounting records, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Annual Report and from preparing a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 9-10, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the consolidated financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charitable company, the charitable company's members, as a body, and the charity's trustees, as a body for our audit work, for this report, or for the opinion we have formed.

Moore Kingston Smith LLP

Adam Fullerton (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

9 Appold Street
London
EC2A 2AP

Date: 16 July 2024

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

THE MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Fund £	Restricted Funds £	Total 2023 £	Total 2022 £
INCOME					
Voluntary income:					
	5	103,274	-	103,274	140,954
Donations and contributions	5	130,766	126,028	256,794	313,048
Grants receivable		-----	-----	-----	-----
Total voluntary income		234,040	126,028	360,068	454,002
Income from charitable activities:					
Subscriptions		216,824	-	216,824	186,380
Performance related income		74,919	-	74,919	54,912
Other charitable income		1,299	-	1,299	199
Royalty income		9,963	-	9,963	-
Total income from charitable activities		-----	-	-----	-----
		303,005	-	303,005	241,491
		-----	-----	-----	-----
Total income		537,045	126,028	663,073	695,493
		-----	-----	-----	-----
EXPENDITURE					
Costs of raising funds					
Fundraising and promotion		11,803	13,605	25,408	34,642
		-----	-----	-----	-----
Charitable activities					
Choir welfare, support and development	6	498,732	76,689	575,421	813,286
Total charitable activities		498,732	76,689	575,421	813,286
		-----	-----	-----	-----
Total expenditure		510,535	90,294	600,829	847,928
		-----	-----	-----	-----
Net income/(expenditure)		26,510	35,734	62,244	(152,435)
		-----	-----	-----	-----
Total funds brought forward at 1 January		41,992	33,621	75,613	228,048
Total funds carried forward at 31 December	13	68,502	69,355	137,857	75,613
		-----	-----	-----	-----

All amounts relate to continuing activities. The company has no gains or losses other than the result for the year. The accompanying accounting policies and notes on pages 17 to 23 form an integral part of these financial statements.

MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF FINANCIAL POSITION
Registered Company Number 08089745
AS AT 31 DECEMBER 2023

	<u>Notes</u>	<u>2023</u> £	<u>2022</u> £
FIXED ASSETS			
Tangible fixed assets	10	1,000	1,200
CURRENT ASSETS			
Debtors	11	16,692	17,819
Cash at Bank and in Hand		398,833	327,888
		<u>415,525</u>	<u>345,707</u>
Creditors: Amounts falling due within one year	12	(278,668)	(271,294)
Net current assets		<u>136,857</u>	<u>74,413</u>
Total assets less current liabilities		<u>137,857</u>	<u>75,613</u>
NET ASSETS		<u>137,857</u>	<u>75,613</u>
THE FUNDS OF THE CHARITY:			
Unrestricted income funds	13	68,502	41,992
Restricted income funds	13	69,355	33,621
TOTAL CHARITY FUNDS		<u>137,857</u>	<u>75,613</u>

The financial statements have been prepared in accordance with section 44 of the Charities and Trustee Investment (Scotland) Act 2005, the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

The notes on pages 17 to 23 form part of these accounts.

The financial statements were approved and authorised for issue by the Trustees on 25 June 2024 and signed on 25 June 2024 by:

A Cox
Trustee

Signed by:

FCCFB7989F84474...

Trustee

Signed by:

49BFA799AE8540A...

MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF CASH FLOWS
Registered Company Number 08089745
AS AT 31 DECEMBER 2023

	<u>Notes</u>	<u>2023</u> £	<u>2022</u> £
Cash flows from operating activities			
Operating profit/(loss) for the year		62,244	(152,435)
Adjustments for:			
Depreciation		200	200
Decrease/(increase) in debtors		1,127	(16,210)
Increase /(decrease) in creditors		7,374	(8,891)
		<hr/>	<hr/>
Net cash from operating activities		70,945	(177,336)
Cash at beginning of year		327,888	505,224
		<hr/>	<hr/>
Cash at end of year		<u><u>398,833</u></u>	<u><u>327,888</u></u>

There is no net debt.

THE MILITARY WIVES CHOIRS FOUNDATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1 COMPANY INFORMATION

The company was incorporated on 30 May 2012 as a company limited by guarantee.

The key objective of the MWCF is to relieve the need, suffering and distress of members and former members of the armed forces, their partners, spouses and other family members, principally through the formation, support and development of choirs (predominantly military wives choirs). We are first and foremost a welfare organisation.

2 BASIS OF PREPARATION

These financial statements have been prepared in accordance with applicable United Kingdom accounting standards, including Financial Reporting Standard 102 - 'The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland' (FRS 102), the Charities SORP (FRS 102) and with the Companies Act 2006. The financial statements have been prepared on the historical cost basis.

The company was controlled by its ultimate parent undertaking, the Soldiers, Sailors, Airmen and Families Association - Forces Help, a charity incorporated under Royal Charter, until it resigned its sole membership at 31st December 2022 with all then serving trustees being appointed members of the MWCF under paragraph 12.5 of its Articles of Association.

The Charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in Sterling (£).

Going Concern

The MWCF became an independent charity on 31 December 2022 when its previous parent charity, SSAFA, resigned its sole membership of the MWCF. SSAFA has invested £262,444 in the Foundation as a social investment furthering its charitable objects of providing welfare to current and former members of the British Armed Forces and their families.

Furthermore, SSAFA has undertaken to grant the charity up to £124,000 over the course of 2024 to enable it to meet its liabilities. The Trustees have prepared budgets and forecasts for the following 12 months and believe the Foundation will have sufficient resources to operate for the foreseeable future. SSAFA has signed a letter of support and has undertaken not to demand repayment of its investment until at least twelve months from the approval of these financial statements.

On this basis the Trustees consider that the Foundation is a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

3 SIGNIFICANT JUDGEMENTS AND ESTIMATES

Preparation of the financial statements requires management to make significant judgements and estimates.

Income includes voluntary donations from performances and the Charity recognises these in the period in which the event occurs even if the amounts are not paid until the following year.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

4 ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of these financial statements are as follows:

4.1 Tangible fixed assets

Tangible fixed assets are stated at cost and depreciated in equal instalments from the year of purchase. Music equipment is depreciated over 5 years except for pianos which are depreciated over 10 years. Additions valued at less than £2,000 are written off in the year of purchase.

4.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the MWCF is legally entitled to the income, there is probability of receipt and it can be measured with sufficient reliability.

Grants receivable are recognised when the foundation has an entitlement to the funds, the amounts can be quantified reliably, and it is probable that the income will be received. Voluntary subscriptions from members are recognised when paid.

Government grants relating to revenue are recognised in income on a systematic basis over the periods in which the entity recognises the associated costs for which the grant is intended to compensate.

4.3 Expenditure

Expenditure is recognised in the year in which it is incurred and includes attributable VAT which cannot be recovered. Expenditure is recognised when the MWCF has entered into a legal or constructive obligation. Support costs are those functions which assist the charity but do not directly undertake charitable activities. These include back office costs, finance, costs incurred by the Choirs and governance costs.

4.4 Debtors

Short term debtors are measured at transaction price, less any impairment.

4.5 Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

4.6 Fund accounting

Unrestricted funds are those freely available for use in pursuance of the MWCF's general objects of the charity.

Restricted funds are funds to be used only for the purposes specified by the donor.

4.7 Gift Aid

The Company has adopted a policy of recognising donations from fellow group undertakings when received.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

4.8 Pension costs

The Company operates a defined contribution scheme. Contributions to the Company's pension scheme are charged to profit and loss in the period to which they relate.

5 DONATIONS AND GRANTS

	2023	2022
	£	£
Donations and contributions		
Donation from fellow subsidiary	-	10,294
Donations collected by Choirs	73,702	115,991
Other donations	29,572	14,669
	<u>103,274</u>	<u>140,954</u>

All donations and contributions in both years are unrestricted.

Grants receivable

Restricted grants	126,028	223,048
Unrestricted grants	130,766	90,000
	<u>256,794</u>	<u>313,048</u>

6 CHARITY WELFARE, SUPPORT AND DEVELOPMENT

	Unrestricted	Restricted	Total	
			2023	2022
			£	£
Supporting choirs with their development	31,100	14,481	45,581	154,480
Fees - Directors, Artists and Music	180,032	-	180,032	164,025
Other music and performance costs	97,629	3,786	101,415	137,109
Website development, IT and hosting costs	10,467	-	10,467	28,567
Recruitment	567	-	567	-
Salaries (recharged - Note 9)	150,733	57,580	208,313	287,133
Travel, meeting costs and other expenses	4,705	386	5,091	13,100
Legal and professional fees	2,397	-	2,397	11,383
Depreciation and loss on disposals	200	-	200	200
Support costs	10,842	403	11,245	6,169
Governance costs (see Note 7)	10,060	53	10,113	11,120
	<u>498,732</u>	<u>76,689</u>	<u>575,421</u>	<u>813,286</u>

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

7 GOVERNANCE COSTS

	2023	2022
	£	£
Audit fees	9,372	9,636
Trustees' expenses	544	1,484
Other	197	-
	<u>10,113</u>	<u>11,120</u>

Trustee expenses relate to reimbursement and costs in respect of attendance of Trustees' meetings for 3 Trustees during the year (2022: 3 Trustees).

8 NET EXPENDITURE FOR THE YEAR

Net expenditure for the year is after charging:

	2023	2022
	£	£
Audit fees	9,372	9,636
Depreciation	<u>200</u>	<u>200</u>

9 STAFF COSTS AND TRUSTEES REMUNERATION

None of the trustees received any emoluments in respect of services to the MWCF.

	2023	2022
	£	£
Wages and salaries	180,397	254,480
National Insurance Employers	16,839	17,056
Pension costs	11,077	15,597
	<u>208,313</u>	<u>287,133</u>
Staff numbers	<u>4</u>	<u>7</u>

There were no higher-paid staff in either 2023 or 2022 receiving emoluments of £60,000 per annum or more.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

10 TANGIBLE FIXED ASSETS

	Equipment £	Piano £	Total £
Cost			
Brought forward at 1 January 2023	2,460	2,000	4,460
Carried forward at 31 December 2023	2,460	2,000	4,460
Depreciation			
Brought forward at 1 January 2023	2,460	800	3,260
Charge for the year	-	200	200
Carried forward at 31 December 2023	2,460	1,000	3,460
Net Book Value at 31 December 2023	-	1,000	1,000
Net Book Value at 31 December 2022	-	1,200	1,200

11 DEBTORS

	2023 £	2022 £
Other debtors	16,692	17,819
	16,692	17,819

12 CREDITORS: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	1,873	9,651
Amounts due to social investor	262,444	248,683
Tax and social security	4,715	-
Accruals and deferred income	9,636	12,960
	278,668	271,294

Amounts due to the social investor are repayable on demand and interest-free.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

13 ANALYSIS OF RESTRICTED FUNDS

	At 1 Jan 2023	Income	Expenditure	At 31 Dec 2023
	£	£	£	
Government funding	32,064	26,028	(41,737)	16,355
Other restricted grants	1,557	100,000	(48,557)	53,000
Total restricted funds	33,621	126,028	(90,294)	69,355
	At 1 Jan 2022	Income	Expenditure	At 31 Dec 2022
	£	£	£	
Government funding	107,667	117,561	(193,164)	32,064
Other restricted grants	41,269	105,487	(145,199)	1,557
Total restricted funds	148,936	223,048	(338,363)	33,621

There are no endowment funds. Other restricted funds include funds from benevolent funds to enable training, support and develop regional choirs and to support the Regional Voices Group, the organisation's representative body.

