

CHELMSFORD MALE VOICE CHOIR CIO

England & Wales · Charity number 1164392

Details

Other names	CMVC
Status	Registered
Legal form	CIO
Registered	2015-11-12
Register	View on the Charity Commission register

Contact

Address	329 Barnard Road Galleywood Chelmsford CM2 8RU
Phone	07718 757984
Email	roybrackley14@gmail.com
Website	http://www.cmvchoir.co.uk

Activities

Objects: TO PROMOTE, IMPROVE, DEVELOP AND MAINTAIN PUBLIC EDUCATION IN THE APPRECIATION OF THE ART AND SCIENCE OF CHORAL MUSIC IN ALL ITS ASPECTS BY THE PRESENTATION OF PUBLIC CHORAL CONCERTS AND BY SUCH OTHER WAYS AS THE MEMBERS, THROUGH THE TRUSTEES, SHALL DETERMINE FROM TIME TO TIME.

Activities: To promote, improve, develop and maintain public education in the appreciation of the art and science of choral music in all its aspects by the presentation of public choral concerts and by such other ways as the members, through the trustees, shall determine from time to time.

Classification

- **How:** Other Charitable Activities
- **What:** Arts/culture/heritage/science
- **Who:** The General Public/mankind

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£11,780	£13,416	-	-
2023-12-31	£13,873	£13,013	-	-
2022-12-31	£8,202	£13,241	-	-
2021-12-31	£15,180	£7,750	-	-
2020-12-31	£5,083	£8,462	-	-

Trustees

Name	Role	Appointed
Mervyn John PRIME	Chair	2025-05-27
Alan CLAY		2025-05-27
Philip Stamper		2024-07-01
Roy Kenneth Brackley		2024-07-01
Suzanne Gillian EDWARDS		2025-05-27

Accounts



Trustees' Report for the year ended 31 December 2024

Trustees' Report

The Trustees present their Report and Financial Statements for the year ended 31 December 2024. The accounts have been prepared in accordance with the accounting policies and comply with the Charity's Constitution and applicable law.

Registered Address

Chelmsford Male Voice Choir (CMVC) is registered as a charity at:
Cowell's Court, Nathans Lane, Highwood, CM1 3RF.

Structure, Governance and Management

Chelmsford Male Voice Choir (CMVC) was registered as a Charitable Incorporated Organisation (CIO) number 1164392 on 12 November 2015 and is governed by the Trustees in accordance with a constitution adopted by the members on 10 November 2015.

The Trustees

The current Trustees of CMVC are as follows:

	<u>Role</u>	<u>Appointed as a Trustee</u>
Alan Cowell	Chairman (Appointed 28 April 2025)	28 February 2023
Richard Knight	Recruitment and Publicity (Appointed Deputy Chairman 28 April 2025)	28 February 2023
Sue Edwards	Music Director	1 January 2025
Phil Stamper	Secretary	1 July 2024
Roy Brackley	Treasurer	28 February 2024
Alan Clay	Concert Manager (Appointed 28 April 2025)	28 April 2025
Mick Townley	(Resigned as Chairman 31 March 2025)	27 August 2024
Kevin Thomas	Webmaster	28 February 2023

The following were also Trustees in office during 2024:

James Johnson	Chairman	Retired 27 August 2024
Brian Farmer	Deputy Chairman	Retired 26 March 2024
Keith Ellis	Secretary	Retired 1 July 2024
Paul Smith	Music Director	Retired 31 December 2024
Trevor Smith	Treasurer	Retired 28 February 2024

Trustees to Retire by Rotation

Trustees are expected to serve for an initial three-year term and may then stand down, or, if eligible, offer themselves for re-election. In accordance with the provisions of the CMVC Constitution, one-third of the Trustees are required to retire from office at each Annual General Meeting. If the number of Trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one Trustee, he or she shall retire. This allows the Choir to benefit from the experience of the Trustees during their 3-year term and, if continuing, to be able to guide and support newly elected Trustees in their roles.

Pursuant to clause 13 (1)(b) and (c), of the CMVC Constitution, one-third of the Trustees who have been longest in office since their appointment as a Trustee are required to retire on a rotational basis and accordingly Kevin Thomas will retire at the Annual General Meeting but does not seek re-election.

Trustees Appointed Since the 2024 Annual General Meeting

A person appointed by the charity trustees during the year shall retire at the conclusion of the next annual general meeting after the date of his or her appointment and shall not be counted for the purpose of determining which of the charity trustees is to retire by rotation at that meeting.

Accordingly, pursuant to clause 13 (1f) of the CMVC Constitution, Mick Townley, Phil Stamper and Alan Clay, having been appointed since the 2024 Annual General Meeting, are required to retire at the Annual General Meeting. Phil Stamper and Alan Clay, being eligible, offer themselves for re-election but Mick Townley does not seek re-election as a Trustee.

Ex officio Charity Trustee

Pursuant to clause 13 (2) of the CMVC Constitution, the Music Director for the time being ("the office holder") shall automatically, by virtue of holding that office ("ex officio"), be a charity trustee, unless such appointment be declined. Sue Edwards has confirmed her willingness to be a Trustee.

Chairman

Mick Townley decided to step down as Chairman of CMVC on 31 March 2025 and the Trustees wish to record their appreciation of his considerable contribution to CMVC during his time as Chairman. The Trustees are pleased to note that Mick will continue to provide support to CMVC on an ad hoc basis.

At a meeting of the Trustees held on 28 April 2025, Alan Cowell was appointed as Chairman and Richard Knight was appointed as Deputy Chairman.

Concert Manager

Alan Clay was appointed as a Trustee in the position of Concert Manager on 28 April 2025 and accordingly at the Annual General Meeting will offer himself for re-election by the members as a Trustee. He will be supported in the role of Concert Manager by Alan Cowell.

Webmaster

Kevin Thomas has decided to step away from CMVC due to family commitments but has generously agreed to continue supporting the CMVC website until a new webmaster has been appointed. The Trustees wish to record their appreciation of Kevin's splendid work in the development of the CMVC website.

CMVC Music Director

The Trustees consider that during 2024, CMVC developed substantially under the guidance of Paul Smith as Music Director. Whilst the Trustees noted with regret that due to his other work commitments Paul decided to step down from this role at the end of the year, the Trustees were delighted to learn that Sue Edwards had offered to step into the role of Music Director in place of Paul. The Trustees, on behalf of the members, accordingly, wish to express their gratitude to Paul Smith for all his hard work for CMVC since 2023.

CMVC Accompanists

Sue Edwards in addition to being an exemplary accompanist during the year, has supported the Choir in undertaking a variety of additional roles, not least in organising the sheet music. The Trustees, on behalf of the members, duly wish to record their gratitude and appreciation of Sue Edwards in her unstinting support of the Choir.

Following the appointment of Sue as Music Director, CMVC is delighted to welcome Claire Howell as our accompanist and Claire's excellent support to Sue Edwards and CMVC is much appreciated. CMVC is also grateful for Simon Schultz' assistance as accompanist on an ad hoc basis.

Objectives

The objectives of the CIO are to promote, improve, develop and maintain public education in the appreciation of the art and science of choral music in all its aspects by the presentation of public choral concerts and by such other ways as the members, through the Trustees, shall determine from time to time.

Activities

Chelmsford Male Voice Choir conducts rehearsals at Trinity Methodist Church, Rainsford Road, Chelmsford on Tuesday evenings. The choir has 38 members and has established itself in the local community through a programme of concerts covering a wide variety of music. CMVC members are encouraged to improve their skills by memorising the repertoire, actively listen to each other singing to maintain a well-balanced sound and to work at home on their individual parts so as to make the best use of time at weekly rehearsals.

Public Benefit

The Trustees are aware of their responsibilities to work for the public good under the guidance of The Charity Commission. CMVC will also work with other registered charities for the mutual benefit of both CMVC and such other charities, where the Trustees consider such collaboration contributes to meeting the Objects set out in clause 3 of the CMVC Constitution.

