



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/	Income	Expenditure	Surplus/
	£	£	(Deficit) £	£	£	(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>