	At 1 Jan 2023	Income	Expenditure	At 31 Dec 2023
	£	£	£	
Unrestricted funds	41,992	537,045	(510,535)	68,502
	At 1 Jan 2022	Income	Expenditure	At 31 Dec 2022
	£	£	£	
Unrestricted funds	79,112	472,445	(509,565)	41,992

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	2023 Total Funds
	£	£	£
Tangible fixed assets	1,000	-	1,000
Current assets	346,170	69,355	415,525
Current liabilities	(278,668)	-	(278,668)
Total funds	68,502	69,355	137,857

	Unrestricted Funds	Restricted Funds	2022 Total Funds
	£	£	£
Tangible fixed assets	1,200	-	1,200
Current assets	312,086	33,621	345,707
Current liabilities	(271,294)	-	(271,294)
Total funds	41,992	33,621	75,613

15 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year. At 31 December 2022 the Charity ceased to be a wholly owned subsidiary of SSAFA, the Armed Forces Charity and is now a social investment. The debt due to SSAFA at 31 December 2023 was £262,444 (2022: £248,683). This arose due to costs paid out primarily in earlier years for the MWCF. Any new costs incurred in respect of the MWCF will be repaid to SSAFA on a timely basis. No interest is charged and the loan is repayable on demand. SSAFA granted the charity £124,000 during the year (2022-£90,000).

There were no other related party transactions during the year.

16 ULTIMATE CONTROLLING PARTY

Until 31 December 2022 the MWCF was controlled by SSAFA as the sole member of the MWCF. SSAFA is a charity registered in England and Wales (charity number: 210760) and Scotland (charity number: SCO45217). On 31 December 2022 SSAFA resigned its position as sole member and the Trustees became members themselves from that date, and consider there to be no ultimate controlling party at 31 December 2023.

17 FUTURE COMMITMENTS

The MWCF had no formal agreed commitments or contractual obligations, or contingent liabilities as at 31 December 2023 (2022: Nil).

18 CORPORATION TAXATION

The MWCF is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or section 252 of the Taxes and Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

THE MILITARY WIVES CHOIRS FOUNDATION

England & Wales - Charity number 1148302

Accounts



The Military Wives Choirs Foundation

Year Ended: 31 December 2022

Registered Charity Numbers: England and Wales (1148302) and Scotland (SC045217)

Registered Company Number: 08089745 (A Company Limited by Guarantee)

The Military Wives Choirs Foundation
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2022

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Charitable Company Information

REGISTERED COMPANY NUMBER	08089745
REGISTERED CHARITY NUMBERS	England and Wales: 1148302 Scotland: SCO45217
REGISTERED OFFICE	Queen Elizabeth House, 4 St Dunstan's Hill, London, EC3R 8AD
PROFESSIONAL ADVISERS	
Auditor:	Moore Kingston Smith 9 Appold Street London, EC2A 2AP
Solicitors:	Withers LLP 16 Old Bailey London EC4M 7EG
Bankers:	Coutts & Co 440 The Strand London WC2R 0QS

The Military Wives Choirs Foundation

TRUSTEES' REPORT

CONSTITUTION

The Military Wives Choirs Foundation ('the MWCF') was incorporated as a company limited by guarantee on 30 May 2012, and it is governed by its memorandum and articles. The Foundation was registered as a charity with the Charity Commission in England and Wales on 25 July 2012 and as a charity with the Office of the Scottish Regulator on 5 November 2014.

TRUSTEES

The Trustees, who are also the Foundation's Directors, are:

K Bushell	(resigned 31 December 2022)
J Cetti	Vice Chair
E Grant	(resigned 1 December 2022)
J Green	
B Johnson	(resigned 1 April 2023)
B Morgan	
M Pedder	Chair
K Price	Treasurer (resigned 31 December 2022)
C Rowcliffe	
R Stringfellow	Vice Chair (resigned 30 October 2022)
E Phillips	(appointed 14 January 2023)
A Cox	(appointed 14 January 2023)
S Deans	(appointed 14 January 2023)
A Blount	(appointed 14 January 2023)
A Peck	(appointed 27 January 2022)
C Paxton	(appointed 27 January 2022)

1. Report of the Chair of Trustees

1.1. Achievements and Performances

2022 was the 10th anniversary year of the creation of The Military Wives Choirs Foundation, a charity which continues to connect over 2000 women in the military community and creates a support network through the power of singing. To recognise the journey the charity has been on and to bring our network of choirs together, we held a series of five concerts across the UK. The concert series involved over 900 members from 64 choirs. We were able to include choir members from several overseas choirs in the concerts; their attendance and involvement made possible by generous support from our funders which demonstrated the international spread of our choirs. The concerts also featured a live band and the choirs' own Musical Directors alongside the charity's Artistic Director and Ambassadors. The concerts were well attended with local civic dignitaries supporting and sold-out audiences in several venues and media coverage on BBC Radio 3, Scala Radio and BFBS.

We were in demand for high profile performances and media appearances throughout the year. These included appearing with Kathrine Jenkins as part of the Queen's Platinum Jubilee Celebrations and at St James Palace for The Not Forgotten Association. A highlight was appearing on Children in Need, joining other choirs in a BBC film featuring choir members from across the United Kingdom. Over 350 choir members were involved in national events.

At a local level our choirs continue to perform at many events, including concerts, fetes and dinners. These events provide our choirs with an opportunity to support their local community and highlight the purpose of our charity at local level.

The organisation is fortunate to receive ongoing support from its Artistic Director Hilary Davan Wetton and Ambassadors, Sean Hargreaves and John Haywood. Laura Wright, mezzo-soprano, became the charity's first female Ambassador and performed alongside the choirs at the Concert Series.

Volunteer choir committee members, along with the Musical Directors play an important part in ensuring the success of the choirs and delivery of well-being. A training day for Committee Members was held in November with 160 volunteers attending. A Musical Directors Workshop designed to enhance the skills and provide continuing professional development for our 70 freelance MDs across the network was held and well attended. Both events were live streamed to enable as full participation as possible.

2022 saw the departure of our Director, Melanie Nightingale who had been with the charity for 5 years. Jill Cochrane stepped in as interim Director for three months and we welcomed our new Director, Wendy Human in the Autumn.

1.2. Wellbeing and Welfare Delivery

Research shows that singing in a choir delivers an opportunity to create fast social bonding and facilitate social cohesion.¹ It alleviates stress, contributes to an improvement in isolation, anxiety, and depression, and provides a supportive social network.

¹ The Ice-Breaker Effect, 2015, The Royal Society, Eiluned Pearce, Jacques Launay & Robin IM Dunbar Review of Mental Health & Wellbeing Outcomes, 2018, European Journal of Public Health, Elyse Williams, Genevieve A Dingle, Stephen Clift.

For the first time on a national project, we surveyed all choir members participating in our 10th Anniversary Concert Series to monitor the impact such a performance (where multiple choirs come together) has on our members. The results showed an uptick in the general wellbeing of choir members immediately after the concert, as well as an increase in feelings of confidence and empowerment.

1.3. Network Development

Our network of choirs spreads across the globe with most of our choirs based in the UK, with choirs in the Falkland Islands, Cyprus, Kenya and Belgium. Our network continued in 2022 to recover from the impact of the Covid pandemic and during 2022 rehearsals went back fully to being in person. The Choirs Support Team have supported the choirs in all operational aspects of choir administration and with their music making.

Some key developments include: The introduction of a weekly Committees Bulletin, improvements to membership data recording, the development of a volunteer training programme and the start of research project to determine barriers to joining a choir. Our newly introduced committees bulletin provides up to date information to our volunteer committee members and signposts them to key information and resources to assist them in their role.

The research project was undertaken by the charity using grant funding from the Armed Forces Covenant Fund Trust. We commissioned Anglia Ruskin University, a partnership between the university's Veterans & Families Institute and Cambridge Institute for Music Therapy Research, to explore the question, "What are the barriers and facilitators to accessing and engaging with the Military Wives Choirs for women in the military community?". To address this question, the research team undertook a scoping review, a survey to current and past MWC members, and 19 semi-structured interviews with current and past MWC members. Many key themes were identified which will be key to developing the charity, identifying barriers to joining and ensuring we are as inclusive and diverse as we should be. An outcome of the project has been to create a routine outcomes monitoring framework from which we evaluate the impact on members of our core weekly-music making activity.

1.4 Charity and Governance Development

A second year of significant level of grant funding being secured has ensured this small charity with a national and international reach has the structure and governance appropriate for future growth and development.

With working groups and sub committees now an established structure for the board operations, key strategic areas are now clearly defined as Welfare, Finance and Income Generation, Music Development and Governance.

Our existing Memorandum of Understanding with SSAFA continues to provide the platform to support the integrated workings of the two charities, and ongoing development of this valuable partnership continues.

1.5. Strategic Development

The charity continues to promote its ethos within the following strategic goals:

We will have a musical strategy that will provide an enriching experience for everyone.

We will foster an environment that is welcoming to women in the military community.

We will improve the quality and breadth of the welfare support offered to choir members.

To deliver our 2021-2023 strategy, we have been guided by three key principles:

1. We will be a well-governed charity with a professional and suitably qualified Board of Trustees that understands and manages the risks faced by the Military Wives Choirs and leverages opportunities.
2. We will understand and be able to demonstrate to our stakeholders the value that we add.
3. We will manage our finances in a way that maximises the resources we have available to deliver our strategic goals.

1.6. Vision, Mission, and Values

Our mission is that the Military Wives Choirs will provide support, training, and opportunities for choirs and individuals that will sustain and develop our network and the women who sing in our choirs, because we believe we are stronger together.

Our Values

- *Unspoken understanding*
- *Ongoing support*
- *Musical inclusivity*
- *Wellbeing through singing*
- *Diverse community*

Unspoken understanding: Our shared experiences of military life inform the way we look after one another

Ongoing support: We value time for ourselves and enjoy our time with each other

Musical inclusivity: It's not about being *able* to sing, it's about being *there* to sing

Wellbeing through singing: We create choirs that bond us together and allow us to share unique achievements and experiences

Diverse community: We welcome all women whose lives are currently impacted by their military connection

1.7. Structure, Governance, and Management

The Military Wives Choirs Foundation in 2022 was a subsidiary charity of The Soldiers, Sailors, Airmen and Families Association (SSAFA). SSAFA was the sole legal member of the Military Wives Choirs Foundation until December 31st, 2022, when it resigned at which point the Trustees became the members.

The Military Wives Choirs Foundation has its own Board of Trustees and is considered an independent charity for the purposes of charity law.

1.8. Choir Governance

Each choir in our network is managed by a voluntary elected committee of choir members, each of whom are appointed by nomination and a choir vote at each choir's Annual General Meeting. Each choir appoints, as a minimum, a Chair, a Secretary, and a Treasurer.

Each choir maintains its own bank account, but all choirs are wholly part of the Military Wives Choirs Foundation and submit their annual accounts for scrutiny at the end of each financial year.

1.9. Trustees

During 2022, the tenth full year of operation for the Military Wives Choirs Foundation, the Board met 7 times.

The trustees are listed on page 2. As per our governing document, the Board shall comprise at least three trustees, but not more than 12 persons. A trustee can be appointed for a term of up to three years. A retiring trustee may be re-appointed for a further term of up to three years. Once a trustee has served two terms consecutively, he/she may only stand for re-election so long as they have taken a break of at least one year from membership of the Board of Trustees following their consecutive term.

Each member guarantees to pay £1 in the event of the winding up of the Military Wives Choirs Foundation.

1.10. Financial Review

A summary of the results for the Military Wives Choirs Foundation for the year is given on page 16 of the financial statements. 2022 was a year that saw the total surplus of funds reduce from £228,048 to £75,613 with most of this decline in the planned utilisation of restricted funds. Unrestricted trading in the year had a deficit of £37,120, but overall unrestricted reserves at the end of 2022 remained robust at £41,992.

It is with great thanks that we acknowledge the support of our key funders;

- Arts Council England
- RNRMC
- RAFBF
- SSAFA
- The Armed Forces Covenant Fund Trust
- The Army Central Fund
- The Veterans Foundation

And sponsors of our concert series:

- Age Scotland - Unforgotten Forces
- Harrison Clark Rickerbys Solicitors
- Greenwich Hospital
- Leonardo
- MBDA
- Morson
- SEA

1.11. Reserves Policy

The trustees have agreed a policy of maintaining free reserves to ensure operational expenditure of three to six months is covered. This target is met in the centre, with the regional choir network raising sufficient funds through performances and subscriptions.