Additionally, during 2024, £198 was collected for the charity Ehlers-Danlos Support UK, generously donated by members of the audience at our concerts in Chelmsford. The importance of this support was much appreciated by one of our members who had personal experience of the disease within his family.

Financial Review

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy the financial position of the choir. Finances are discussed at committee meetings and forecasts are used for guidance throughout the year. This enables the Trustees to be aware of the financial position of the choir and to ensure that the accounts comply with Charity legislation. It is

also the Trustees' responsibility to safeguard the assets of the choir and to take reasonable steps to prevent or detect fraud and other irregularities.

CMVC's income is below the threshold at which the law requires it to have its accounts audited, and the Trustees submit the accounts to members for review before being considered for approval at the Annual General Meeting.

The fixed costs of running the choir are principally met through members' subscriptions, donations and income from ticket and merchandise sales at concerts. Additionally, the choir runs other fund-raising activities which are intended to create a surplus for the benefit of the choir itself and for third-party good causes.

Total income for 2024 was £11,780 (2023: £13,873), total expenses were £13,416 (2023: £13,013). The deficit for the year was £1,636 (2023: surplus £860).

At 31 December 2024, the balance held in the CMVC CIO account at Metro Bank plc was £4,231 which included £524 in members' donations in "Vic's Box"; £853 in the Members' Social Fund and £198 collected for Ehlers-Danlos Support UK.

Reserves Policy

The Trustees have not currently set a reserves policy for 2025 but will keep this under review.

Risk Management

The Trustees are responsible for identifying, assessing and managing risk. They use website information including that provided by The Charity Commission and Making Music - a national organisation to which the choir is affiliated - in order to maintain awareness of changing legislation. The Trustees are responsible for obtaining appropriate insurance cover and for ensuring that the choir complies with copyright and performing rights law.

Privacy

The Trustees have considered and adopted a new Privacy Policy to safeguard the interests of its members in accordance with the requirements of the UK General Data Protection Regulation.

Financial Risks

In addition to keeping proper accounting records, the Trustees review projections of the costs and revenues of forthcoming concerts and events to assure themselves that there is a reasonable expectation that these will produce a surplus; or that in the event of making a loss, this can be offset from choir funds.

Health and Safety Risks

For rehearsals at Trinity Methodist Church, the choir complies with the policies laid down by the church. For concerts in other venues, the concert manager will check venues in advance to assess risks and formulate an appropriate strategy. On the day of the concert, he will perform a visual check for hazards, assess the Health, Safety and Fire risks and will take action to prevent accidents such as securing loose cables, or dealing with trip hazards. The concert manager will ensure that an appropriate person from either the Choir or the venue makes a Health and Safety announcement at the start of each event.

Financial Assistance Opportunities

The Trustees have registered CMVC CIO with HMRC in order to benefit from Gift Aid, which can be claimed on part of the choir's eligible income. Additionally, the Trustees pursue opportunities to submit grant applications to charitable foundations where appropriate.

CMVC is registered as a "Good Cause" with The Essex Lottery, has its own page on the Essex Lottery website and receives 50% of all ticket sales made where the Choir is the nominated "Good Cause". Supporters who buy lottery tickets have a chance of winning prizes of up to £25,000. During 2024 the Choir received £699 from The Essex Lottery and the Trustees consider that participation by members and their friends and family in the Essex Lottery is of substantial benefit to CMVC.

Approved by the Trustees on 9 May 2025

Alan Cowell - Chairman

Phil Stamper - Secretary

Chelmsford Male Voice Choir CIO

	2024			2023		
	Income £	Expenditure £	Surplus/ (Deficit) £	Income £	Expenditure £	Surplus/ (Deficit) £
What it costs to run CMVC CIO						
Honoraria					-4740	
Hire of Trinity Methodist Church					-2850	
Music						
Making Music Subs, & Insurance					-213	
Printing					-79	
Zoom Fees						
New Folders, Stickers & Banners					-651	
Website & Domain Name					-248	
Defibrillator & Training						
MD Interview Expenses						
Keys to Music Cabinet						
Joanne Schultz Leaving Gift						
New Shirts					-714	
Running Expenditure						-9495
How members pay for it						
Member's Subscriptions				2715		
Donations				851		
Payments Received for Masks						
Payments for Shirts & Jumpers				446		
Vic's Box				569		
Income from Members						4581
Current Surplus / (Deficit)				4581	-9495	-4914
Concerts and Fundraising						
100 Club				1130	-550	580
CMVC Concerts				4616	-1536	3080
Christmas gathering 2021						0
Christmas gathering 2022						0
Christmas gathering 2023				1726	-1400	326
BBQ at Alan Cowell's				240	-32	208
Essex Lottery				512		512
Amazon Smile				28		28
Gift Aid				491		491
Essex Dementia Care Collection				550		550
Income from Concerts / Fundraising / Charity Collection						
TOTAL				13874	-13013	860
Choir Funds:						
Balance brought forward						4997
Surplus/(Deficit) for the year						860
Christmas Gathering Raffle						
Adjustments for roundings						10
						<u>5867</u>
Bank Balances at year end:						
Current Account						4715
Member's Social Fund						602
Essex Dementia Care Collection						550
Total Care at Bank						<u>5867</u>

Chelmsford Male Voice Choir CIO

2024

	2024			2023		
	Income £	Expenditure £	Surplus/ (Deficit) £	Income £	Expenditure £	Surplus/ (Deficit) £
What it costs to run CMVC CIO						
Honoraria		-7363			-4740	
Hire of Trinity Methodist Church		-1950			-2850	
Clothing		-90			-714	
Making Music Subs, & Insurance		-417			-213	
Printing		-116			-79	
Banking Costs		-50				
New Folders, Stickers & Banners					-651	
Website & Domain Name		-55			-248	
Sound Equipment		-877				
MD Interview Expenses						
Keys to Music Cabinet						
Leaving Gift(s)		-240				
Miscellaneous Expenditure		-377				
Running Expenditure			-11535			-9495
How members pay for it						
Member's Subscriptions	4165			2715		
Donations	423			851		
Miscellaneous	964					
Leaving Gift(s)	232					
Payments for Shirts \$ Jumpers				446		
Vic's Box	582			569		
Income from Members			6366			4581
Current Surplus / (Deficit)	6366	-11535	-5169	4581	-9495	-4914
Concerts and Fundraising						
100 Club	900	-450	450	1130	-550	580
CMVC Concerts	2645	-481	2164	4616	-1536	3080
Christmas gathering 2021			0			0
Christmas gathering 2022			0			0
Christmas gathering 2023	125		125	1726	-1400	326
Christmas gathering 2024	1044	-400	644			
BBQ at Alan Cowell's			0	240	-32	208
Essex Lottery	699		699	512		512
Amazon Smile			0	28		28
Gift Aid	0		0	491		491
Essex Dementia Care Collection		-550	-550	550		550
Income from Concerts / Fundraising / Charity Collection						
TOTAL	11780	-13416	-1637	13874	-13013	860
Choir Funds:						
Balance brought forward			5867			4997
Surplus/(Deficit) for the year			-1637			860
Christmas Gathering Raffle						
Adjustments for roundings						10
			4230			5867
Bank Balances at year end:						
Current Account			3649			4715
Member's Social Fund			582			602
Essex Dementia Care Collection						550
Total Cash at Bank			4231			5867

