

MUSIC AT STOW

England & Wales · Charity number 1185101

Details

Status	Registered
Legal form	Charitable company
Company number	12060571
Registered	2019-08-29
Register	View on the Charity Commission register

Contact

Address	13 Maugersbury Park Stow On The Wold Cheltenham GL54 1DU
Phone	07836262457
Email	info@musicatstow.co.uk
Website	www.musicatstow.co.uk

Activities

Objects: TO ADVANCE, IMPROVE AND MAINTAIN PUBLIC EDUCATION IN, AND APPRECIATION OF, THE ART AND SCIENCE OF MUSIC IN ALL ITS ASPECTS BY ANY MEANS THE TRUSTEES SHALL THINK FIT, AND IN PARTICULAR BY STAGING AN ANNUAL MUSIC FESTIVAL IN STOW-ON-THE-WOLD PROVIDING PUBLIC CONCERTS AND RECITALS, EDUCATIONAL ACTIVITIES AND OTHER MUSICAL EVENTS DESIGNED TO ENCOURAGE THE APPRECIATION OF MUSIC AMONG ALL AGE GROUPS.

Activities: Music at Stow advances, improves and maintains public education and appreciation of music in all its aspects by any means the trustees shall think fit and in particular by staging an annual music festival in Stow-on-the-Wold, providing public concerts and recitals, educational activities and the musical events designed to encourage the appreciation of music among all age groups.

Classification

- **How:** Provides Services
- **What:** Arts/culture/heritage/science
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** LOCAL
- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£44,069	£25,187	-	-
2023-12-31	£17,573	£21,699	-	-
2022-12-31	£9,549	£10,858	-	-
2021-12-31	£0	£337	-	-
2020-12-31	£0	£275	-	-

Trustees

Name	Role	Appointed
Michael Omer	Chair	2019-06-19
Liuda Vaus		2025-11-17
Peter Robert Dixon		2021-07-26
SARAH COBB		2025-08-26
Simon Alexander Neves		2020-02-10
Timothy Eric Titsworth		2024-05-01
Tony Hedges		2020-02-10

MUSIC AT STOW

England & Wales - Charity number 1185101

Accounts



Trustees' Annual Report for the period

From 1/1/2024 Period start date To 31/12/2024 Period end date

Charity name: Music at Stow

Charity registration number: 1185101

Company registration number: 12060571

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance, improve and maintain public education in and appreciation of the art and science of music in all its aspects, by any means the trustees shall think fit, and in particular by staging an annual music festival in Stow-on-the-Wold, providing public concerts and recitals, educational activities and other musical events designed to encourage the appreciation of music among all age groups.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In accordance with its objectives, the company staged five public concerts representing a range of genres, including jazz, classical and soul. In addition, it supported two musical workshops in local primary schools as well as a family concert.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees are confident that the Charity Commission's guidance on public benefit was reflected in their choice of Festival events and the way they were presented to their respective audiences, including the workshops for primary school pupils.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The main achievements of the charity were to contract excellent musicians representing various genres to perform at Stow. The musicians attracted appreciative audiences and the number of tickets sold at reasonable prices, together with donations, covered the cost of production as well as a positive bank balance to carry forward as a reserve. Emma Johnson's 'Instrument Stories' workshops at local primary schools and her family concert acted successfully to inspire and educate the children and their parents.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity ended the year with a positive balance which exceeded its minimum reserve. This was the result of ticket sales and donations together exceeding the charity's costs.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity's minimum reserve requirement is in place as a safeguard against lower revenue than expected
Amount of reserves held	Para 1.22	£5,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The charity is a going concern and should remain so. Nevertheless, given the nature of the business, there are always uncertainties concerning public demand for the concerts and the generosity of donors.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Memorandum and Articles of Association
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	The charity is a charitable company, limited by guarantee.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	New trustees are selected by a vote of existing trustees/directors.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Music at Stow
Other name the charity uses	
Registered charity number	1185401
Charity's principal address	13 Mangersbury Park Stow-on-the-Wold Cheltenham GL54 1DU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Peter Robert Dixon			
2	Tony Hedges			
3	Simon Neves	Treasurer		
4	Michael Omer	Chairman		
5	Timothy Titsworth		From 1 st May 2024	
6	Rosemary Meyrick		Until 29 th May 2024	
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
As above plus:		
Sarah Louise Cobb	From 26 th August 2025	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	V M Murphy & Co	Finsbury House
		New Street
		Chipping Norton
		OX7 5LL