1.12. Risk Management

The trustees have considered the key risks affecting the Military Wives Choirs Foundation and will continue to take steps to record these in a risk register that is reviewed by both the Governance Committee and the main board to ensure relevance and appropriate mitigating responses. The financial viability of the Foundation has been addressed through cost-cutting and agreement with the organisation's Social Investor SSAFA.

1.13. Public Benefit

The trustees are confident that they comply with the Charity Commission's guidance on public benefit.

1.14. Going Concern

The MWCF became an independent charity on 31 December 2022 when its previous parent charity, SSAFA, resigned its sole membership of the MWCF. SSAFA has invested £248,683 in the Foundation as a social investment furthering its charitable objects of providing welfare to current and former members of the British Armed Forces and their families.

Furthermore, SSAFA has undertaken to grant the charity up to £124,000 over the course of 2023 to enable it to meet its liabilities. The Trustees have prepared budgets and forecasts for the 12 months following the approval of these financial statements and believe the Foundation will have sufficient

resources to operate for the foreseeable future. SSAFA has signed a letter of support and undertaken not to demand repayment of its investment until at least 5 June 2024.

On this basis the Trustees consider that the Foundation is a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

1.15. Small Company Exemption

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Directors have also taken advantage of the small company exemption not to prepare a Strategic Report.

1.16. Auditor

In accordance with Section 485 (4) of Companies Act 2006 a resolution to reappoint Moore Kingston Smith LLP will be proposed at the Annual General Meeting.

1.17. Statement of Trustees' responsibilities

The Trustees (who are also directors of The Military Wives Choirs Foundation for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the incoming resources and application of resources, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006, They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that:

- so far as each Trustee is aware, there is no relevant audit information of which the charitable company's auditor is unaware; and

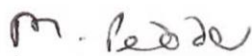
- the Trustees have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved and authorised for issue by the Trustees on 28 June 2023



A Cox
Trustee



M Pedder
Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION

Opinion

We have audited the financial statements of The Military Wives Choirs Foundation (the 'charitable company') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the charitable company's affairs as at 31 December 2022 and of the charitable company's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs(UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and,

except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 require us to report to you if, in our opinion:

- the charitable company has not kept adequate and sufficient accounting records, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Annual Report and from preparing a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 9-10, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable

the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future

events or conditions may cause the charitable company to cease to continue as a going concern.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION (continued)

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the consolidated financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charitable company, the charitable company's members, as a body, and the charity's trustees, as a body for our audit work, for this report, or for the opinion we have formed.

Moore Kingston Smith LLP

Adam Fullerton (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

9 Appold Street
London
EC2A 2AP

Date: 10 July 2023

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

THE MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Fund £	Restricted Funds £	Total 2022 £	Total 2021 £
INCOME					
Voluntary income:					
Donations and contributions	5	140,954	-	140,954	50,700
Grants receivable	5	90,000	223,048	313,048	302,332
		-----	-----	-----	-----
Total voluntary income		230,954	223,048	454,002	353,032
Income from charitable activities:					
Subscriptions		186,380		186,380	131,683
Performance related income		54,912	-	54,912	10,933
Other charitable income		199	-	199	42
		-----	-----	-----	-----
Total income from charitable activities		241,491	-	241,491	142,658
		-----	-----	-----	-----
Total income		472,445	223,048	695,493	495,690
		-----	-----	-----	-----
EXPENDITURE					
Costs of raising funds					
Fundraising and promotion		20,778	13,864	34,642	4,840
		-----	-----	-----	-----
Charitable activities					
Choir welfare, support and development	6	488,787	324,499	813,286	473,654
		-----	-----	-----	-----
Total charitable activities		488,787	324,499	813,286	473,654
		-----	-----	-----	-----
Total expenditure		509,565	338,363	847,928	478,494
		-----	-----	-----	-----
Net income/(expenditure)		(37,120)	(115,315)	(152,435)	17,195
		-----	-----	-----	-----
Total funds brought forward at 1 January		79,112	148,936	228,048	210,853
		-----	-----	-----	-----
Total funds carried forward at 31 December	13	41,992	33,621	75,613	228,048
		-----	-----	-----	-----

All amounts relate to continuing activities. The company has no gains or losses other than the result for the year. The accompanying accounting policies and notes on pages 19 to 25 form an integral part of these financial statements.

MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF FINANCIAL POSITION
Registered Company Number 08089745
AS AT 31 DECEMBER 2022

	<u>Notes</u>	<u>2022</u> £	<u>2021</u> £
FIXED ASSETS			
Tangible fixed assets	10	1,200	1,400
CURRENT ASSETS			
Debtors	11	17,819	1,609
Cash at Bank and in Hand		327,888	505,224
		<u>345,707</u>	<u>506,833</u>
Creditors: Amounts falling due within one year	12	(271,294)	(280,185)
Net current assets		<u>74,413</u>	<u>226,648</u>
Total assets less current liabilities		<u>75,613</u>	<u>228,048</u>
NET ASSETS		<u>75,613</u>	<u>228,048</u>
THE FUNDS OF THE CHARITY:			
Unrestricted income funds	13	41,992	79,112
Restricted income funds	13	33,621	148,936
TOTAL CHARITY FUNDS		<u>75,613</u>	<u>228,048</u>


The financial statements have been prepared in accordance with section 44 of the Charities and Trustee Investment (Scotland) Act 2005, the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

The notes on pages 19 to 25 form part of these accounts.

The financial statements were approved and authorised for issue by the Trustees on 28 June 2023 and signed on 28 June 2023 by:



A Cox
Trustee



M Pedder
Trustee

MILITARY WIVES CHOIRS FOUNDATION

STATEMENT OF CASH FLOWS

Registered Company Number 08089745

AS AT 31 DECEMBER 2022

	<u>Notes</u>	<u>2022</u> £	<u>2021</u> £
Cash flows from operating activities			
Operating (loss)/profit for the year		(152,435)	17,195
Adjustments for:			
Depreciation		200	200
Increase in debtors		(16,210)	(1,609)
Decrease in creditors		(8,891)	(282)
Net cash from operating activities		(177,336)	15,504
Cash at beginning of year		505,224	489,720
Cash at end of year		<u>327,888</u>	<u>505,224</u>
There is no net debt.		_____	_____

THE MILITARY WIVES CHOIRS FOUNDATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 COMPANY INFORMATION

The company was incorporated on 30 May 2012 as a company limited by guarantee.

The key objective of the MWCF is to relieve the need, suffering and distress of members and former members of the armed forces, their partners, spouses and other family members, principally through the formation, support and development of choirs (predominantly military wives choirs). We are first and foremost a welfare organisation.

2 BASIS OF PREPARATION

These financial statements have been prepared in accordance with applicable United Kingdom accounting standards, including Financial Reporting Standard 102 - 'The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland' ('FRS 102'), the Charities SORP (FRS 102) and with the Companies Act 2006. The financial statements have been prepared on the historical cost basis.

The company was controlled by its ultimate parent undertaking, the Soldiers, Sailors, Airmen and Families Association - Forces Help, a charity incorporated under Royal Charter, whose publicly available accounts include a consolidated cash flow statement, but who resigned its sole membership at 31st December 2022 with all then serving trustees being appointed members of the MWCF under paragraph 12.5 of its Articles of Association.

The Charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in Sterling (£).

Going Concern

The MWCF became an independent charity on 31 December 2022 when its previous parent charity, SSAFA, resigned its sole membership of the MWCF. SSAFA has invested £248,683 in the Foundation as a social investment furthering its charitable objects of providing welfare to current and former members of the British Armed Forces and their families.

Furthermore, SSAFA has undertaken to grant the charity up to £124,000 over the course of 2023 to enable it to meet its liabilities. The Trustees have prepared budgets and forecasts for the following 12 months and believe the Foundation will have sufficient resources to operate for the foreseeable future. SSAFA has signed a letter of support and has undertaken not to demand repayment of its investment until at least twelve months from the approval of these financial statements. On this basis the Trustees consider that the Foundation is a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

3 SIGNIFICANT JUDGEMENTS AND ESTIMATES

Preparation of the financial statements requires management to make significant judgements and estimates.

Income includes voluntary donations from performances and the Charity recognises these in the period in which the event occurs even if the amounts are not paid until the following year.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

4 ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of these financial statements are as follows:

4.1 Tangible fixed assets

Tangible fixed assets are stated at cost and depreciated in equal instalments from the year of purchase. Music equipment is depreciated over 5 years except for pianos which are depreciated over 10 years. Additions valued at less than £2,000 are written off in the year of purchase.

4.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the MWCF is legally entitled to the income, there is probability of receipt and it can be measured with sufficient reliability.

Grants receivable are recognised when the foundation has an entitlement to the funds, the amounts can be quantified reliably, and it is probable that the income will be received. Voluntary subscriptions from members are recognised when paid.

Government grants relating to revenue are recognised in income on a systematic basis over the periods in which the entity recognises the associated costs for which the grant is intended to compensate.

4.3 Expenditure

Expenditure is recognised in the year in which it is incurred and includes attributable VAT which cannot be recovered. Expenditure is recognised when the MWCF has entered into a legal or constructive obligation. Support costs are those functions which assist the charity but do not directly undertake charitable activities. These include back office costs, finance, costs incurred by the Choirs and governance costs.

4.4 Debtors

Short term debtors are measured at transaction price, less any impairment.

4.5 Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

4.6 Fund accounting

Unrestricted funds are those freely available for use in pursuance of the MWCF's general objects of the charity.

Restricted funds are funds to be used only for the purposes specified by the donor.

4.7 Gift Aid

The Company has adopted a policy of recognising donations from fellow group undertakings when received.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

4.8 Pension costs

The Company operates a defined contribution scheme. Contributions to the Company's pension scheme are charged to profit and loss in the period to which they relate.

5 DONATIONS AND GRANTS

Donations and contributions	2022	2021
	£	£
Donation from fellow subsidiary	10,294	3,049
Donations collected by Choirs	115,991	42,507
Other donations	14,669	5,144
	<u>140,954</u>	<u>50,700</u>

All donations and contributions in both years are unrestricted.

Grants receivable

Restricted grants	223,048	222,332
Unrestricted grants	90,000	80,000
	<u>313,048</u>	<u>302,332</u>

6 CHARITY WELFARE, SUPPORT AND DEVELOPMENT

	Unrestricted	Restricted	Total	
			2022	2021
			£	£
Supporting choirs with their development	35,248	119,232	154,480	63,961
Fees - Directors, Artists and Music	164,025	-	164,025	111,091
Other music and performance costs	136,165	944	137,109	48,047
Website development, IT and hosting costs	1,746	26,821	28,567	8,614
Recruitment	-	-	-	2,562
Salaries (recharged - Note 9)	121,773	165,360	287,133	210,241
Travel, meeting costs and other expenses	7,891	5,209	13,100	3,895
Legal and professional fees	5,108	6,275	11,383	4,563
Depreciation and loss on disposals	200	-	200	200
Support costs	6,029	140	6,169	11,455
Governance costs (see Note 7)	10,602	518	11,120	9,025
	<u>488,787</u>	<u>324,499</u>	<u>813,286</u>	<u>473,654</u>

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

7 GOVERNANCE COSTS

	2022	2021
	£	£
Audit fees	9,636	8,500
Trustees' expenses	1,484	525
	11,120	9,025

Trustee expenses relate to reimbursement and costs in respect of attendance of Trustees' meetings for 3 Trustees during the year (2021:2 Trustees).

8 NET EXPENDITURE FOR THE YEAR

Net expenditure for the year is after charging:

	2022	2021
	£	£
Audit fees	9,636	8,500
Depreciation	200	200
	200	200

9 STAFF COSTS AND TRUSTEES REMUNERATION

None of the trustees received any emoluments in respect of services to the MWCF.
 All staff are employed by SSAFA.