	2024			2023		
	Income £	Expenditure £	Surplus/ (Deficit) £	Income £	Expenditure £	Surplus/ (Deficit) £
What it costs to run CMVC CIO						
Honoraria		-7363			-4740	
Hire of Trinity Methodist Church		-1950			-2850	
Clothing		-90			-714	
Making Music Subs, & Insurance		-417			-213	
Printing		-116			-79	
Banking Costs		-50				
New Folders, Stickers & Banners					-651	
Website & Domain Name		-55			-248	
Sound Equipment		-877				
Leaving Gift(s)		-240				
Miscellaneous Expenditure		-377				
Running Expenditure			-11535			-9495
How members pay for it						
Member's Subscriptions	4165			2715		
Donations	320			851		
Miscellaneous	430					
Leaving Gift(s)	232					
Payments for Shirts \$ Jumpers				446		
Vic's Box	582			569		
Income from Members			5730			4581
Current Surplus / (Deficit)	5730	-11535	-5805	4581	-9495	-4914
Concerts and Fundraising						
100 Club	900	-450	450	1130	-550	580
CMVC Concerts	2958	-481	2477	4616	-1536	3080
Christmas gathering 2023	125		125	1726	-1400	326
Christmas gathering 2024	1044	-400	644			
BBQ at Alan Cowell's	126		126	240	-32	208
Essex Lottery	699		699	512		512
Amazon Smile			0	28		28
Gift Aid	0		0	491		491
Essex Dementia Care Collection		-550	-550	550		550
Ehlers-Danlos Syndromes (EDS)	198		198			
Income from Concerts / Fundraising / Charity Collection						
TOTAL	11780	-13416	-1637	13874	-13013	860
Choir Funds:						
Balance brought forward			5867			4997
Surplus/(Deficit) for the year			-1637			860
Christmas Gathering Raffle						
Adjustments for roundings			1			10
			4231			5867
Bank Balances at year end:						
Current Account			3326			4715
Member's Social Fund			707			602
Essex Dementia Care Collection						550
Ehlers-Danlos Syndromes (EDS)			198			
Total Cash at Bank			4231			5867

	2024		
	Income £	Expenditure £	Surplus/ (Deficit) £
What it costs to run CMVC CIO			
Honoraria		-7363	
Hire of Trinity Methodist Church		-1950	
Clothing		-90	
Making Music Subs, & Insurance		-417	
Printing		-116	
Banking Costs		-50	
New Folders, Stickers & Banners			
Website & Domain Name		-55	
Sound Equipment		-877	
Leaving Gift(s)		-240	
Miscellaneous Expenditure		-377	
Running Expenditure			-11535
How members pay for it			
Member's Subscriptions	4165		
Donations	423		
Miscellaneous	964		
Leaving Gift(s)	232		
Payments for Shirts \$ Jumpers			
Vic's Box	582		
Income from Members			6366
Current Surplus / (Deficit)	6366	-11535	-5169
Concerts and Fundraising			
100 Club	900	-450	450
CMVC Concerts	2645	-481	2164
Christmas gathering 2021			0
Christmas gathering 2022			0
Christmas gathering 2023	125		125
Christmas gathering 2024	1044	-400	644
BBQ at Alan Cowell's			0
Essex Lottery	699		699
Amazon Smile			0
Gift Aid	0		0
Essex Dementia Care Collection		-550	-550
Ehlers-Danlos Syndromes (EDS)	198		
Income from Concerts / Fundraising / Charity Collection			
TOTAL	11978	-13416	-1637

Choir Funds:

Balance brought forward	0
Surplus/(Deficit) for the year	-1637
Christmas Gathering Raffle	

Adjustments for roundings	1
	<u>-1636</u>

Bank Balances at year end:	
Current Account	3200
Member's Social Fund	833
Essex Dementia Care Collection	
Ehlers-Danlos Syndromes (EDS)	198
Total Cash at Bank	<u><u>4231</u></u>

	2024		
	Income £	Expenditure £	Surplus/ (Deficit) £
What it costs to run CMVC CIO			
Honoraria		-7363	
Hire of Trinity Methodist Church		-1950	
Clothing		-90	
Making Music Subs, & Insurance		-417	
Printing		-116	
Banking Costs		-50	
New Folders, Stickers & Banners			
Website & Domain Name		-55	
Sound Equipment		-877	
Leaving Gift(s)		-240	
Miscellaneous Expenditure		-377	
Running Expenditure			-11535
How members pay for it			
Member's Subscriptions	4165		
Donations	320		
Miscellaneous	476		
Leaving Gift(s)	232		
Payments for Shirts \$ Jumpers			
Vic's Box	582		
Income from Members			5776
Current Surplus / (Deficit)	5776	-11535	-5759
Concerts and Fundraising			
100 Club	900	-450	450
CMVC Concerts	2958	-481	2477
Christmas gathering 2021			0
Christmas gathering 2022			0
Christmas gathering 2023	125		125
Christmas gathering 2024	1044	-400	644
BBQ at Alan Cowell's			0
Essex Lottery	699		699
Amazon Smile			0
Gift Aid	0		0
Essex Dementia Care Collection		-550	-550
Ehlers-Danlos Syndromes (EDS)	198		
Income from Concerts / Fundraising / Charity Collection			
TOTAL	11700	-13416	-1915

Choir Funds:

Balance brought forward	0
Surplus/(Deficit) for the year	-1915
Christmas Gathering Raffle	

Adjustments for roundings	1
	<u>-1914</u>
Bank Balances at year end:	
Current Account	3200
Member's Social Fund	833
Essex Dementia Care Collection	
Ehlers-Danlos Syndromes (EDS)	198
Total Cash at Bank	<u><u>4231</u></u>

Accounts

CHELMSFORD MALE VOICE CHOIR



Trustees' Report for the year ended 31 December 2023

Trustees' Report

The Trustees present their Report and Financial Statements for the year ended 31 December 2023. The accounts have been prepared in accordance with the accounting policies and comply with the Charity's Constitution and applicable law.

Registered Address

Chelmsford Male Voice Choir (CMVC) is registered as a charity at:
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Structure, Governance and Management

Chelmsford Male Voice Choir (CMVC) was registered as a Charitable Incorporated Organisation (CIO) number 1164392 on 12 November 2015 and is governed by the Trustees in accordance with a Constitution adopted by the members on 10 November 2015.

The Trustees

The current Trustees and those appointed during 2023 are shown below:

James Johnson	Chairman	Appointed 28 February 2023
Brian Farmer	Deputy Chairman	
Keith Ellis	Secretary	
Paul Smith	Music Director	Appointed 6 February 2023
Trevor Smith	Treasurer	
Alan Cowell	Concert Manager	Appointed 6 February 2023
Kevin Thomas	Webmaster	
Richard Knight	Recruitment and Publicity	

Trustees are expected to serve for an initial three-year term and may then stand down, or, if eligible, offer themselves for re-election. In accordance with the provisions of the CMVC Constitution, one-third of the Trustees are required to retire from office at each Annual General Meeting. If the number of Trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one Trustee, he or she shall retire. This allows the Choir to benefit from the experience of the Trustees during their 3-year term and, if continuing, to be able to guide and support newly-elected Trustees in their roles.

Pursuant to clause 13 (1)(b) and (c), of the CMVC Constitution, one-third of the Trustees who have been longest in office since their last appointment or reappointment as a Trustee are required to retire on a rotational basis. This would require Keith Ellis and Trevor Smith to retire as Trustees at the forthcoming Annual General Meeting.

Keith Ellis as Secretary, and Trevor Smith as Treasurer, have each requested that volunteers put their names forward to be considered for appointment as Trustees in each of these roles, subject to members' approval at the AGM.

In the absence of any volunteers each of them is prepared to continue in their roles for one final year and if so required will offer themselves for re-election as Trustees at the forthcoming Annual General Meeting to continue in their respective roles until the conclusion of the Annual General Meeting in 2025.

CMVC Music Director

Paul Smith BMus (Hons)

The Trustees consider that CMVC has benefitted enormously from the appointment of Paul Smith as Music Director of the Choir in January 2023 during which time Paul has made great strides towards bringing the Choir up to full concert performance standard. Paul is currently the Musical Director for Allegro, an Essex based mixed choir of 16 singers and is experienced in arranging music to fit the requirements of the choir and musicians. In addition, Paul is also Head of Music at South Essex College where he teaches on the Music Diploma and Degree programmes, specialising in Music Singing, Voice Coaching and Music Theory.

CMVC Accompanists

Sue Edwards has been crucial to the Choir's development and continued success during 2023 and in addition to being an exemplary accompanist, has supported the Choir in undertaking a variety of additional roles, not least in organising our music.

The Trustees, on behalf of the members, duly wish to record their appreciation of Sue Edwards in her unstinting support of the Choir.

When Sue was unavailable, Simon Schultz kindly stepped-in to accompany the Choir, which was much appreciated.