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Michael Omer</i>	
Full name(s)	Michael William Omer	
Position (eg Secretary, Chair, etc)	Chair	
Date	21.10.2025	

Michael Omer

Music at Stow		Charity No	1185101	
		Company No	12060571	
Annual accounts for the period				
Period start date	1/1/2024	To	Period end date	12/31/2024

Section A Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Guidance Note	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£ F01	£ F02	£ F03	£ F04	£ F05
Income (Note 3)						
Income and endowments from:						
Donations and legacies	S01	14,630	15,008	-	29,638	1,725
Charitable activities	S02	13,772	-	-	13,772	12,593
Other trading activities	S03	1,444	-	-	1,444	1,509
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	29,847	15,008	-	44,854	15,828
Expenditure (Notes 6)						
Expenditure on:						
Raising funds	S08	458	327	-	786	-
Charitable activities	S09	24,178	-	-	24,178	19,939
Separate material expense item	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	24,636	327	-	24,963	19,939
Net income/(expenditure) before tax for the reporting period	S13	5,211	14,681	-	19,891	4,111
Tax payable	S14	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	S15	5,211	14,681	-	19,891	4,111
Net gains/(losses) on investments	S16	-	-	-	-	-
Net income/(expenditure) Extraordinary items	S17	5,211	14,681	-	19,891	4,111
Transfers between funds	S18	-	-	-	-	-
Other recognised gains/(losses):	S19	-	1,149	-	1,149	-
Gains and losses on revaluation of fixed assets for the charity's own use	S20	140	-	-	140	-
Other gains/(losses)	S21	-	-	-	-	-
Net movement in funds	S22	5,351	13,531	-	18,882	4,111
Reconciliation of funds:						
Total funds brought forward	S23	538	-	-	538	4,651
Total funds carried forward	S24	5,889	13,531	-	19,420	540

*

RESTRICTED INCOME FUNDS RECEIPTS	
Education fund receipts before expense	1,149.18
Piano fund receipts before expenditure	13,858.60
	15,007.78

	Charity No	1185101
	Company No	12060571
Annual accounts for the period	1/1/2024	12/31/2024

Section B Balance sheet



		Guidance note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	1,261	-	-	1,261	1,401
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	1,261	-	-	1,261	1,401
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	-	-	-	-	-
Investments	(Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	5,889	13,531	-	19,421	538
Total current assets		B10	5,889	13,531	-	19,421	538
Creditors: amounts falling due within one year		B11	-	-	-	-	-
Net current assets/(liabilities)		B12	5,889	13,531	-	19,421	538
Total assets less current liabilities		B13	7,150	13,531	-	20,682	1,939
Creditors: amounts falling due after one year		B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	7,150	13,531	-	20,682	1,939
Funds of the Charity							
Endowment funds	(Note 27)	B17	-	-	-	-	-
Restricted income funds	(Note 27)	B18	-	13,531	-	13,531	-
Unrestricted funds		B19	5,889	-	-	5,889	538
Revaluation reserve		B20	1,261	-	-	1,261	1,401
Fair value reserve		B21	-	-	-	-	-
Total funds		B22	7,150	13,531	-	20,681	1,939


The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

SA46:C47igned by one or two trustees/directors on behalf of all the trustees/directors	Print Name	
	Michael Omer	10/20/2025
	Simon Neves	10/20/2025

Signature of director authenticating accounts being sent to Companies House	Signature	10/20/2025
		Simon Neves

Note 3

Income

Analysis of income		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	14,630	13,531	-	28,162	1,725
	Gift Aid	-	-	-	-	-
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
	Total	14,630	13,531	-	28,162	1,725
Charitable activities:	Ticket sales	13,064	-	-	13,064	12,544
	Programme sales and advertising space sales	708	-	-	708	-
		-	-	-	-	-
	Other	-	-	-	-	49
	Total	13,772	-	-	13,772	12,593
Other trading activities:	Bar surplus	1,444	-	-	1,444	1,509
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	1,444	-	-	1,444	1,509
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Separate material item of income		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		29,847	13,531	-	43,378	15,828

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

N/A

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

N/A

Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.