	2022	2021
	£	£
Wages and salaries	254,480	186,974
National Insurance Employers	17,056	12,542
Pension costs	15,597	10,275
	287,133	210,241
Staff numbers	7	6

There were no higher-paid staff in either 2022 or 2021 receiving emoluments of £60,000 per annum or more.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

10 TANGIBLE FIXED ASSETS

	Equipment £	Piano £	Total £
Cost			
Brought forward at 1 January 2022	2,460	2,000	4,460
Carried forward at 31 December 2022	<u>2,460</u>	<u>2,000</u>	<u>4,460</u>
Depreciation			
Brought forward at 1 January 2022	2,460	600	3,060
Charge for the year	-	200	200
Carried forward at 31 December 2022	<u>2,460</u>	<u>800</u>	<u>3,260</u>
Net Book Value at 31 December 2022	<u>-</u>	<u>1,200</u>	<u>1,200</u>
Net Book Value at 31 December 2021	<u>-</u>	<u>1,400</u>	<u>1,400</u>

11 DEBTORS

	2022 £	2021 £
Other debtors	17,819	1,609
	<u>17,819</u>	<u>1,609</u>

12 CREDITORS: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	9,651	293
Amounts due to social investor	248,683	-
Amounts due to parent undertaking	-	261,497
Amounts due to fellow group companies	-	4,532
Accruals and deferred income	12,960	13,863
	<u>271,294</u>	<u>280,185</u>

Amounts due to the social investor and parent undertaking are repayable on demand and interest-free.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

13 ANALYSIS OF RESTRICTED FUNDS

	At 1 Jan 2022	Income	Expenditure	At 31 Dec 2022
	£	£	£	
Government funding	107,667	117,561	(193,164)	32,064
Other restricted grants	41,269	105,487	(145,199)	1,557
Total restricted funds	148,936	223,048	(338,363)	33,621
	At 1 Jan 2021	Income	Expenditure	At 31 Dec 2021
	£	£	£	
Government funding	-	121,186	(13,519)	107,667
Other restricted grants	209,537	101,146	(269,414)	41,269
Total restricted funds	209,537	222,332	(282,933)	148,936

There are no endowment funds. Other restricted funds include funds from benevolent funds to enable training, support and develop regional choirs through the pandemic and to support the Regional Voices Group, the organisation's representative body.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	2022 Total Funds
	£	£	£
Tangible fixed assets	1,200	-	1,200
Current assets	249,267	33,621	327,888
Current liabilities	(253,475)	-	(253,475)
Total funds	<u>41,992</u>	<u>33,621</u>	<u>75,613</u>

	Unrestricted Funds	Restricted Funds	2021 Total Funds
	£	£	£
Tangible fixed assets	1,400	-	1,400
Current assets	357,897	148,936	506,833
Current liabilities	(280,185)	-	(280,185)
Total funds	<u>79,112</u>	<u>148,936</u>	<u>228,048</u>

15 RELATED PARTY TRANSACTIONS

The debt due to SSAFA at 31 December 2022 was £248,683 (2021: £261,497). This arose due to costs paid out primarily in earlier years for the MWCF. Any new costs incurred in respect of the MWCF will be repaid to SSAFA on a timely basis. No interest is charged and the loan is repayable on demand. SSAFA granted the charity £90,000 during the year (2021-£80,000).

Staff costs of £287,133 (2021 - £210,241) were paid by SSAFA and reimbursed by the MWCF.

An amount of £17,819 was owed by SSAFA Forces Help Enterprises Limited (a fellow subsidiary) to the MWCF at 31 December 2022 (2021: £4,532 creditor). This arises where the MWCF has incurred expenses relating to trading activities undertaken by SSAFA Forces Help Enterprises Limited.

There were no other related party transactions during the year.

16 ULTIMATE CONTROLLING PARTY

Until 31 December 2022 the MWCF was controlled by SSAFA as the sole member of the MWCF. SSAFA is a charity registered in England and Wales (charity number: 210760) and Scotland (charity number: SCO45217). On 31 December 2022 SSAFA resigned its position as sole member and the Trustees became members themselves from that date, and consider there to be no ultimate controlling party at 31 December 2022.

17 FUTURE COMMITMENTS

The MWCF had no formal agreed commitments or contractual obligations, or contingent liabilities as at 31 December 2022 (2021: Nil).

18 CORPORATION TAXATION

The MWCF is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or section 252 of the Taxes and Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

THE MILITARY WIVES CHOIRS FOUNDATION

England & Wales - Charity number 1148302

Accounts



The Military Wives Choirs Foundation

Year Ended: 31 December 2021

Registered Charity Numbers: England and Wales (1148302) and Scotland (SC045217)

Registered Company Number: 08089745 (A Company Limited by Guarantee)

The Military Wives Choirs Foundation
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

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Charitable Company Information

REGISTERED COMPANY NUMBER	08089745
REGISTERED CHARITY NUMBERS	England and Wales: 1148302 Scotland: SCO45217
REGISTERED OFFICE	Queen Elizabeth House, 4 St Dunstan's Hill, London, EC3R 8AD
PROFESSIONAL ADVISERS	
Auditor:	Moore Kingston Smith 9 Appold Street London, EC2A 2AP
Solicitors:	Withers LLP 16 Old Bailey London EC4M 7EG
Bankers:	Coutts & Co 440 The Strand London WC2R 0QS

The Military Wives Choirs Foundation

TRUSTEES' REPORT

CONSTITUTION

The Military Wives Choirs Foundation ('the MWCF') was incorporated as a company limited by guarantee on 30 May 2012, and it is governed by its memorandum and articles. The Foundation was registered as a charity with the Charity Commission in England and Wales on 25 July 2012 and as a charity with the Office of the Scottish Regulator on 5 November 2014.

TRUSTEES

The Trustees, who are also the Foundation's Directors, are:

K Bushell	
J Cetti	Vice Chair
E Grant	
J Green	
B Johnson	
S Jordan (resigned 23 September 2021)	
B Morgan	
M Pedder	Chair
K Price	Treasurer
C Rowcliffe	(appointed 22 July 2021)
R Stringfellow	Vice Chair

None of the directors had any interests in the Company

1. Report of the Chair of Trustees

1.1. Achievements and Performances

The pandemic continued to impact the behaviours of the choir network, which saw a mix of continuing virtual rehearsals with in-person rehearsals and some performances later in the year.

The single biggest achievement for the network was the continuation of all of the 73 choirs that entered lock-down. It is a testament to the energy of our choir committee volunteers that every choir was able to return to full rehearsal.

2021 saw a return of the Musical Directors workshop. Held in person, the network's 73 freelance musical directors were able to access in person or virtually a masterclass in musical leadership, technical musical development and conducting. Led by our Artistic Director, Hilary Davan Wettan, the day received 99% positive feedback. The Board agreed that this opportunity is key to the organisational strategy and is now an agreed annual event to deliver musical excellence to the network.

1.2. Wellbeing and Welfare Delivery

Research shows that singing in a choir delivers an opportunity to create fast social bonding and facilitate social cohesion.¹ It alleviates stress, contributes to an improvement in isolation, anxiety, and depression, and provides a supportive social network.

The central ethos of Sing, Share, Support has never been more in focus with choir members and central team members alike creating imaginative ways of adding value to network development by virtual means.

2021 saw a series of virtual training opportunities offered to all choir committee volunteers, culminating in a series of regionalised Committees Day that saw almost 200 volunteers meeting in 5 regional locations to increase their knowledge and skills in successfully managing a Military Wives Choir.

1.3. Network Development

As a result of significant funding received from the Armed Forces Covenant Fund and the Arts Council for the second year in succession, the Choirs Support Team established a new 1.6FTE resource dedicated to fundraising and a further dedicated resource of 1 FTE to provide timely and targeted welfare and organisational development to the network of choir members.

This new dedicated support role is responsible for using our grant funding to ensure relevant training and wellbeing support is offered to the choir volunteers to empower them in their leadership roles

The Military Wives Choirs' digital marketing, communications, and PR activity has continued to develop, with engagement growing year on year. Internally, the monthly choir members' newsletter, One Voice, saw 11 issues delivered across the year and saw an increase of 15% engagement level in the year.

1.4 Charity and Governance Development

A second year of significant level of grant funding being secured has ensured this small charity with a national and international reach has the structure and governance appropriate for future growth and development.

With working groups and sub committees now an established structure for the board operations, key strategic areas are now clearly defined as Welfare, Finance, Fundraising, Music Development and Governance.

Our existing Memorandum of Understanding with SSAFA continues to provide the platform to support the integrated workings of the two charities, and ongoing development of this valuable partnership continues.

¹ The Ice-Breaker Effect, 2015, The Royal Society, Eiluned Pearce, Jacques Launay & Robin IM Dunbar Review of Mental Health & Wellbeing Outcomes, 2018, European Journal of Public Health, Elyse Williams, Genevieve A Dingle, Stephen Clift.

1.5. Strategic Development

The charity continues to promote its ethos within the following strategic goals

We will have a musical strategy that will provide an enriching experience for everyone.

We will foster an environment that is welcoming to women in the military community.

We will improve the quality and breadth of the welfare support offered to choir members.

To deliver our 2021-2023 strategy, we will be guided by three key principles:

1. We will be a well-governed charity with a professional and suitably qualified Board of Trustees that understands and manages the risks faced by the Military Wives Choirs and leverages opportunities.
2. We will understand and be able to demonstrate to our stakeholders the value that we add.
3. We will manage our finances in a way that maximises the resources we have available to deliver our strategic goals.

1.6. Vision, Mission, and Values

Our mission is that the Military Wives Choirs will provide support, training, and opportunities for choirs and individuals that will sustain and develop our network and the women who sing in our choirs, because we believe we are stronger together.

Our Values

- *Unspoken understanding*
- *Ongoing support*
- *Musical inclusivity*
- *Wellbeing through singing*
- *Diverse community*

1.7. Structure, Governance, and Management

The Military Wives Choirs Foundation is a subsidiary charity of The Soldiers, Sailors, Airmen and Families Association (SSAFA). SSAFA is the sole legal member of the Military Wives Choirs Foundation.

The Military Wives Choirs Foundation has its own Board of Trustees and is considered an independent charity for the purposes of charity law.

1.8. Choir Governance

Each choir in our network is managed by a voluntary elected committee of choir members, each of whom are appointed by nomination and a choir vote at each choir's Annual General Meeting. Each choir appoints, as a minimum, a Chair, a Secretary, and a Treasurer.

Each choir maintains its own bank account, but all choirs are wholly part of the Military Wives Choirs Foundation and submit their annual accounts for scrutiny at the end of each financial year.

1.9. Trustees

During 2021, the ninth full year of operation for the Military Wives Choirs Foundation, the Board met 6 times.

The trustees are listed on page 2. As per our governing document, the Board shall comprise at least three trustees, but not more than 12 persons. A trustee can be appointed for a term of up to three years. A retiring trustee may be re-appointed for a further term of up to three years. Once a trustee has served two terms consecutively, he/she may only stand for re-election so long as they have taken a break of at least one year from membership of the Board of Trustees following their consecutive term.

Each member guarantees to pay £1 in the event of the winding up of the Military Wives Choirs Foundation.

1.10. Financial Review

A summary of the results for the Military Wives Choirs Foundation for the year is given on **page 13** of the financial statements. 2021 delivered a second year of significant grant funding to the central charity that has seen a radical change of financial stability across the entire charity, leading to a total surplus of funds of £228,048. This is an exponential growth from the £23,254 total funds bought forward as at 1st January 2020.

Without key support from funders who understand the value of the choir network and the impacts choir membership has upon loneliness and isolation and the wellbeing of choir members, the charity could not have experienced such a reduction to their previous financial exposure.