Objectives

The objectives of the CIO are to promote, improve, develop and maintain public education in the appreciation of the art and science of choral music in all its aspects by the presentation of public choral concerts and by such other ways as the members, through the Trustees, shall determine from time to time.

Activities

Chelmsford Male Voice Choir conducts rehearsals at Trinity Methodist Church, Rainsford Road, Chelmsford on Tuesday evenings. The choir has 44 members and has established itself in the local community through a programme of concerts covering a wide variety of music. CMVC members are encouraged to improve their skills by memorising the repertoire, actively listen to each other singing to maintain a well-balanced sound and to work at home on their individual parts so as to make the best use of time at weekly rehearsals.

Benefit

The Trustees are aware of their responsibilities to work for the public good under the guidance of the Charity Commission. During 2023 we collected funds for Essex Dementia Care generously donated by members of the audience at our concerts in Chelmsford. The importance of this support was underlined as we were sad to see one of our principal members decide to retire from the CMVC after many years of valued membership due to his dementia. We were therefore delighted to present a cheque for £550 to Essex Dementia Care on 16th January 2024.

Financial Review

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy the financial position of the choir. Finances are discussed at committee meetings and forecasts are used for guidance throughout the year. This enables the Trustees to be aware of the financial position of the choir and to ensure that the accounts comply with Charity legislation. It is also the Trustees' responsibility to safeguard the assets of the choir and to take reasonable steps to prevent or detect fraud and other irregularities.

CMVC's income is below the threshold at which the law requires it to have its accounts audited, and the Trustees submit the accounts to members for review before being considered for approval at the Annual General Meeting.

The fixed costs of running the choir are principally met through members' subscriptions, donations and income from ticket and merchandise sales at concerts. Additionally, the choir runs other fund-raising activities which are intended to create a surplus for the benefit of the choir itself and for third-party good causes.

Total income for 2023 was £13,873 (2022: £8,202), total expenses were £13,013 (2022: £13,241). The surplus for the year was £860 (2022 deficit £5,039).

At 31 December 2023, the balance held in the CMVC CIO account at Metro Bank plc was £5,867 which included £602 (2021: £477) in the Members' Social Fund and £550 collected for Essex Dementia Care.

Reserves Policy

The Trustees have not currently set a reserves policy for 2024 but will keep this under review.

Risk Management

The Trustees are responsible for identifying, assessing and managing risk. They use website information including that provided by the Charity Commission and Making Music - a national organisation to which the choir is affiliated - in order to maintain awareness of changing legislation.

The Trustees are responsible for obtaining appropriate insurance cover and for ensuring that the choir complies with copyright and performing rights law.

Privacy

The Trustees have adopted a Privacy Policy to safeguard the interests of its members in accordance with the requirements of the General Data Protection Regulation.

Financial Risks

In addition to keeping proper accounting records, the Trustees review projections of the costs and revenues of forthcoming concerts and events to assure themselves that there is a reasonable expectation that these will produce a surplus; or that in the event of making a loss, this can be offset from choir funds.

Health and Safety Risks

For rehearsals at Trinity Methodist Church, the choir complies with the policies laid down by the church. For concerts in other venues, the concert manager will check venues in advance to assess risks and formulate an appropriate strategy. On the day of the concert, he will perform a visual check for hazards, assess the Health, Safety and Fire risks and will take action to prevent accidents such as securing loose cables, or dealing with trip hazards. The concert manager will ensure that an appropriate person from either the Choir or the venue makes a Health and Safety announcement at the start of each event.

Financial Assistance Opportunities

The Trustees have registered CMVC CIO with HMRC in order to benefit from Gift Aid, which can be claimed on part of the choir's eligible income. Additionally, the Trustees pursue opportunities to submit grant applications to charitable foundations where appropriate.

During 2023 the Choir was a registered charity with Amazon Smile, a program that donated 0.5% of eligible purchases made with Amazon, to a charity nominated by the purchaser. Amazon ceased this support to charities with effect from 20th February 2023. However, the choir received £28 from Amazon in the year under review.

CMVC is registered as a "Good Cause" with The Essex Lottery, has its own page on the Essex Lottery website and receives 50% of all ticket sales made where the Choir is the nominated "Good Cause". Supporters who buy lottery tickets have a chance of winning prizes of up to £25,000. During 2023 the Choir received £512 from the Essex Lottery.

Approved by the Trustees on XX February 2024

.....
James Johnson - Chairman

.....
Keith Ellis - Secretary

Appendix: Income and Expenditure Accounts

Chelmsford Male Voice Choir CIO

2023

What it costs to run CMVC CIO	2023			2022		
	Income £	Expenditure £	Surplus/ (Deficit) £	Income £	Expenditure £	Surplus/ (Deficit) £
Honoraria						
Hire of Trinity Methodist Church		-4,740			-4,390	
Music		-2,850			-2,080	
Making Music Subs & Insurance		0			-714	
Printing		-213			-250	
Zoom Fees		-79			-252	
New Folders Stickers and Banners		0			-115	
Website and Domain Name		-651			0	
Defibrillator and Training		-248			-461	
MD Interview Expenses		0			-1,374	
Keys to Music Cabinet		0			-32	
Joanne Schultz Leaving Gift		0			-14	
New Shirts		0			-50	
Running Expenditure		-714				
How members pay for it			-9,495			-9,732
Members' Subscriptions	2,715			2,725		
Donations	851			645		
Payments Received for Masks	0			35		
Payments for Shirts & Jumpers	446			35		
Vic's Box	569			0		
Income from Members			4,581			3,440
Current Surplus/(Deficit)	4,581	-9,495	-4,914	3,440	-9,732	-6,292
Concerts and Fundraising						
100 Club	1,130	-550	580	1,245	-550	695
CMVC Concerts	4,616	-1,536	3,080	888	-461	427
Christmas Gathering 2021 Note 1	0	0	0	110	-850	-740
Christmas Gathering 2022	0	0	0	1,246	-1,648	-402
Christmas Gathering 2023 Note 2	1,726	-1,400	326	0	0	0
Alan Cowell's BBQ	240	-32	208			
Essex Lottery	512	0	512	612	0	612
Amazon Smile	28	0	28	32	0	32
Gift Aid	491	0	491	629	0	629
Essex Dementia Care Collection	550	0	550	0	0	0
Income from Concerts / Fundraising / Charity Collection			5,774			1,253
TOTAL	13,873	-13,013	860	8,202	-13,241	-5,039
Choir Funds:						
Balance brought forward			4,997			9,946
Surplus/(Deficit) for the year			860			-5,039
Christmas Gathering Raffle Note 3			0			90
Adjustments for roundings			10			0
Total Choir Funds			5,867			4,997
Bank Balances at year end:						
Current Account			4,840			4,520
Members' Social Fund			477			477
Essex Dementia Care Collection			550			4,997
Total Cash at Bank			5,867			4,997

Note 1 Further meal payments totalling £110 for the 2021 Gathering were received in January 2022
Note 2 Includes refund of £400 deposit for the 2022 Gathering
Note 3 The Christmas Raffle raised £125 which was paid into the CMVC Bank a/c in January 2024

Accounts



Trustees' Report

for the year ended 31 December 2022

Trustees' report

The Trustees present the Trustees' Report and Financial Statements for the period from 1 January 2022 to 31 December 2022. The accounts have been prepared in accordance with the accounting policies and comply with the charity's constitution and applicable law.

Registered Address

The address of Chelmsford Male Voice Choir (CMVC) as a registered charity is:
Cowell's Court, Nathans Lane, Highwood, CM1 3RF.