N/A

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

N/A

This year: Where sums originally denominated in foreign currency have been included in income, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

N/A

Last year: Where sums originally denominated in foreign currency have been included in income, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

N/A

Note 6

Expenditure

Analysis	This year				Last year			
	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
Expenditure on raising funds:				£				£
Incurred seeking donations - reception	458	-	-	458	128	-	-	128
Incurred seeking legacies	-	-	-	-	-	-	-	-
Incurred seeking grants	-	-	-	-	-	-	-	-
Operating membership schemes and social lotteries	-	-	-	-	-	-	-	-
Staging fundraising events	-	-	-	-	-	-	-	-
Fundraising agents	-	-	-	-	-	-	-	-
Operating charity shops	-	-	-	-	-	-	-	-
Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-	-	-	-
Advertising, marketing, direct mail and publicity	-	-	-	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-	-	-	-
Database development costs	-	-	-	-	-	-	-	-
Other trading activities -bar	-	-	-	-	-	-	-	-
Investment management costs:	-	-	-	-	-	-	-	-
Portfolio management costs	-	-	-	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-	-	-	-
Investment administration costs	-	-	-	-	-	-	-	-

Intellectual property licencing costs	-	-	-	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on raising funds	458	-	-	458	128	-	-	128

Expenditure on charitable activities:

Artists' fees	16,581	-	-	16,581	12,445	-	-	12,445
Advertising ,marketing,direct mail and	1,507	-	-	1,507	1,893	-	-	1,893
Lighting and sound	3,158	-	-	3,158	3,286	-	-	3,286
Artists' expenses, venue, PRS, Mailchimp	2,931	-	-	2,931	2,315	-	-	2,315
Other								
Total expenditure on charitable activities	24,177	-	-	24,177	19,939	-	-	19,939

Separate material item of expense

	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

Other

	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total other expenditure	-	-	-	-	-	-	-	-
TOTAL EXPENDITURE	24,635	-	-	24,635	20,067	-	-	20,067

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year				Last year			
	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
Activity 1 - Musical events	24,635	-	-	24,635	20,067	-	-	20,067
Activity 2	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Total	24,635	-	-	24,635	20,067	-	-	20,067

This year: Where sums originally denominated in foreign currency have been included in expenditure, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

N/A

Last year: Where sums originally denominated in foreign currency have been included in expenditure, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

N/A

Section C **Notes to the accounts**

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

This year

Support cost (examples)	Raising funds	Activity 1	Activity 2	Activity 3	Grand total	Basis of allocation
	£	£	£	£	£	(Describe method)
Fund raising event	458	-	-	-	458	Applies to whole fesitval
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
Other	-	-	-	-	-	
Total	458	-	-	-	458	

Last year

Support cost (examples)	Raising funds	Activity 1	Activity 2	Activity 3	Grand total	Basis of allocation
	£	£	£	£	£	(Describe method)
Fund raising event	128	-	-	-	128	Applies to whole fesitval
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
Other	-	-	-	-	-	
Total	128	-	-	-	128	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Cost divided equally among the events

Note 14 Tangible fixed assets*Please complete this note if the charity has any tangible fixed assets***14.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	-	-	-	1,901	1,901
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	1,901	1,901

14.2 Depreciation and impairments

	**Basis	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	RB	RB
	** Rate					
At beginning of the year	-	-	-	-	500	500
Disposals	-	-	-	-	-	-
Depreciation	-	-	-	-	140	140
Impairment	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
At end of the year	-	-	-	-	640	640

14.3 Net book value

Net book value at the beginning of the year	-	-	-	1,401	1,401
Net book value at the end of the year	-	-	-	1,261	1,261

14.4 Impairment

This year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

N/A

Last year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

N/A

14.5 Revaluation*If an accounting policy of revaluation is adopted, please provide:**the effective date of the revaluation**the name of independent valuer, if applicable**the methods applied and significant assumptions**the carrying amount that would have been recognised had the assets been carried under the cost model.*

This year

Last year

N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A

14.6 Other disclosures*(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.**(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.**(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.*

This year	Last year
£	£
N/A	N/A
N/A	N/A
N/A	N/A

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	N/A	N/A	N/A	N/A	N/A	-
Add: additions to investments during period*	N/A	N/A	N/A	N/A	N/A	-
Less: disposals at carrying value	N/A	N/A	N/A	N/A	N/A	-
Less: impairments	N/A	N/A	N/A	N/A	N/A	-
Add: Reversal of impairments	N/A	N/A	N/A	N/A	N/A	-
Add/(deduct): transfer in/(out) in the period	N/A	N/A	N/A	N/A	N/A	-
Add/(deduct): net gain/(loss) on revaluation	N/A	N/A	N/A	N/A	N/A	-
Carrying (fair) value at end of year	-	-	-	-	-	-

*Please specify additions resulting from acquisitions through business combinations, if any.