It is with great thanks that we acknowledge the support of our key funders;

- Arts Council England
- ABF
- RNRMC
- RAFBF
- SSAFA
- The Armed Forces Covenant Fund Trust
- The Army Central Fund
- The Veterans Foundation

1.11. Reserves Policy

The trustees have agreed a reserves policy that will ensure that free reserves are being utilised to best meet the charitable objectives of the Foundation.

1.12. Risk Management

The trustees have considered the key risks affecting the Military Wives Choirs Foundation and will continue to take steps to record these in a risk register that is reviewed by both the Governance Committee and the main board to ensure relevance and appropriate mitigating responses.

1.13. Public Benefit

The trustees are confident that they comply with the Charity Commission's guidance on public benefit.

1.14. Covid-19 and Going Concern

The Covid-19 crisis continued in 2021 limiting the Charity's ability to fundraise through live performances. However, the Charity has attracted some significant fundraising in 2021 to ensure activities can continue as far as possible under the restrictions imposed by the virus.

The MWCF has a charitable donation arrangement in place whereby it receives an annual donation from a fellow group subsidiary SSAFA Forces Help Enterprises Limited, generated from trading arrangements that it carries out in respect of Military Wives Choirs activities. In addition, the Foundation's choirs are mainly self-sufficient in their funding. The Foundation does not commit to spending without ensuring that has sufficient funds available. The parent charity, The Soldiers, Sailors, Airmen and Families Association - Forces Help (SSAFA), for at least twelve months following the signing of these financial statements by the Trustees, has confirmed it will not demand repayment of amounts owed by the Foundation and will continue to support the charity to allow it to meet its liabilities as they fall due. Furthermore, since the year end the Trustees of SSAFA have undertaken to grant the Foundation up to £80,000 to enable it to continue to operate.

In light of this information, the trustees have reviewed the forecasts for a period of 12 months from the date of approval of these financial statements and are satisfied that the charity will continue to be able to meet its liabilities and continue in operational existence for the foreseeable future.

On this basis the Trustees consider that the Foundation is a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

1.15. Small Company Exemption

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Directors have also taken advantage of the small company exemption not to prepare a Strategic Report.

1.16. Auditor

In accordance with Section 485 (4) of Companies Act 2006 a resolution to reappoint Moore Kingston Smith LLP will be proposed at the Annual General Meeting.

1.17. Statement of Trustees' responsibilities

The Trustees (who are also directors of The Military Wives Choirs Foundation for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the incoming resources and application of resources, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006, They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that:

- so far as each Trustee is aware, there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved and authorised for issue by the Trustees on 24 May 2022

DocuSigned by:
Kathryn Price
87BBF07A97F64A1...
K Price 6/13/2022
Trustee

DocuSigned by:
Maggie Pedder
9F494F70529B4F4...
M Pedder 6/8/2022
Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION

Opinion

We have audited the financial statements of The Military Wives Choirs Foundation (the 'charitable company') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the charitable company's affairs as at 31 December 2021 and of the charitable company's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs(UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 require us to report to you if, in our opinion:

- the charitable company has not kept adequate and sufficient accounting records, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Annual Report and from preparing a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 3, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going

concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the consolidated financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charitable company, the charitable company's members, as a body, and the charity's trustees, as a body for our audit work, for this report, or for the opinion we have formed.

DocuSigned by:
Moore Kingston Smith LLP
9ED5D7CC3357445...

Neil Finlayson (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

9 Appold Street
London
EC2A 2AP

Date: **6/13/2022**

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

THE MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Fund £	Restricted Funds £	Total 2021 £	Total 2020 £
INCOME					
Voluntary income:					
Donations and contributions	5	50,700	-	50,700	85,969
Grants receivable	5	80,000	222,332	302,332	375,046
		-----	-----	-----	-----
Total voluntary income		130,700	222,332	353,032	461,015
Income from charitable activities:					
Subscriptions		131,683		131,683	139,771
Performance related income		10,933	-	10,933	18,126
Other charitable income		42	-	42	78
		-----	-----	-----	-----
Total income from charitable activities		142,658	-	142,658	157,975
		-----	-----	-----	-----
Other income - CJRS Grant		-	-	-	10,116
Total income		273,358	222,332	495,690	629,106
		-----	-----	-----	-----
EXPENDITURE					
Costs of raising funds					
Fundraising and promotion		2,181	2,659	4,840	7,925
		-----	-----	-----	-----
Charitable activities					
Choir welfare, support and development	6	193,380	280,274	473,654	433,682
		-----	-----	-----	-----
Total charitable activities		193,380	280,274	473,654	433,682
		-----	-----	-----	-----
Total expenditure		195,561	282,933	478,494	441,607
		-----	-----	-----	-----
Net income/(expenditure)		77,796	(60,601)	17,195	187,499
		-----	-----	-----	-----
Total funds brought forward at 1 January 2021		1,316	209,537	210,853	23,254
		-----	-----	-----	-----
Total funds carried forward at 31 December 2021	13	79,112	148,936	228,048	210,853
		-----	-----	-----	-----

All amounts relate to continuing activities. The company has no gains or losses other than the result for the year. The accompanying accounting policies and notes on pages 16 to 22 form an integral part of these financial statements.

MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF FINANCIAL POSITION
Registered Company Number 08089745
AS AT 31 DECEMBER 2021

	<u>Notes</u>	<u>2021</u> £	<u>2020</u> £
FIXED ASSETS			
Tangible fixed assets	10	1,400	1,600
CURRENT ASSETS			
Debtors	11	1,609	-
Cash at Bank and in Hand		505,224	489,720
		<u>506,833</u>	<u>489,720</u>
Creditors: Amounts falling due within one year	12	(280,185)	(280,467)
Net current assets		<u>226,648</u>	<u>209,253</u>
Total assets less current liabilities		<u>228,048</u>	<u>210,853</u>
NET ASSETS		<u>228,048</u>	<u>210,853</u>
THE FUNDS OF THE CHARITY:			
Unrestricted income funds	13	79,112	1,316
Restricted income funds	13	148,936	209,537
TOTAL CHARITY FUNDS		<u>228,048</u>	<u>210,853</u>


The financial statements have been prepared in accordance with section 44 of the Charities and Trustee Investment (Scotland) Act 2005, the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

The notes on pages 16 to 22 form part of these accounts.

The financial statements were approved and authorised for issue by the Trustees on May 24 2022 and signed on May 24 2022 by:

DocuSigned by:

 K Price 6/13/2022
 Trustee

DocuSigned by:

 M Pedder 6/8/2022
 Trustee

THE MILITARY WIVES CHOIRS FOUNDATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 COMPANY INFORMATION

The company was incorporated on 30 May 2012 as a company limited by guarantee.

The key objective of the MWCF is to relieve the need, suffering and distress of members and former members of the armed forces, their partners, spouses and other family members, principally through the formation, support and development of choirs (predominantly military wives choirs). We are first and foremost a welfare organisation.

2 BASIS OF PREPARATION

These financial statements have been prepared in accordance with applicable United Kingdom accounting standards, including Financial Reporting Standard 102 - 'The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland' ('FRS 102'), the Charities SORP (FRS 102) and with the Companies Act 2006. The financial statements have been prepared on the historical cost basis.

The company as a qualifying entity is exempt from producing a cash flow statement in accordance with FRS 102 1.12(b). The company is controlled by its ultimate parent undertaking, the Soldiers, Sailors, Airmen and Families Association - Forces Help, a charity incorporated under Royal Charter, whose publicly available accounts include a consolidated cash flow statement.

The Charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in Sterling (£).

Going Concern

The MWCF has a charitable donation arrangement in place whereby it receives an annual donation from a fellow group subsidiary SSAFA Forces Help Enterprises Limited, generated from trading arrangements that it carries out in respect of Military Wives Choirs activities. In addition, the Foundation's choirs are mainly self-sufficient in their funding. The Foundation does not commit to spending without ensuring that has sufficient funds available. The parent charity, The Soldiers, Sailors, Airmen and Families Association - Forces Help (SSAFA), for at least twelve months following the signing of these financial statements by the Trustees, has confirmed it will not demand repayment of amounts owed by the Foundation and will continue to support the charity to allow it to meet its liabilities as they fall due. Furthermore, since the year end the Trustees of SSAFA have undertaken to grant the Foundation up to £80,000 to enable it to continue to operate.

In light of this information, the trustees have reviewed the forecasts for a period of 12 months from the date of approval of these financial statements and are satisfied that the charity will continue to be able to meet its liabilities and continue in operational existence for the foreseeable future.

On this basis the Trustees consider that the Foundation is a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

3 SIGNIFICANT JUDGEMENTS AND ESTIMATES

Preparation of the financial statements requires management to make significant judgements and estimates.

Income includes voluntary donations from performances and the Charity recognises these in the period in which the event occurs even if the amounts are not paid until the following year.

THE MILITARY WIVES CHOIRS FOUNDATION

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

4 ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and any key sources of estimation uncertainty in the preparation of these financial statements are as follows:

4.1 Tangible fixed assets

Tangible fixed assets are stated at cost and depreciated in equal instalments from the year of purchase. Music equipment is depreciated over 5 years except for pianos which are depreciated over 10 years. Additions valued at less than £2,000 are written off in the year of purchase.

4.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the MWCF is legally entitled to the income, there is probability of receipt and it can be measured with sufficient reliability.

Grants receivable are recognised when the foundation has an entitlement to the funds, the amounts can be quantified reliably, and it is probable that the income will be received. Voluntary subscriptions from members are recognised when paid.

Government grants relating to revenue are recognised in income on a systematic basis over the periods in which the entity recognises the associated costs for which the grant is intended to compensate. This includes £ nil (2020:£10,116) of Government assistance under the Coronavirus Job Retention Scheme (CJRS) relating to staff who were furloughed due to Covid-19.

4.3 Expenditure

Expenditure is recognised in the year in which it is incurred and includes attributable VAT which cannot be recovered. Expenditure is recognised when the MWCF has entered into a legal or constructive obligation. Support costs are those functions which assist the charity but do not directly undertake charitable activities. These include back office costs, finance, costs incurred by the Choirs and governance costs.

4.4 Debtors

Short term debtors are measured at transaction price, less any impairment.

4.5 Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

4.6 Fund accounting

Unrestricted funds are those freely available for use in pursuance of the MWCF's general objects of the charity.

Restricted funds are funds to be used only for the purposes specified by the donor.

4.7 Gift Aid

The Company has adopted a policy of recognising donations from fellow group undertakings when received.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

4.8 Pension costs

The Company operates a defined contribution scheme. Contributions to the Company's pension scheme are charged to profit and loss in the period to which they relate.

5 DONATIONS AND GRANTS

Donations and contributions	2021	2020
	£	£
Donation from fellow subsidiary	3,049	-
Donations collected by Choirs	42,507	40,651
Other donations	5,144	45,318
	<u>50,700</u>	<u>85,969</u>

All donations and contributions in both years are unrestricted.

Grants receivable

Restricted grants	222,332	268,520
Unrestricted grants	80,000	106,526
	<u>302,332</u>	<u>375,046</u>

6 CHARITY WELFARE, SUPPORT AND DEVELOPMENT

	Unrestricted	Restricted	Total	2020
			2021	£
			£	£
Supporting choirs with their development	29,383	34,578	63,961	67,515
Fees - Directors, Artists and Music	76,436	34,655	111,091	96,549
Other music and performance costs	43,025	5,022	48,047	54,202
Website development, IT and hosting costs	7,566	1,048	8,614	8,791
Recruitment	2,562	-	2,562	-
Salaries (recharged - Note 9)	10,672	199,569	210,241	164,313
Travel, meeting costs and other expenses	1,066	2,829	3,895	1,995
Legal and professional fees	4,284	279	4,563	600
Depreciation and loss on disposals	200	-	200	200
Support costs	9,686	1,769	11,455	28,775
Governance costs (see Note 7)	8,500	525	9,025	10,742
	<u>193,380</u>	<u>280,274</u>	<u>473,654</u>	<u>433,682</u>

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

7 GOVERNANCE COSTS

	2021	2020
	£	£
Audit fees	8,500	10,060
Trustees' expenses	525	682
	<u>9,025</u>	<u>10,742</u>

Trustee expenses relate to reimbursement and costs in respect of attendance of Trustees' meetings for 2 Trustees during the year (2020:11 Trustees).