The Trustees

Trustees are expected to serve for an initial three-year term and may then stand down, or, if eligible, offer themselves for re-election. In accordance with the provisions of the CMVC Constitution, one-third of the trustees are required to retire from office at each Annual General Meeting. If the number of trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one trustee, he or she shall retire. This allows the Choir to benefit from the experience of the Trustees during their 3-year term and, if continuing, to be able to guide and support newly-elected Trustees in their roles. The following were the CMVC Trustees during the year under review:

The current Trustees and those in office during 2022 are shown below:

Brian Farmer	Chairman	
Keith Ellis	Secretary	Appointed 22 February 2022
Paul Smith	Music Director	Appointed 6 February 2023
Trevor Smith	Treasurer	
Alan Cowell	Concert Manager	Appointed 6 February 2023
Kevin Thomas	Webmaster	Appointed 5 December 2022
Richard Knight	Recruitment and Publicity	Appointed 5 December 2022
David Pearson	Webmaster	Retired 5 September 2022
Trevor Enefer	Concert Manager	Retired 19 September 2022

Structure, Governance and Management

Chelmsford Male Voice Choir (CMVC) was registered as a Charitable Incorporated Organisation (CIO) number 1164392 on 12 November 2015 and is governed by a constitution adopted by the members on 10 November 2015.

Brian Farmer has indicated that as he intends to retire to Wales during 2023, he is willing to relinquish the role of Chairman at the conclusion of the AGM to allow James Johnson to stand for election as Chairman. The Committee are pleased to note that Brian wishes to continue his support of the Choir in the role of Deputy Chairman and as a Trustee. The Committee wishes to express its thanks to Brian for his contribution to the Choir as its Chairman.

On 6 February 2023, Paul Smith was appointed as a Trustee and Alan Cowell was appointed as Concert Manager and as a Trustee of the Choir.

In accordance with the provisions of the Choir's Constitution the following will retire and being eligible, offer themselves for re-election at the forthcoming AGM.

Pursuant to clause 13 (1)(b) and (c), one-third of the Trustees who have been longest in office since their last appointment or reappointment as a Trustee are required to retire on a rotational basis. Accordingly,

- Brian Farmer will retire by rotation and being eligible, offers himself for re-election as a Trustee.

Pursuant to clause 13 (1)(f), a person appointed as a Trustee shall retire at the conclusion of the next annual general meeting after the date of his or her appointment and shall not be counted for the purpose of determining which of the Trustees is to retire by rotation at that meeting. Accordingly,

- Kevin Thomas, having been appointed as a Trustee on 5 December 2022, will retire and being eligible, offers himself for re-election as a Trustee;
- Richard Knight, having been appointed as a Trustee on 5 December 2022, will retire and being eligible, offers himself for re-election as a Trustee;
- Paul Smith, having been appointed as a Trustee on 6 February 2023, will retire and being eligible, offers himself for re-election as a Trustee;
- Alan Cowell, having been appointed as a Trustee on 6 February 2023, will retire and being eligible, offers himself for re-election as a Trustee.

CMVC Music Director

Paul Smith BMus (Hons)

The Trustees were delighted that Paul Smith agreed to accept the position of Music Director of the Choir with effect from 10th January 2023 and agreed to be appointed as a Trustee on 6th February 2023. Paul is currently the Musical Director for Allegro, an Essex based mixed choir of 16 singers and is experienced in arranging music to fit the requirements of the choir and musicians. In addition, Paul is also Head of Music at South Essex College where he teaches on the Music Diploma and Degree programmes, specialising in Music Singing, Voice Coaching and Music Theory. We look forward to working with Paul to bring the Choir up to full concert performance standards in 2023.

Joanne Schultz

Joanne Schultz decided to retire from the position of Music Director in December 2022 and had been working with the Choir since just before the Covid lockdown in 2020. Joanne was instrumental in keeping the Choir together during the periods of lockdown and related restrictions occasioned by the Coronavirus pandemic during much of her tenure, by directing the choir's rehearsals from home; and sometimes whilst on holiday; on Zoom for those who could log-in to rehearse.

The Trustees, on behalf of the members, duly wish to record their appreciation of the work and contribution to the Choir by Joanne Schultz during her tenure.

CMVC Accompanists

Sue Edwards has been a stalwart during 2022 and has performed a great service to the choir in organising our music and continuing to accompany the Choir through difficult periods. When Sue was unavailable, Simon Schultz kindly stepped-in to accompany the Choir, which was greatly appreciated.

The Trustees, on behalf of the members, duly wish to record their appreciation of Sue Edwards in her unstinting support of the Choir.

Objectives

The objectives of the CIO are to promote, improve, develop and maintain public education in the appreciation of the art and science of choral music in all its aspects by the presentation of public choral concerts and by such other ways as the members, through the trustees, shall determine from time to time.

Activities

Chelmsford Male Voice Choir is currently resident at Trinity Methodist Church, Rainsford Road, Chelmsford and usually meets on Tuesday evenings. The choir has 42 members and has established itself in the local community through a programme of concerts. In recent years, members have taken opportunities to improve their skills through memorising the repertoire, actively listening to each other singing to maintain a well-balanced sound and working at home on their individual parts to make the best use of time at weekly rehearsals.

Following the ending of Covid restrictions, the Choir was able to recommence public performances and a staged a concert in 2022.

Public Benefit

The Trustees are aware of their responsibilities to work for the public good under the guidance of the Charity Commission. The Choir is looking forward to performing more public concerts in 2023 under the direction of Paul Smith.

Financial review

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy the financial position of the choir. Finances are discussed at all committee meetings, and a budget and forecasts are used for guidance throughout the year. This enables the Trustees to be aware of the financial position of the choir and to ensure that the accounts comply with the Charities legislation. It is also the Trustees' responsibility to safeguard the assets of the choir and to take reasonable steps to prevent or detect fraud and other irregularities.

CMVC's income is below the threshold at which the law requires it to have its accounts audited, and the trustees will submit the accounts to the members before these are to be approved at the AGM. The Trustees have decided that the monthly publication of accounting reports privately through the Members' Area of its website is an effective and accessible means of communication with members.

The fixed costs of running the choir are principally met through members' subscriptions, donations and concert fees. Additionally, the choir runs concerts and other fund-raising activities which are intended to create a surplus for the benefit of the choir itself and for third-party good causes.

Total income for 2022 was £8,202 (2021: £15,180), total expenses were £13,241 (2021: £7,750). The deficit for the year was £5,039 (2021 surplus £7,430:).

At 31 December 2022, the balance held in the CMVC CIO account at Metro Bank plc was £4,997 which included £477 (2021: £387) in the Members' Social Fund.

Subsequent Income for 2022 – see Notes to the Income & Expenditure Report

Subsequent to the 2022 year-end, a further £113 of Concert Income was received (Note 2) and the deposit of £400 for the 2022 Christmas Gathering was refunded by the hosting venue (Note 5). These amounts will be shown as receipts in the 2023 Income & Expenditure Report. Accordingly, the shortfall for the 2022 Christmas Gathering was £2.

Reserves policy

As the Choir was not able to secure income from performing concerts for the most part of 2022, the Committee has decided not to set a reserves policy for 2023 but will review this when appropriate.

Risk management

The Trustees are responsible for identifying, assessing and managing risk. They use website information including that provided by the Charity Commission and Making Music - a national organisation to which the choir is affiliated - in order to maintain awareness of changing legislation. The Trustees are responsible for obtaining appropriate insurance cover and for ensuring that the choir complies with copyright and performing rights law.

Privacy

The Trustees have adopted a Privacy Policy to safeguard the interests of its members in accordance with the requirements of the General Data Protection Regulation.

Financial risks

In addition to keeping proper accounting records, the Trustees review projections of the costs and revenues of forthcoming concerts and events to assure themselves that there is a reasonable expectation that these will produce a surplus; or that in the event of making a loss, this can be offset from choir funds.

Health and Safety Risks

For rehearsals at Trinity Methodist Church, the choir complies with the policies laid down by the church. For concerts in other venues, the concert manager will check venues in advance to assess risks and formulate an appropriate strategy. On the day of the concert, he will perform a visual check for hazards, assess the Health, Safety and Fire risks and will take action to prevent accidents (such as securing loose cables, or dealing with trip hazards). Either the concert manager, or an official from the venue will make a Health and Safety announcement at the start of each event.

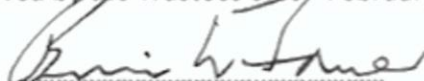
Financial Assistance Opportunities

The Trustees have registered CMVC CIO with HMRC to benefit from Gift Aid, which can be claimed on part of the choir's eligible income. Additionally, the Trustees pursue opportunities to submit grant applications to charitable foundations where appropriate.

