



# The Military Wives Choirs Foundation

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

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 <sup>nd</sup> October 2020)
D Duffy	(Appointed 30 <sup>th</sup> July 2020, Resigned 8 <sup>th</sup> December 2020)
E Grant	
J Green	
B Johnson	
S Jordan	
B Morgan	
M Pedder	
K Price	(Appointed 1 <sup>st</sup> September 2020)
R Stringfellow	
S Scott	(Resigned 30 <sup>th</sup> 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

<sup>1</sup> 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.

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<sup>1</sup>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

## 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



J Cetti  
Vice Chair of Trustees



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

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> £
<b>FIXED ASSETS</b>			
Tangible fixed assets	10	1,600	1,800
<b>CURRENT ASSETS</b>			
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)
<b>Net current assets</b>		<u>209,253</u>	<u>21,554</u>
<b>Total assets less current liabilities</b>		<u>210,853</u>	<u>23,354</u>
<b>NET ASSETS</b>		<u>210,853</u>	<u>23,354</u>
<b>THE FUNDS OF THE CHARITY:</b>			
Unrestricted income (deficit)/ funds	13	1,316	(17,069)
Restricted income funds	13	209,537	40,423
<b>TOTAL CHARITY FUNDS</b>		<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 £
<b>Cost</b>			
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>
<b>Depreciation</b>			
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>
<b>Net Book Value at 31 December 2020</b>	<u>-</u>	<u>1,600</u>	<u>1,600</u>
<b>Net Book Value at 31 December 2019</b>	<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
<b>Total restricted funds</b>	<b>40,423</b>	<b>268,520</b>	<b>(99,406)</b>	<b>209,537</b>

  

	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
<b>Total restricted funds</b>	<b>77,629</b>	<b>29,151</b>	<b>(66,357)</b>	<b>40,423</b>

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.