8 NET EXPENDITURE FOR THE YEAR

Net expenditure for the year is after charging:

	2021	2020
	£	£
Audit fees	8,500	10,060
Depreciation	200	200
	<u>200</u>	<u>200</u>

9 STAFF COSTS AND TRUSTEES REMUNERATION

None of the trustees received any emoluments in respect of services to the MWCF.
All staff are employed by SSAFA.

	2021	2020
	£	£
Wages and salaries	186,974	137,800
National Insurance Employers	12,542	18,096
Pension costs	10,275	8,417
	<u>210,241</u>	<u>164,313</u>
Staff numbers	<u>6</u>	<u>4</u>

There were no higher-paid staff in either 2021 or 2020 receiving emoluments of £60,000 per annum or more.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

10 TANGIBLE FIXED ASSETS

	Equipment £	Piano £	Total £
Cost			
Brought forward at 1 January 2021	2,460	2,000	4,460
Carried forward at 31 December 2021	<u>2,460</u>	<u>2,000</u>	<u>4,460</u>
Depreciation			
Brought forward at 1 January 2021	2,460	400	2,860
Charge for the year	-	200	200
Carried forward at 31 December 2021	<u>2,460</u>	<u>6,400</u>	<u>3,060</u>
Net Book Value at 31 December 2021	<u>-</u>	<u>1,600</u>	<u>1,400</u>
Net Book Value at 31 December 2020	<u>-</u>	<u>1,600</u>	<u>1,600</u>

11 DEBTORS

	2021 £	2020 £
Other debtors	1,609	-
	<u>1,609</u>	<u>-</u>

12 CREDITORS: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	293	-
Amounts due to parent undertaking	261,497	264,497
Amounts due to fellow group companies	4,532	2,093
Accruals and deferred income	13,863	13,887
	<u>280,185</u>	<u>280,467</u>

Amounts due to the parent undertaking are repayable on demand and interest-free.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

13 ANALYSIS OF RESTRICTED FUNDS

	At 1 Jan 2021	Income	Expenditure	At 31 Dec 2021
	£	£	£	
Government funding	-	121,186	(13,519)	107,667
Other restricted grants	209,537	101,146	(269,414)	41,269
Total restricted funds	<u>209,537</u>	<u>222,332</u>	<u>(282,933)</u>	<u>148,936</u>
	At 1 Jan 2020	Income	Expenditure	At 31 Dec 2020
	£	£	£	
Government funding	-	60,000	(60,000)	-
Other restricted grants	40,423	208,520	(39,406)	209,537
Total restricted funds	<u>40,423</u>	<u>268,520</u>	<u>(99,406)</u>	<u>209,537</u>

There are no endowment funds. Other restricted funds include funds from benevolent funds to enable training, support and develop regional choirs through the pandemic and to support the Regional Voices Group, the organisation's representative body.

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	2021 Total Funds
	£	£	£
Tangible fixed assets	1,400	-	1,400
Current assets	357,897	148,936	506,833
Current liabilities	(280,185)	-	(280,185)
Total funds	<u>79,112</u>	<u>148,936</u>	<u>228,048</u>

	Unrestricted Funds	Restricted Funds	2020 Total Funds
	£	£	£
Tangible fixed assets	1,600	-	1,600
Current assets	280,183	209,537	489,720
Current liabilities	(280,467)	-	(280,467)
Total funds	<u>1,316</u>	<u>209,537</u>	<u>210,853</u>

15 RELATED PARTY TRANSACTIONS

The debt due to SSAFA at 31 December 2021 was £261,497 (2020: £264,497). This arose due to costs paid out primarily in earlier years for the MWCF. Any new costs incurred in respect of the MWCF will be repaid to SSAFA on a timely basis. No interest is charged and the loan is repayable on demand. SSAFA granted the charity £80,000 during the year (2020: £100,000).

Staff costs of £210,241 (2020 - £164,313) were paid by SSAFA and reimbursed by the MWCF.

An amount of £4,532 was owed to SSAFA Forces Help Enterprises Limited (a fellow subsidiary) to the MWCF at 31 December 2021 (2020: £2,093). This arises where the MWCF has incurred expenses relating to trading activities undertaken by SSAFA Forces Help Enterprises Limited.

There were no other related party transactions during the year.

16 ULTIMATE CONTROLLING PARTY

The MWCF is controlled by SSAFA which is the sole member of the MWCF. SSAFA is a charity registered in England and Wales (charity number: 210760) and Scotland (charity number: SCO45217). Copies of the financial statements of SSAFA may be obtained from: The Secretary, SSAFA, Queen Elizabeth House, 4 St Dunstan's Hill, London, EC3R 8AD.

17 FUTURE COMMITMENTS

The MWCF had no formal agreed commitments or contractual obligations, or contingent liabilities as at 31 December 2021 (2020: Nil).

18 CORPORATION TAXATION

The MWCF is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or section 252 of the Taxes and Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

THE MILITARY WIVES CHOIRS FOUNDATION

England & Wales - Charity number 1148302

Accounts



The Military Wives Choirs Foundation

Registered Charity Numbers - England and Wales (1148302) - Scotland (SCO45217)

Registered Company Number 08089745

(A Company Limited by Guarantee)

YEAR ENDED 31 DECEMBER 2020

THE MILITARY WIVES CHOIRS FOUNDATION

REPORT AND FINANCIAL STATEMENTS
PERIOD ENDED 31 DECEMBER 2020

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Charitable Company Information

REGISTERED COMPANY NUMBER	08089745
REGISTERED CHARITY NUMBERS	England and Wales: 1148302 Scotland: SCO45217
REGISTERED OFFICE	Queen Elizabeth House, 4 St Dunstan's Hill, London, EC3R 8AD
PROFESSIONAL ADVISERS	
Auditor:	Moore Kingston Smith Devonshire House 60 Goswell Road London, EC1M 7AD
Solicitors:	Withers LLP 16 Old Bailey London EC4M 7EG
Bankers:	Coutts & Co 440 The Strand London WC2R 0QS



Military Wives Choirs Foundation

TRUSTEES' REPORT

Constitution

The Military Wives Choirs Foundation ('the MWCF') was incorporated as a company limited by guarantee on 30 May 2012, and it is governed by its memorandum and articles. The Foundation was registered as a charity with the Charity Commission in England and Wales on 25 July 2012 and as a charity with the Office of the Scottish Regulator on 5 November 2014.

Trustees

The Trustees, who are also the Foundation's Directors, are:

K Bushell	
J Cetti	
S Davies	(Resigned 22 nd October 2020)
D Duffy	(Appointed 30 th July 2020, Resigned 8 th December 2020)
E Grant	
J Green	
B Johnson	
S Jordan	
B Morgan	
M Pedder	
K Price	(Appointed 1 st September 2020)
R Stringfellow	
S Scott	(Resigned 30 th April 2020)

None of the directors had any interests in the Company

TRUSTEES' REPORT

Achievements and Performances

The Military Wives Choirs were delighted to feature in the film *Military Wives* (42, Lionsgate) and on the accompanying soundtrack (Universal). The film, directed by Peter Cattaneo and starring Kristin Scott Thomas and Sharon Horgan, tells a fictionalised version of the story of the start of the Military Wives Choirs movement.

The first quarter of 2020 saw significant opportunities for choirs to promote the film across national and local media and the vast majority of the network became actively involved in this exciting opportunity. Sadly, the international pandemic meant that celebration of this moving account of the lives of families of serving military was curtailed in March 2020. However, the film reached Number 1 in the DVD chart upon release.

The charity successfully pivoted to an online offering, and local choirs ran virtual music-making for all members across the year. The charity itself also ran a central virtual choir, for anyone who was unable to attend their own choir. This ensured members could continue to access the mental health and wellbeing benefits the network provides. This virtual activity was complemented by two internal 'Big Sing' events bringing the network together over Zoom webinar to mark Remembrance and Christmas, each attended by nearly 200 choir members from across the world. Publicly, the Military Wives Choirs also released a set of Christmas videos recorded from home, with views of over 5,000. Finally, the charity's Artistic Director composed a song 'Together' designed to embrace the latency of Zoom, to further engage the choirs during this period.

Despite the pandemic, 2020 saw a single release, recorded in person in a Covid-safe manner. In partnership with Westminster City Council and creative agency TMW Unlimited, the single, music video and documentary were released to commemorate the centenary of the Journey of the Unknown Warrior and featured 70 choir members. Coverage was extensive across national news and media platforms, as well as a billboard campaign, and the track was endorsed by The Royal Family, with nearly 20,000 track streams on digital music platforms in 2020 alone.

Wellbeing and Welfare Delivery

¹ Research shows that singing in a choir delivers an opportunity to create fast social bonding and facilitate social cohesion. It alleviates stress, contributes to an improvement in isolation, anxiety and depression and provides a supportive social network.

The national pandemic meant a network-wide move to virtual music-making and with over 80% of choirs still able to meet online, the work to support choir members was never more important.

Many of our choir members are NHS employees, care sector or key workers. They also became home schoolers and carers. Spouses and partners required for Covid-19 national duties experienced severely limited time with their families, so many choir members spent significant amounts of time alone and with bases closed to visitors, social and community support was extremely limited.



The central charity responded quickly and developed a central virtual choir to enable those unable to be together to find a way to share time with their wider choir community.

Following a review, the organisational strategy has focussed upon the need to expand the signposting of services to choir members and opportunities to work with new partners to deliver this service began in 2020. These proposals have attracted grant funding that will see this work expand in 2021.

Equally, training and development opportunities offered to choir members who volunteer to become choir committee members has been highlighted as an area of development and this too has attracted funding that will ensure the work progresses and can be delivered throughout 2021.

¹The Ice-Breaker Effect, 2015, The Royal Society, Eiluned Pearce, Jacques Launay & Robin IM Dunbar
Review of Mental Health & Wellbeing Outcomes, 2018, European Journal of Public Health, Elyse Williams, Genevieve A Dingle, Stephen Clift

Network Development

Direct support to choirs was provided by the Choirs Support Team of four full time employees, providing timely and targeted advice and support to choirs in areas including an ongoing advice service in the light of changing Covid-19 restrictions, musical resources and guidance, PR and media support, finance, fundraising, governance advice, problem-solving and IT support. Despite the challenges of furloughing a member of the team for three months and reducing the hours of the remaining three team members, the CST continued to deliver a strong service to the choirs.

Continued development of our communications and IT support enabled a complete refresh of the Military Wives Choirs website, which has seen continuous growth in visitors and interactions from the general public.

The Military Wives Choirs' digital marketing, communications and PR activity has continued to develop, with engagement higher than in recent years across local and national platforms. With the release of high-quality online musical content during the pandemic, this has driven more interaction and an increase in supporters online.

Internally, the monthly choir members' newsletter, One Voice, saw 11 issues delivered across the year. Designed to share news across the network alongside central updates and for members to feel stronger together, its membership and interactions continued to grow across the year. Choir members were able to interact and set up choir moves on the Members' Facebook group and liaise with the Choirs Support Team and one another on the Committees' and Musical Directors' Facebook groups respectively.

The network's 72 freelance Musical Directors were supported by the team and Artistic Director during a difficult year, through day-to-day support and guidance, regular surgeries and virtual networking opportunities.

Charity and Governance Development

A significant level of resource has been directed to the work of ensuring this small charity with a national and international reach has the structure and governance appropriate for future growth and development.

A full root and branch review of policy, guidance and strategic risks continued across the year, with the result that significant and informative management information has been integrated into the charity operation.

Our existing Memorandum of Understanding with SSAFA continues to provide the platform to support the integrated workings of the two charities and ongoing development of this valuable partnership continues.