The Choir has been a registered charity with Amazon Smile, a program that donates 0.5% of eligible purchases on Amazon to a charity nominated by the purchaser. During 2022 the choir received £35 from Amazon Smile, however Amazon are ceasing to provide this support to charities with effect from 20th February 2023.

During 2022 CMVC was registered as a "Good Cause" with The Essex Lottery and supporters who bought lottery tickets had a chance of winning prizes of up to £25,000. CMVC has its own page on The Essex Lottery website and has received 50% of all ticket sales made where the Choir is the nominated "Good Cause". The Essex Lottery has however been suspended since June 2022 whilst the organisers discuss the renewal of their licence with Essex County Council. In view of this protracted delay in recommencing the Lottery, the Trustees have not included any anticipated income from the Lottery in the financial forecasts for 2023. During 2022 the Choir received £612.50 from the Essex Lottery.

Approved by the Trustees on 6th February 2023



Brian Farmer, Chairman



Keith Ellis, Secretary

Appendix: Income and Expenditure Accounts

Chelmsford Male Voice Choir CIO

2022

What it costs to run CMVC CIO	2022			2021		
	Income £	Expenditure £	Surplus/ (Deficit) £	Income £	Expenditure £	Surplus/ (Deficit) £
Honoraria		-4,390			-3,780	
Hire of Premises		-2,080			-786	
Music		-714			-30	
Making Music Subs & Insurance		-250			-210	
Printing		-252			-484	
Postage to HMRC		0			-7	
Staging Equipment		0			-481	
Zoom Fees		-115			-173	
Website Note 1		-461			-6	
Purchase of Singing Masks		0			-743	
Defibrillator and Training		-1,374			0	
MD Interview Expenses		-32				
Keys to Music Cabinet		-14				
Joanne Schultz Leaving Gift		-50				
Running Expenditure			-9,732			-6,700
How members pay for it						
Members' Subscriptions	2,725			3,090		
Donations	645			781		
Payments Received for Masks	35			647		
Payments Received for Jumpers	35			0		
Income from Members			3,440			4,518
Current Surplus/(Deficit)	3,440	-9,732	-6,292	4,518	-6,700	-2,182
Concerts and Fundraising						
100 Club	1,245	-550	695	1,565	-650	915
CMVC Concert Note 2	888	-461	427	0	0	0
Christmas Gathering 2021 Notes 3 & 4	110	-850	-740			
Christmas Gathering 2022 Note 5	1,246	-1,648	-402	1,123	-400	723
Essex Lottery	612	0	612	903	0	903
Amazon Smile	32	0	32	41	0	41
Gift Aid	629	0	629	1,530	0	1,530
Grants	0	0	0	5,500	0	5,500
Income from Concerts / Fundraising			1,253			9,612
TOTAL	8,202	-13,241	-5,039	15,180	-7,750	7,430
Choir Funds:						
Balance brought forward			9,946			2,438
Surplus/(Deficit) for the year			-5,039			7,430
Christmas Raffle			90			80
Adjustments for roundings			0			-2
Total Choir Funds			4,997			9,946
Bank Balances at year end:						
Current Account			4,520			9,559
Members' Social Fund			477			387
Total Cash at Bank			4,997			9,946

Note 1 Website payments for 2021 and 2022

Note 2 A further £113 of Concert Income was received in January 2023

Note 3 Further meal payments totalling £110 were received in January 2022

Note 4 A final payment of £810 was paid to Little Channels in January 2022 plus £40 meal deposit refunds

Note 5 Refund of £400 deposit received in February 2023 thanks to Alan Cowell.

Accounts

CHELMSFORD MALE VOICE CHOIR



Trustees' Report for the year ended 31 December 2021

Trustees' report

The Trustees present the Trustees' Report and Financial Statements for the period from 1 January 2021 to 31 December 2021. The accounts have been prepared in accordance with the accounting policies and comply with the charity's constitution and applicable law.

Registered Address

The address of Chelmsford Male Voice Choir (CMVC) as a registered charity is:
Cowell's Court, Nathans Lane, Highwood, CM1 3RF.

The Trustees

Trustees are expected to serve for an initial 3-year term and may then stand down, or, if eligible, offer themselves for re-election. In accordance with the provisions of the CMVC Constitution, one-third of the trustees are required to retire from office at each Annual General Meeting. If the number of trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one trustee, he or she shall retire. This allows the Choir to benefit from the experience of the Trustees during their 3-year term and, if continuing, to be able to guide and support newly-elected Trustees in their roles. The following were the CMVC Trustees during the year under review:

Brian Farmer	Chairman
Trevor Smith	Treasurer
David Pearson	Webmaster
Alan Cowell	Secretary
Mick Townley	Publicity Manager
Trevor Enefer	Concert Manager

Structure, Governance and Management

Chelmsford Male Voice Choir (CMVC) was registered as a Charitable Incorporated Organisation (CIO) number 1164392 on 12 November 2015 and is governed by a constitution adopted by the members on 10 November 2015.

Alan Cowell and Mick Townley have given notice that they wish to relinquish their positions as Secretary and Publicity Manager respectively, with effect from the conclusion of the Annual General Meeting (AGM) and they will therefore cease to act as Trustees.

A proposal will be put to members at the AGM that Keith Ellis be appointed as Secretary with effect from the conclusion of the AGM. The position of Publicity Manager will remain vacant for the time being.

The Trustees on behalf of all the members wish to extend their thanks and gratitude to Mick Townley and in particular to Alan Cowell for their contribution and support for the Choir over many years. The Trustees are pleased to note that Alan Cowell has offered to provide assistance to Keith Ellis and act as Assistant Secretary going forward.

In accordance with the provisions of the Choir's Constitution, Trevor Enefer and Trevor Smith; together being one-third of the Trustees at the commencement of the AGM; will retire on a rotational basis and, being eligible, will offer themselves for re-election.

CMVC Music Director

Joanne Schultz BA(Hons) Music, PGCE, CTABRSM

Joanne Schultz has been pivotal in keeping the Choir together during the periods of lockdown and related restrictions occasioned by the Coronavirus pandemic during 2021, by directing the choir's rehearsals from home; and sometimes whilst on holiday; on Zoom for those who could log-in to rehearse. This ensured that music that the choristers had previously learnt was kept fresh in their minds and additionally Joanne introduced some new music which was much appreciated. Joanne also enabled those members who were not able to return to face-to-face rehearsals from July, to continue to participate, by broadcasting live rehearsals on Zoom from Trinity Methodist Church.

CMVC Accompanists

Sue Edwards has also been crucial in helping to keep the Choir together on the resumption of face-to-face rehearsals and, during the pandemic, by assisting Joanne Schultz in undertaking Zoom online rehearsals for different sections of the Choir. Additionally, during online rehearsals, Joanne was supported by her accompanist husband Simon Schultz.

The Trustees, on behalf of the members, duly wish to record their appreciation of Joanne and Simon Schultz and Sue Edwards in supporting the Choir during the difficult period of the Covid-19 pandemic.

Objectives

The objectives of the CIO are to promote, improve, develop and maintain public education in the appreciation of the art and science of choral music in all its aspects by the presentation of public choral concerts and by such other ways as the members, through the trustees, shall determine from time to time.

Activities

Chelmsford Male Voice Choir is currently resident at Trinity Methodist Church, Rainsford Road, Chelmsford and usually meets on Tuesday evenings. The choir has 52 members and has established itself in the local community through a programme of concerts. In recent years, members have taken opportunities to improve their skills through memorising the repertoire, actively listening to each other singing so as to maintain a well-balanced sound and working at home on their individual parts in order to make the best use of time at weekly rehearsals.

Due to the Coronavirus Pandemic no concerts were performed in 2021.

Public Benefit

The Trustees are aware of their responsibilities to work for the public good under the guidance of the Charity Commission. It is anticipated that the Choir will again be able to perform in public again during 2022.

