



# 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 10<sup>th</sup> 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.<sup>1</sup> It alleviates stress, contributes to an improvement in isolation, anxiety, and depression, and provides a supportive social network.

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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.

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 31<sup>st</sup>, 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

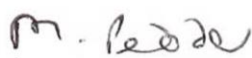
- the Trustees have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

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 £
<b>INCOME</b>					
<b>Voluntary income:</b>					
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
<b>Income from charitable activities:</b>					
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
		-----	-----	-----	-----
<b>Total income</b>		<b>472,445</b>	<b>223,048</b>	<b>695,493</b>	<b>495,690</b>
		-----	-----	-----	-----
<b>EXPENDITURE</b>					
<b>Costs of raising funds</b>					
Fundraising and promotion		20,778	13,864	34,642	4,840
		-----	-----	-----	-----
<b>Charitable activities</b>					
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
		-----	-----	-----	-----
<b>Total expenditure</b>		<b>509,565</b>	<b>338,363</b>	<b>847,928</b>	<b>478,494</b>
		-----	-----	-----	-----
<b>Net income/(expenditure)</b>		<b>(37,120)</b>	<b>(115,315)</b>	<b>(152,435)</b>	<b>17,195</b>
		-----	-----	-----	-----
<b>Total funds brought forward at 1 January</b>		<b>79,112</b>	<b>148,936</b>	<b>228,048</b>	<b>210,853</b>
<b>Total funds carried forward at 31 December</b>	13	<b>41,992</b>	<b>33,621</b>	<b>75,613</b>	<b>228,048</b>
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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> £
<b>FIXED ASSETS</b>			
Tangible fixed assets	10	1,200	1,400
<b>CURRENT ASSETS</b>			
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)
<b>Net current assets</b>		<u>74,413</u>	<u>226,648</u>
<b>Total assets less current liabilities</b>		<u>75,613</u>	<u>228,048</u>
<b>NET ASSETS</b>		<u>75,613</u>	<u>228,048</u>
<b>THE FUNDS OF THE CHARITY:</b>			
Unrestricted income funds	13	41,992	79,112
Restricted income funds	13	33,621	148,936
<b>TOTAL CHARITY FUNDS</b>		<u>75,613</u>	<u>228,048</u>

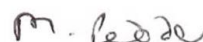
The financial statements have been prepared in accordance with section 44 of the Charities and Trustee Investment (Scotland) Act 2005, the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation 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> £
<b>Cash flows from operating activities</b>			
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
<b>Cash at beginning of year</b>		505,224	489,720
<b>Cash at end of year</b>		<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 31<sup>st</sup> 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**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Donations and contributions</b>		
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	<b>Total</b>	<b>2021</b>
			<b>2022</b>	<b>£</b>
			<b>£</b>	<b>£</b>
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
	<u>11,120</u>	<u>9,025</u>

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	<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.

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

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 £
<b>Cost</b>			
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>
<b>Depreciation</b>			
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>
<b>Net Book Value at 31 December 2022</b>	<u>-</u>	<u>1,200</u>	<u>1,200</u>
<b>Net Book Value at 31 December 2021</b>	<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	41,992	33,621	75,613

	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	79,112	148,936	228,048

**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.