Strategic Development

Working with the choir membership and the staff team, the Board of Trustees completed a Strategic Review and delivered a three-year strategic framework that keeps our mission **Sing, Share, Support**, at the heart of everything we do.

Strategic Goal One - SING

We will have a musical strategy which will provide an enriching experience for everyone.

We will achieve this by:

1. Providing a professional level of musical and technical support around our choirs.
2. Provide suitable and varied musical arrangements to ensure there is a portfolio of core songs to unify the choirs in the network.
3. Balance performance and other high-profile opportunities, whilst ensuring core support to our choirs.

Strategic goal two - SHARE

We will foster an environment which is welcoming to women in the military community

We will achieve this by:

1. Identifying barriers to membership for underrepresented groups in local military communities and work to address these.
2. Strengthening the network by setting up choirs where there is an identifiable need and by listening and responding to the voices of our members.
3. Utilising a variety of communication channels to promote the network and engage with women in the military community.

Strategic Goal Three - SUPPORT

We will improve the quality and breadth of welfare support offered to choir members

We will achieve this by:

1. Understanding the welfare needs of our network and defining how we deliver welfare benefits and contribute to wellbeing
2. Empowering everyone in our network to develop their skills and knowledge
3. Strengthening our offering by working with other organisations in the military welfare sector.

To deliver our 2021-2023 strategy we will be guided by three key principles:

1. We will be a well-governed charity with a professional and suitably qualified Board of Trustees which understands and manages risks faced by the Military Wives Choirs and leverages opportunities.

We will demonstrate this by:

- a) Establishing and delivering by April 2021 a robust financial reporting timetable which provides insightful information to Trustees.
 - b) Establishing a robust assurance reporting timetable which provides insightful information to Trustees.
 - c) Reviewing annually the skills and experience required for good governance ensuring the Board is diverse and reflective of our community and putting in place a succession strategy.
2. We will understand and be able to demonstrate to our stakeholders the value that we add.

We will demonstrate this by:

- a) Setting up a programme to recruit and sustain 12 ambassadors with a minimum of three appointed Ambassadors each year.
 - b) Devising and implementing a robust process by Q1 2021 which reports our achievements to funders and stakeholders
 - c) Continually identifying and maximising the opportunities to strengthen our relationship with SSAFA the Armed Forces charity.
3. We will manage our finances in a way which maximises the resources we have available to deliver our strategic goals.

We will demonstrate this by:

- a) Devising and implementing a fundraising strategy which will generate sustainable income of £290,000 by 2023.

- b) Developing and implementing a consistent business case evaluation and approval framework for opportunities which generate income and/or incur costs by Q3 2021.
- c) Creating a long-term financial plan to underpin the delivery of our strategic goals and put in place regular updates and reporting to Trustees by Q3 2021.

Vision, Mission and Values

Our vision is that the Military Wives Choirs network will improve the long-term wellbeing and enrich the lives of women within the military community by bringing them closer together through singing.

Our mission is that the Military Wives Choirs will provide support, training and opportunities for choirs and individuals that will sustain and develop our network and the women who sing in our choirs, because we believe we are stronger together.

Our Values

Mutuality	Constant support and unspoken understanding
Openness	Honest, inclusive, equal voice
Time Out	Creating time to be who you are
Optimism	Our collective energy creates new opportunities

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Military Wives Choirs Foundation is a subsidiary charity of The Soldiers, Sailors, Airmen and Families Association (SSAFA). SSAFA is the sole legal member of the Military Wives Choirs Foundation.

The Military Wives Choirs Foundation has its own board of Trustees and is considered an independent charity for the purposes of charity law.

The directors confirm that:

- so far as each director is aware, there is no relevant audit information of which the company's auditor is unaware; and
- the directors have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information

During 2020, the eighth full year of operation for the Military Wives Choirs Foundation, the Board met five times.

The Trustees are listed on page 2. As per our governing document the Board shall comprise at least three Trustees but not more than 12 persons. A Trustee can be appointed for a term up to three years. A retiring Trustee may be re-appointed for a further term of up to three years. Once a Trustee has served two terms consecutively, he/she may only stand for re-election so long as



he/she has taken a break of at least one year from the membership of the Board of Trustees following his/her consecutive term.

During the appointment process Trustees receive information about the organisation, the roles and responsibilities of a Trustee and a copy of all relevant Charity Commission documents. Potential trustees have access to all publicly available information such as past annual reports and returns. The interview and appointment processes involve meetings with current Trustees, the Director and the Chair, as well as observing a Board meeting. Prior to observing a Board meeting, potential trustees receive a copy of our plans. Board members are encouraged to attend courses on aspects of trusteeship considered relevant to their needs and whole Board training is offered once per year.

Each Member guarantees to pay £1 in the event of winding up of the Military Wives Choirs Foundation

Choir Governance

Each choir in our network is managed by a voluntary elected committee of choir members, each of whom are appointed by nomination and a choir vote at each choir's Annual General Meeting. Each choir appoints as a minimum a Chair, a Secretary and a Treasurer.

Each choir maintains its own bank account, but all choirs are wholly part of the Military Wives Choirs Foundation and submit their annual accounts for scrutiny at the end of each financial year

Trustees

The Trustees (who are also the Directors for the purpose of Company law) of the MWCF are as shown on page 3. Subsequent Trustees are to be elected by the Trustees in consultation with the Members for a term of up to three years.

Trustees have received information about the MWCF and their responsibilities in respect of the MWCF as part of their induction. Formal Trustee training, as required, is expected to take place during the current year.

Financial Review

A summary of the results for the Military Wives Choirs Foundation for the year is given on page 15 of the financial statements. The Military Wives Choirs has generated income in 2020 by performances, with voluntary donations, by generating grant funding, by trading (via SSAFA Forces Help Enterprises Limited) and individual choirs collecting member subscriptions. The income generated has been spent on enabling choirs to practice and perform together, to deliver the charity's objectives.

As a result of the significant risks to the choir income posed by Covid-19, the charity worked hard to find alternative sources of funding and across 2020 raised over £300,000 in emergency funding to deliver a firm financial foundation to the charity in the year. These monies were used (and will continue to be used) to directly support all choirs in the network who have experienced a reduction in their income generated previously by musical performance.

As a result of this key support from grant funders, the charity was able to achieve a small surplus accounting position at year end, with many more funders recognising and choosing to support the work to deliver wellbeing and welfare to the network through the medium of choral music.

Reserves Policy

The Trustees have agreed a reserves policy that will ensure that free reserves are being utilised to best meet the charitable objectives of the Foundation.

Risk Management

The Trustees have considered the key risks affecting the Military Wives Choirs Foundation and will continue to take steps to record these in a risk register and mitigate them as the work of the Military Wives Choirs Foundation evolves.

Public Benefit

The Trustees are confident that they comply with the Charity Commission's guidance on public benefit.

Plans for Future Period

The Trustees will continue to focus on the long-term sustainability of the organisation, supporting choirs to ensure they continue delivering the benefits to choir members and focusing on sustainable central income streams to meet the demand from choirs.

COVID-19 and Going Concern

The Covid-19 crisis which has arisen in 2020 has limited the Charity's ability to fundraise through live performances. However the Charity has attracted some significant fundraising in 2020 to ensure activities can continue as far as possible under the restrictions imposed by the virus, and have taken advantage of the Coronavirus Job Retention Scheme as part of a cost-cutting regime.

The MWCF has a charitable donation arrangement in place whereby it receives an annual donation from a fellow group subsidiary SSAFA Forces Help Enterprises Limited, generated from trading arrangements that it carries out in respect of Military Wives Choirs activities. In addition, the Foundation's choirs are mainly self-sufficient in their funding. The Foundation does not commit to spending without ensuring that has sufficient funds available. The parent charity, The Soldiers, Sailors, Airmen and Families Association - Forces Help (SSAFA), for at least twelve months following the signing of these financial statements by the Trustees, has confirmed it will not demand repayment of amounts owed by the Foundation and will continue to support the charity to allow it

to meet its liabilities as they fall due. Furthermore, since the year end the Trustees of SSAFA have undertaken to grant the Foundation up to £100,000 to enable it to continue to operate.

In light of this information, the trustees have reviewed the forecasts for a period of 12 months from the date of approval of these financial statements and are satisfied that the charity will continue to be able to meet its liabilities and continue in operational existence for the foreseeable future.



On this basis the Trustees consider that the Foundation is a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

Small Company Exemption

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Directors have also taken advantage of the small company exemption not to prepare a Strategic Report.

Auditor

In accordance with Section 485 (4) of Companies Act 2006 a resolution to reappoint Moore Kingston Smith LLP will be proposed at the Annual General Meeting.

This report was approved and authorised for issue by the Trustees on June 19 2021, and signed on their behalf on June 19 2021 by

A handwritten signature in blue ink, appearing to read "J Cetti".

J Cetti
Vice Chair of Trustees

A handwritten signature in blue ink, appearing to read "M. Pedder".

M Pedder
Chair of Trustees

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of The Military Wives Choirs Foundation for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the incoming resources and application of resources, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgments and accounting estimates that are reasonable and prudent
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006, They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that:

- so far as each Trustee is aware, there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF THE MILITARY WIVES CHOIRS FOUNDATION

Opinion

We have audited the financial statements of The Military Wives Choirs Foundation (the 'charitable company') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the charitable company's affairs as at 31 December 2020 and of the charitable company's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs(UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 require us to report to you if, in our opinion:

- the charitable company has not kept adequate and sufficient accounting records, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Annual Report and from preparing a strategic report.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement set out on page 10 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our Report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the consolidated financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charitable company, the charitable company's members, as a body, and the charity's trustees, as a body for our audit work, for this report, or for the opinion we have formed.

Neil Finlayson (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

Devonshire House
60 Goswell Road
London
EC1M 7AD

Date:

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

**Statement of Financial Activities
For the Year Ended 31 December 2020**

	Note	Unrestricted Fund £	Restricted Funds £	Total 2020 £	Total 2019 £
INCOME					
Voluntary income:					
Donations and contributions	5	85,969	-	85,969	147,601
Grants receivable	5	106,526	268,520	375,046	144,407
		-----	-----	-----	-----
Total voluntary income		192,495	268,520	461,015	292,008
Income from charitable activities:					
Subscriptions		139,771	-	139,771	184,905
Performance related income		18,126	-	18,126	44,501
Other charitable income		78	-	78	142
		-----	-----	-----	-----
Total income from charitable activities		157,975	-	157,975	229,548
Other income - CJRS Grant					
		10,116	-	10,116	-
Total income		360,586	268,520	629,106	521,556
EXPENDITURE					
Costs of raising funds					
Fundraising and promotion		7,925	-	7,925	984
Charitable activities					
Choir welfare, support and development	6	334,276	99,406	433,682	560,057
		-----	-----	-----	-----
Total charitable activities		334,276	99,406	433,682	560,057
		-----	-----	-----	-----
Total expenditure		334,201	99,406	441,607	561,041
		-----	-----	-----	-----
Net income/(expenditure)		18,385	169,114	187,499	(39,485)
Total (deficit)/ funds brought forward at 1 January 2020					
		(17,069)	40,423	23,354	62,839
Total funds carried forward at 31 December 2020					
	13	1,316	209,537	210,853	23,354
		-----	-----	-----	-----

All amounts relate to continuing activities. The company has no gains or losses other than the result for the year. The accompanying accounting policies and notes on pages 17 to 24 form an integral part of these financial statements.



Military Wives Choirs Foundation

Statement of Financial Position
Registered Company Number 08089745
For the Year Ended 31 December 2020

	<u>Notes</u>	<u>2020</u> £	<u>2019</u> £
FIXED ASSETS			
Tangible fixed assets	10	1,600	1,800
CURRENT ASSETS			
Debtors	11	-	13,318
Cash at Bank and in Hand		489,720	287,368
		<u>489,720</u>	<u>300,686</u>
Creditors: Amounts falling due within one year	12	(280,467)	(279,132)
Net current assets		<u>209,253</u>	<u>21,554</u>
Total assets less current liabilities		<u>210,853</u>	<u>23,354</u>
NET ASSETS		<u>210,853</u>	<u>23,354</u>
THE FUNDS OF THE CHARITY:			
Unrestricted income (deficit)/ funds	13	1,316	(17,069)
Restricted income funds	13	209,537	40,423
TOTAL CHARITY FUNDS		<u>210,853</u>	<u>23,354</u>

The financial statements have been prepared in accordance with section 44 of the Charities and Trustee Investment (Scotland) Act 2005, the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

The notes on pages 17 to 24 form part of these accounts.