Financial review

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy the financial position of the choir. Finances are discussed at all committee meetings, and a budget and forecasts are used for guidance throughout the year. This enables the Trustees to be aware of the financial position of the choir and to ensure that the accounts comply with the Charities legislation. It is also the Trustees' responsibility to safeguard the assets of the choir and to take reasonable steps to prevent or detect fraud and other irregularities.

CMVC's income is below the threshold at which the law requires it to have its accounts audited, and the trustees will submit the accounts to the members before these are to be approved at the AGM. The Trustees have decided that the monthly publication of accounting reports privately through the Members' Area of its website is an effective and accessible means of communication with members.

The fixed costs of running the choir are principally met through members' subscriptions, donations and concert fees. Additionally, the choir runs concerts and other fund-raising activities which are intended to create a surplus for the benefit of the choir itself and for third-party good causes.

Total income for 2021 was £15,180 (2020: £5,083), total expenses were £7,750 (2020: £13,545). The surplus for the year was £7,430 (deficit 2020: £8,462).

At 31 December 2021, the balance held in the CMVC CIO account at Metro Bank plc was £9,946 which included £387 (2020: £307) in the Members' Social Fund.

Summary accounts are shown in the **Appendix**.

Reserves policy

In view of the unprecedented financial year to 31 December 2021, the Committee have decided not to set a reserves policy for 2022 but will review this when appropriate.

Risk management

The Trustees are responsible for identifying, assessing and managing risk. They use website information including that provided by the Charity Commission and Making Music - a national organisation to which the choir is affiliated - in order to maintain awareness of changing legislation. The Trustees are responsible for obtaining appropriate insurance cover and for ensuring that the choir complies with copyright and performing rights law.

Privacy

The Trustees have adopted a Privacy Policy to safeguard the interests of its members in accordance with the requirements of the General Data Protection Regulation.

Financial risks

In addition to keeping proper accounting records, the Trustees review projections of the costs and revenues of forthcoming concerts and events in order to assure themselves that there is a reasonable expectation that these will produce a surplus; or that in the event of making a loss, this can be offset from choir funds.

Health and Safety risks

For rehearsals at Trinity Methodist Church, the choir complies with the policies laid down by the church. For concerts in other venues, the concert manager will check venues in advance in order to assess risks and formulate an appropriate strategy. On the day of the concert, he will perform a visual check for hazards, assess the Health, Safety and Fire risks and will take action to prevent accidents (such as securing loose cables, or dealing with trip hazards). Either the concert manager, or an official from the venue will make a Health and Safety announcement at the start of each event.

Financial Assistance Opportunities

The Trustees have registered CMVC CIO with HMRC to benefit from Gift Aid, which can be claimed on part of the choir's eligible income. Additionally, the Trustees actively pursue opportunities to submit grant applications to charitable foundations where appropriate.

During the year, thanks to the efforts of John Challis, a choir member, the choir received the following grants

- £2,000 from the Walter Farthing Trust
- £1,500 from the Fowler Smith Jones Trust; and
- £2,000 from the Essex Community Foundation

The Choir is a registered charity with Amazon Smile, a program that donates 0.5% of eligible purchases on Amazon to a charity nominated by the purchaser. Members are made aware that by selecting CMVC as their nominated charity, making relevant online purchases at smile.amazon.com. will provide a financial benefit to CMVC. During 2021 the choir received £41 from Amazon Smile.

CMVC is also registered as a "Good Cause" with The Essex Lottery. Supporters who buy lottery tickets will get the chance to win prizes of up to £25,000 for £1 per week. Every ticket has a 1 in 50 chance of winning a prize every week. CMVC has its own page on The Essex Lottery website and receives 50% of all ticket sales made where the Choir is the "Good Cause" chosen by supporters. During 2021 the choir received £903 from the Essex Lottery.

Approved by the Trustees

Date

Signed
Brian Farmer, Chairman

.....
Alan Cowell, Secretary

Appendix: Income and Expenditure Accounts

Chelmsford Male Voice Choir CIO

2021

What it costs to run CMVC CIO	2021			2020		
	Income £	Expenditure £	Surplus/ (Deficit) £	Income £	Expenditure £	Surplus/ (Deficit) £
Honoraria		-3,780			-4,094	
Hire of Premises		-786			-490	
Music		-30			-55	
Making Music Subs & Insurance		-210			-228	
Printing		-484			-85	
Postage to HMRC		-7			0	
Staging Equipment		-481			-7,681	
Zoom Fees		-173			-128	
Website		-6			-216	
Purchase of Singing Masks		-743			0	
Running Expenditure			-6,700			-12,977
How members pay for it						
Members' Subscriptions	3,090			3,180		
Vic's Box	0			279		
Donations	781			115		
Payments Received for Masks	647			0		
Income from Members			4,518			3,574
Current Surplus/(Deficit)	4,518	-6,700	-2,182	3,574	-12,977	-9,403

Concerts and Fundraising

100 Club	1,565	-650	915	1,390	-500	890
CMVC Concerts	0	0	0	0	0	0
Christmas Gathering	1,123	-400	723	0	0	0
Other Social Events	0	0	0	110	0	110
CDs/DVDs	0	0	0	9	0	9
Essex Lottery	903	0	903	0	0	0
Amazon Smile	41	0	41	0	0	0
Gift Aid	1,530	0	1,530	0	0	0
Grants	5,500	0	5,500	0	0	0
Distributions to Charities	0	0	0	0	-68	-68
Income from Concerts / Fundraising			9,612			941
TOTAL	15,180	-7,750	7,430	5,083	-13,545	-8,462

Choir Funds:

Balance brought forward	2,438	14,213
Gloucester Tour Deposit	0	40
Gloucester Tour Refunds	0	-3,360
Surplus/(Deficit) for the year	7,430	-8,462
Christmas Raffle	80	0
Adjustments for roundings	-2	7
Total Choir Funds	9,946	2,438

Bank Balances at year end:

Current Account	9,559	2,131
Members' Social Fund	387	307
Total Cash at Bank	9,946	2,438

Accounts

CHELMSFORD MALE VOICE CHOIR

Trustees' Report for the year ended 31 December 2020

Trustees' report

The Trustees present the Trustees' Report and Financial Statements for the period from 1 January 2020 to 31 December 2020. The accounts have been prepared in accordance with the accounting policies and comply with the charity's constitution and applicable law.

Registered Address

The address of Chelmsford Male Voice Choir (CMVC) as a registered charity is:
Cowell's Court, Nathans Lane, Highwood, CM1 3RF.

The Trustees

Trustees are expected to serve for an initial 3-year term and may then stand down, or, if eligible, offer themselves for re-election. In accordance with the provisions of the CMVC Constitution, one-third of the trustees are required to retire from office at each Annual General Meeting. If the number of trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one trustee, he or she shall retire. This allows the Choir to benefit from the experience of the Trustees during their 3-year term and, if continuing, to be able to guide and support newly-elected Trustees in their roles. The following were the CMVC Trustees during the year under review:

David Graham	Chairman	Retired 25 February 2020
Stuart Anderson	Treasurer	Retired 25 February 2020
Alex Cooper	Webmaster	Retired 25 February 2020
Alan Cowell	Secretary	
Mick Townley	Publicity Manager	
Trevor Enefer	Concert Manager	
Brian Farmer	Chairman	Appointed 25 February 2020
David Pearson	Webmaster	Appointed 25 February 2020
Trevor Smith	Treasurer	Appointed 25 February 2020

Structure, Governance and Management

Chelmsford Male Voice Choir (CMVC) was registered as a Charitable Incorporated Organisation (CIO) number 1164392 on 12 November 2015 and is governed by a constitution adopted by the members on 10 November 2015. At each Annual General Meeting one-third of those Trustees in office are required to retire on a rotational basis and, if eligible, may offer themselves for re-election. Accordingly, at the forthcoming AGM Alan Cowell and Mick Townley will retire and being eligible, will offer themselves for re-election.

CMVC Music Director

Eddie Carden

Eddie Carden was the CMVC Music Director for 3 years until illness forced to him to relinquish the position early in 2020 leading to his untimely death on 13 April 2020 age 65.