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Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

This year:

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents		19,420
Listed investments	N/A	N/A
Investment properties	N/A	N/A
Social investments	N/A	N/A
Other investments	N/A	N/A
Total	-	19,420
Grand total (Fair value at year end+Cost less impairment)		19,420

Last year:

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents		538
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	538
Grand total (Fair value at year end+Cost less impairment)		538

17.3 If your charity holds investment properties, please complete the following note:

	This year	Last year
(i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity	N/A	N/A
(ii) Name or independent valuer, if applicable, and relevant qualifications	N/A	N/A
(iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds	N/A	N/A
(iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements	N/A	N/A

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance**Analysis of current asset investments**

	This year	Last year
	£	£
Cash or cash equivalents	19,420	538

Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	19,420	538

17.5 Guarantees

	This year	Last year
Please provide details and amount of any guarantee made to or on behalf of a third party	N/A	N/A
Name of the entity or entities benefitting from those guarantees	N/A	N/A
Please explain how the guarantee furthers the charity's aims	N/A	N/A

17.6 Concessionary loans

	This year £	Last year £
Description		
Amount of concessionary loans made (<i>Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information</i>).		
N/A	-	-
N/A	-	-
N/A	-	-
Total	-	-

	This year £	Last year £
Description		
Amount of concessionary loans received (<i>Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information</i>).		
N/A	-	-
N/A	-	-
N/A	-	-
Total	-	-

	This year	Last year
Terms and conditions eg interest rate, security provided	N/A	N/A
Value of any concessionary loans which have been committed but not taken up at the reporting date	N/A	N/A
Amounts payable within 1 year		
Amounts payable after more than 1 year		
Amounts receivable within 1 year		
Amounts receivable after more than 1 year		

17.7 Additional information

	This year	Last year
Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.	N/A	N/A
For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.	N/A	N/A
Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.	N/A	N/A

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.	N/A	N/A
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Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.	N/A	N/A
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Section C **Notes to the accounts** **(cont)**

Note 24 Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
-	-
19,420	538
-	-
19,420	538

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds' (which should include revaluation reserve and fair value reserve, if applicable). The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Education Fund	R	For musical education	-	1,149	1,149	-	-	-
Piano Fund	R	For piano related expenses	-	13,859	327	-	-	13,531
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds (balancing figure)	N/a	N/a	-	-	-	-	-	-
Total Funds as per balance sheet			-	15,008	1,476	-	-	13,531

Fund balances carried forward include assets and liabilities denominated in a foreign currency

Yes*	No*
✓	✓

<i>If yes, please state the basis on which the assets and/or liabilities have been translated into sterling (or the currency in which the accounts are drawn up).</i>	N/A
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Note 27 Charity funds (cont)

27.3 Transfers between funds

This year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	N/A	-
Between endowment and restricted funds	N/A	-
Between endowment and unrestricted funds	N/A	-
		-

Last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	N/A	-
Between endowment and restricted funds	N/A	-
Between endowment and unrestricted funds	N/A	-
		-

27.4 Designated funds

This year

Planned use	Purpose of the designation	Amount
Education Fund	To be applied to music education.	1,149
Piano Fund	The purchase of a piano and piano related expenditure	13,531
		-
		-
		-

Last year

Planned use	Purpose of the designation	Amount
	N/A	-
	N/A	-
	N/A	-
		-

		-
		-

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Music at Stow

On accounts for the year ended

31/12/2024

Charity no
(if any)

1185101

Set out on pages

10 pages – SOFA, B Sheet, Notes 3, 6, 9, 14, 17, 24, 27.1, 27.3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants.

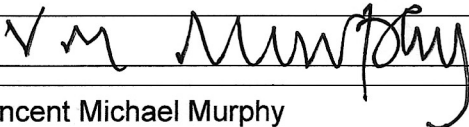
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:



Date:

21/10/2025

Name:

Vincent Michael Murphy

Relevant professional qualification(s) or body (if any):

FCCA