The financial statements were approved and authorised for issue by the Trustees on 19 June 2021 and signed on 19 June 2021 by:

J Cetti
Trustee

M Pedder
Trustee



Military Wives Choirs Foundation

Notes to the Accounts
For the Year Ended 31 December 2020

1. Company Information

The company was incorporated on 30 May 2012 as a company limited by guarantee.

The key objective of the MWCF is to relieve the need, suffering and distress of members and former members of the armed forces, their partners, spouses and other family members, principally through the formation, support and development of choirs (predominantly military wives choirs). We are first and foremost a welfare organisation.

2 Basis of Preparation

These financial statements have been prepared in accordance with applicable United Kingdom accounting standards, including Financial Reporting Standard 102 - 'The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland' ('FRS 102'), the Charities SORP (FRS 102) and with the Companies Act 2006. The financial statements have been prepared on the historical cost basis.

The company as a qualifying entity is exempt from producing a cash flow statement in accordance with FRS 102 1.12(b). The company is controlled by its ultimate parent undertaking, the Soldiers, Sailors, Airmen and Families Association - Forces Help, a charity incorporated under Royal Charter, whose publicly available accounts include a consolidated cash flow statement.

The Charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in Sterling (£).

Going Concern

The MWCF has a charitable donation arrangement in place whereby it receives an annual donation from a fellow group subsidiary SSAFA Forces Help Enterprises Limited, generated from trading arrangements that it carries out in respect of Military Wives Choirs activities. In addition, the Foundation's choirs are mainly self-sufficient in their funding. The Foundation does not commit to spending without ensuring that has sufficient funds available. The parent charity, The Soldiers, Sailors, Airmen and Families Association - Forces Help (SSAFA), for at least twelve months following the signing of these financial statements by the Trustees, has confirmed it will not demand repayment of amounts owed by the Foundation and will continue to support the charity to allow it to meet its liabilities as they fall due. Furthermore, since the year end the Trustees of SSAFA have undertaken to grant the Foundation up to £100,000 to enable it to continue to operate.

In light of this information, the trustees have reviewed the forecasts for a period of 12 months from the date of approval of these financial statements and are satisfied that the charity will continue to be able to meet its liabilities and continue in operational existence for the foreseeable future.

On this basis the Trustees consider that the Foundation is a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

3 Significant Judgements and Estimates

Preparation of the financial statements requires management to make significant judgements and estimates.

Income includes voluntary donations from performances and the Charity recognises these in the period in which the event occurs even if the amounts are not paid until the following year.

4 Accounting Policies

The principal accounting policies adopted, judgements and any key sources of estimation uncertainty in the preparation of these financial statements are as follows:

4.1 Tangible Fixed Assets

Tangible fixed assets are stated at cost and depreciated in equal instalments from the year of purchase. Music equipment is depreciated over 5 years except for pianos which are depreciated over 10 years. Additions valued at less than £2,000 are written off in the year of purchase.

4.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the MWCF is legally entitled to the income, there is probability of receipt and it can be measured with sufficient reliability.

Grants receivable are recognised when the foundation has an entitlement to the funds, the amounts can be quantified reliably, and it is probable that the income will be received. Voluntary subscriptions from members are recognised when paid.

Government grants relating to revenue are recognised in income on a systematic basis over the periods in which the entity recognises the associated costs for which the grant is intended to compensate. This includes £10,116 of Government assistance under the Coronavirus Job Retention Scheme (CJRS) relating to staff who were furloughed due to Covid-19.

4.3 Expenditure

Expenditure is recognised in the year in which it is incurred and includes attributable VAT which cannot be recovered. Expenditure is recognised when the MWCF has entered into a legal or constructive obligation. Support costs are those functions which assist the charity but do not directly undertake charitable activities. These include back office costs, finance, costs incurred by the Choirs and governance costs.

4.4 Debtors

Short term debtors are measured at transaction price, less any impairment.



4.5 Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

4.6 Fund Accounting

Unrestricted funds are those freely available for use in pursuance of the MWCF's general objects of the charity.

Restricted funds are funds to be used only for the purposes specified by the donor.

4.7 Gift Aid

The Company has adopted a policy of recognising donations from fellow group undertakings when received.

4.8 Pension Costs

The Company operates a defined contribution scheme. Contributions to the Company's pension scheme are charged to profit and loss in the period to which they relate.

Military Wives Choirs Foundation

Notes to the Accounts
For the Year Ended 31 December 2020

5 Donations and Grants

	2020	2019
	£	£
Donations and contributions		
Donation from fellow subsidiary	-	13,519
Donations collected by Choirs	40,651	101,736
Other donations	45,318	32,346
	<u>85,969</u>	<u>147,601</u>

All donations and contributions in both years are unrestricted.

Grants receivable

Restricted grants	268,520	29,151
Unrestricted grants	106,526	115,256
	<u>375,046</u>	<u>144,407</u>

6 Charity Welfare, Support and Developments

	Unrestricted	Restricted	Total	
			2020	2019
			£	£
Supporting choirs with their development	39,935	27,580	67,515	40,015
Fees - Directors, Artists and Music	96,549		96,549	175,596
Other music and performance costs	54,202		54,202	118,952
Website development, IT and hosting costs	8,791		8,791	6,114
Salaries (recharged - Note 9)	92,714	71,599	164,313	162,474
Other staff costs				1,395
Travel, meeting costs and other expenses	1,768	227	1,995	7,320
Legal and professional fees	600		600	3,951
Depreciation and loss on disposals	200		200	1,134
Support costs	28,775		28,775	31,087
Governance costs (see Note 7)	10,742		10,742	12,019
	<u>334,276</u>	<u>99,406</u>	<u>433,682</u>	<u>560,057</u>

Military Wives Choirs Foundation

Notes to the Accounts
For the Year Ended 31 December 2020

7 Governance Costs

	2020	2019
	£	£
Audit fees	10,060	18,000
Trustees' expenses	682	2,019
	<u>10,742</u>	<u>12,019</u>

Trustee expenses relate to reimbursement and costs in respect of attendance of Trustees' meetings for 11 Trustees during the year (2019:11 Trustees).

8 Net Expenditure for the Year

Net expenditure for the year is after charging:

	2020	2019
	£	£
Audit fees	10,060	18,000
Depreciation	200	1,134
	<u>10,260</u>	<u>19,134</u>

9 Staff Costs and Trustees Remuneration

None of the trustees received any emoluments in respect of services to the MWCF.
All staff are employed by SSAFA.

	2020	2019
	£	£
Wages and salaries	137,800	143,743
National Insurance Employers	18,096	9,689
Pension costs	8,417	9,042
	<u>164,313</u>	<u>162,474</u>
Staff numbers	<u>4</u>	<u>4</u>

There were no higher-paid staff in either 2020 or 2019 receiving emoluments of £60,000 per annum or more.

Military Wives Choirs Foundation

Notes to the Accounts
For the Year Ended 31 December 2020

10 Tangible Fixed Assets

	Equipment £	Piano £	Total £
Cost			
Brought forward at 1 January 2020	2,460	2,000	4,460
Additions in year	-	-	-
Carried forward at 31 December 2020	<u>2,460</u>	<u>2,000</u>	<u>4,460</u>
Depreciation			
Brought forward at 1 January 2020	2,460	200	2,660
Charge for the year	-	200	200
Carried forward at 31 December 2020	<u>2,460</u>	<u>400</u>	<u>2,660</u>
Net Book Value at 31 December 2020	<u>-</u>	<u>1,600</u>	<u>1,600</u>
Net Book Value at 31 December 2019	<u>-</u>	<u>1,800</u>	<u>1,800</u>

11 Debtors

	2020 £	2019 £
Other debtors	-	13,318
	<u>-</u>	<u>13,318</u>

12 CREDITORS: Amounts falling due within one year

	2020 £	2019 £
Trade creditors	-	2,333
Amounts due to parent undertaking	264,497	261,034
Amounts due to fellow group companies	2,093	2,320
Accruals and deferred income	13,877	13,445
	<u>280,467</u>	<u>279,132</u>

Amounts due to the parent undertaking are repayable on demand and interest-free.

Military Wives Choirs Foundation

Notes to the Accounts
For the Year Ended 31 December 2020

13 Analysis of Restricted Funds

	At 1 Jan 2020	Income	Expenditure	At 31 Dec 2020
	£	£	£	
LIBOR - Sing, Share & Support	22,529	-	(22,529)	-
Government funding	-	60,000	(60,000)	-
Other restricted grants	17,894	208,520	(16,877)	209,537
Total restricted funds	40,423	268,520	(99,406)	209,537
	At 1 Jan 2019	Income	Expenditure	At 31 Dec 2019
	£	£	£	
LIBOR - Sing, Share & Support	62,543	-	(40,014)	22,529
Other restricted grants	15,086	29,151	(26,343)	17,894
Total restricted funds	77,629	29,151	(66,357)	40,423

There are no endowment funds. Other restricted funds include funds from benevolent funds to enable training, and to support the Regional Voices Group, the organisation's representative body. Also included are funds to contribute to the costs of production, distribution and promotion of the Military Wives Choirs album, and the expenses incurred in the participation of choir members in the recording of the film Military Wives.

Military Wives Choirs Foundation

Notes to the Accounts
For the Year Ended 31 December 2020

14 Analysis of Net Assets Between Funds

	Unrestricted Funds	Restricted Funds	2020 Total Funds	2019
	£	£	£	
Tangible fixed assets	1,600	-	1,600	1,800
Current assets	280,183	209,537	489,720	300,686
Current liabilities	(280,467)	-	(280,467)	(279,132)
Total funds	1,316	209,537	210,853	23,354

	Unrestricted Funds	Restricted Funds	2019 Total Funds	2018
	£	£	£	
Tangible fixed assets	1,800	-	1,800	2,934
Current assets	260,263	40,423	300,686	350,128
Current liabilities	(279,132)	-	(279,132)	(290,223)
Total funds	(17,069)	40,423	23,354	62,839

15 Related Party Transactions

The debt due to SSAFA at 31 December 2020 was £264,497 (2019: £261,034). This arose due to costs paid out primarily in earlier years for the MWCF. Any new costs incurred in respect of the MWCF will be repaid to SSAFA on a timely basis. No interest is charged and the loan is repayable on demand. SSAFA granted the charity £100,000 during the year (2019-£100,000).

Staff costs of £164,313 (2019 - £162,474) were paid by SSAFA and reimbursed by the MWCF.

An amount of £2,092 was owed to SSAFA Forces Help Enterprises Limited (a fellow subsidiary) to the MWCF at 31 December 2020 (2019: £2,320). This arises where the MWCF has incurred expenses relating to trading activities undertaken by SSAFA Forces Help Enterprises Limited.

There were no other related party transactions during the year.



Military Wives Choirs Foundation

Notes to the Accounts
For the Year Ended 31 December 2020

16 Ultimate Controlling Party

The MWCF is controlled by SSAFA which is the sole member of the MWCF. SSAFA is a charity registered in England and Wales (charity number: 210760) and Scotland (charity number: SCO45217). Copies of the financial statements of SSAFA may be obtained from: The Secretary, SSAFA, Queen Elizabeth House, 4 St Dunstan's Hill, London, EC3R 8AD.

17 Future Commitments

The MWCF had no formal agreed commitments or contractual obligations, or contingent liabilities as at 31 December 2020 (2019: Nil).

18 Corporation Taxation

The MWCF is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or section 252 of the Taxes and Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.