Eddie grew up in a musical family and was an enthusiastic musician from an early age. He played the organ, piano and cello and sang in school and church choirs. Over a period of 25 years, he sang with a variety of choral societies in London and Essex before becoming a member of the Association of British Choral Directors. Prior to his appointment as Music Director, he spent eight years with CMVC as a chorister and Deputy Music Director.

Joanne Schultz

Joanne Schultz, who is well known and respected for her work with the Chelmsford Salvation Army Songsters agreed to step in as the Choir's Music Director to lead us during Eddie Carden's illness and has been instrumental in helping to maintain CMVC rehearsals online via Zoom.

Objectives

The objectives of the CIO are to promote, improve, develop and maintain public education in the appreciation of the art and science of choral music in all its aspects by the presentation of public choral concerts and by such other ways as the members, through the trustees, shall determine from time to time.

Activities

Chelmsford Male Voice Choir is currently resident at Trinity Methodist Church, Rainsford Road, Chelmsford and usually meets on Tuesday evenings. Due to the Coronavirus Covid-19 Pandemic the choir has not been able to meet in person since 10 March 2020 but from 16 June 2020 rehearsals were conducted online via Zoom. The choir has 55 members and has established itself in the local community through a programme of concerts. In recent years, members have taken opportunities to improve their skills through memorising the repertoire, actively listening to each other singing so as to maintain a well-balanced sound, and working at home on their individual parts in order to make the best use of time at weekly rehearsals.

Due to the Coronavirus Pandemic the following concerts planned for 2020 had to be cancelled:

- St John's Church Danbury
- Gloucester Cathedral with Churchdown Male Voice Choir
- Hereford with Hereford Police Choir
- Civic Theatre, Chelmsford with The Rock Choir
- Grand Charity Concert at Chelmsford County High School for Girls with The Maldon Orchestra

The Choir was therefore unable to supplement its income through concerts during the year or help raise money for good causes (2019: circa £3,500).

Public Benefit

The Trustees are aware of their responsibilities to work for the public good under the guidance of the Charity Commission. It is hoped that the Choir will again be able to perform in public again before the end of 2021.

Financial review

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy the financial position of the choir. Finances are discussed at all committee meetings, and a budget and forecasts are used for guidance throughout the year. This enables the Trustees to be aware of the financial position of the choir and to ensure that the accounts comply with the Charities legislation. It is also the Trustees' responsibility to safeguard the assets of the choir and to take reasonable steps to prevent or detect fraud and other irregularities.

CMVC's income is below the threshold at which the law requires it to have its accounts audited, and the trustees will submit the accounts to the members before these are to be approved at the AGM. The Trustees have decided that the monthly publication of accounting reports privately through the Members' Area of its website is an effective and accessible means of communication with members.

The fixed costs of running the choir are principally met through members' subscriptions, donations and concert fees. Additionally, the choir runs concerts and other fund-raising activities which are intended to create a surplus for the benefit of the choir itself and for third-party good causes.

Total income for 2020 was £5,083 (2019: £14,398), total expenses were £13,545 (2019: £12,876). The deficit for the year was £8,462 (2019: surplus £1,522).

At 31 December 2020, the balance held in the CMVC CIO account at Metro Bank plc was £2,438 which included £307 (2019: £197) in the Members' Social Fund.

Summary accounts are shown in the **Appendix**.

Reserves policy

In view of the unprecedented financial year to 31 December 2020, the Committee have decided not to set a reserve policy for 2021 but will review this when appropriate.

Risk management

The Trustees are responsible for identifying, assessing and managing risk. They use website information including that provided by the Charity Commission and Making Music - a national organisation to which the choir is affiliated - in order to maintain awareness of changing legislation. The Trustees are responsible for obtaining appropriate insurance cover and for ensuring that the choir complies with copyright and performing rights law.

Privacy

During the year, the Trustees reviewed and adopted a revised Privacy Policy to safeguard the interests of its members in accordance with the requirements of the General Data Protection Regulation.

Financial risks

In addition to keeping proper accounting records, the Trustees review projections of the costs and revenues of forthcoming concerts and events in order to assure themselves that there is a reasonable expectation that these will produce a surplus; or that in the event of making a loss, this can be offset from choir funds.

Health and Safety risks

For rehearsals at Trinity Methodist Church, the choir complies with the policies laid down by the church. For concerts in other venues, the concert manager will check venues in advance in order to assess risks and formulate an appropriate strategy. On the day of the concert, he will perform a visual check for hazards, assess the Health, Safety and Fire risks and will take action to prevent accidents (such as securing loose cables, or dealing with trip hazards). Either the concert manager, or an official from the venue will make a Health and Safety announcement at the start of each event

Financial Assistance Opportunities

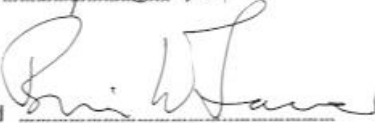
The Trustees have registered CMVC CIO with HMRC in order to benefit from Gift Aid, which can be claimed on part of the choir's eligible income. Additionally, the Trustees actively pursue opportunities to submit grant applications to charitable foundations where appropriate. The Publicity Manager is also actively pursuing potential commercial sponsorship and advertising opportunities.

CMVC is a registered charity with Amazon Smile, a program that donates 0.5% of eligible purchases on Amazon to a charity nominated by the purchaser. Members are made aware that by selecting CMVC as their nominated charity, making relevant online purchases at smile.amazon.com will provide a financial benefit to CMVC.

CMVC is now also registered as a "Good Cause" with The Essex Lottery. Supporters who buy lottery tickets will get the chance to win prizes of up to £25,000 for £1 per week. Every ticket has a 1 in 50 chance of winning a prize every week. CMVC has its own page on The Essex Lottery website and receives 50% of all ticket sales made where the Choir is the "Good Cause" chosen by supporters.

Approved by the Trustees

Date 3 April 2021

Signed 

Brian Farmer, Chairman



Alan Cowell, Secretary

Appendix: Income and Expenditure Accounts appear on Page 5

Chelmsford Male Voice Choir CIO

Financial Statements for year ended 31 December 2020

	2020			2019		
	Income	Expenditure	Surplus/ (Deficit) £	Income	Expenditure	Surplus/ (Deficit) £
What it costs to run CMVC CIO	£	£		£	£	
Honoraria		-4,094			-3,970	
Hire of Premises		-490			-2,236	
Music		-55			-1,247	
Subscriptions & Insurance		-228			-281	
Sundry Expenses		-85			-81	
New Staging Equipment		-7,681				
Zoom Fees		-128				
Advertising & Publicity		-216			-374	
Running Expenditure			-12,977			-8,189
How members pay for it						
Members' Subscriptions	3,180			3,420		
Vic's Box	279			1,355		
Donations	115			468		
Other Income	0			0		
Gift Aid	0			2,367		
Bank	0			75		
Income from Members			3,574			7,685
Current Surplus/(Deficit)	3,574	-12,977	-9,403	7,685	-8,189	-504
Concerts and Fundraising						
CMVC Grand Charity Concerts	0	0	0	2,239	-999	1,240
100 Club	1,390	-500	890	1,585	-650	935
CMVC Concerts	0	0	0	600	-200	400
Social Events	110	0	110	2,135	-2,257	-122
CDs/DVDs	9	0	9	0	0	0
Choir Jumpers	0	0	0	18	-249	-231
Distributions to Charities	0	-68	-68	136	-332	-196
Income from Concerts / Fundraising			941			2,026
TOTAL	5,083	-13,545	-8,462	14,398	-12,876	1,522
Choir Funds:						
Balance brought forward			14,213			9,377
Gloucester Tour Deposit			40			3,320
Gloucester Tour Refunds			-3,360			0
Surplus/(Deficit) for the year			-8,462			1,522
Adjustments			7			1
Total Choir Funds			2,438			14,220

Bank Balances at year end:

Current Account	2,131	6,837
Gloucester Tour Funds	0	3,320
Strategic Reserve	0	3,730
Members' Social Fund	307	197
Xmas Charity Collection	0	136
Total Cash at Bank	2,438	14,220