



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## 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 Maugersbury 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 <sup>st</sup> May 2024	
6	Rosemary Meyrick		Until 29 <sup>th</sup> 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 <sup>th</sup> 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 £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
<b>Income (Note 3)</b>						
<b>Income and endowments from:</b>						
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	-	-	-	-	-
<b>Total</b>	S07	29,847	15,008	-	44,854	15,828
<b>Expenditure (Notes 6)</b>						
<b>Expenditure on:</b>						
Raising funds	S08	458	327	-	786	-
Charitable activities	S09	24,178	-	-	24,178	19,939
Separate material expense item	S10					
Other	S11	-	-	-	-	-
<b>Total</b>	S12	24,636	327	-	24,963	19,939
<b>Net income/(expenditure) before tax for the reporting period</b>						
	S13	5,211	14,681	-	19,891	- 4,111
Tax payable	S14	-	-	-	-	-
<b>Net income/(expenditure) after tax before investment gains/(losses)</b>						
	S15	5,211	14,681	-	19,891	- 4,111
Net gains/(losses) on investments	S16	-	-	-	-	-
<b>Net income/(expenditure) Extraordinary items</b>						
	S17	5,211	14,681	-	19,891	- 4,111
	S18	-	-	-	-	
<b>Transfers between funds</b>						
	S19		- 1,149	-	- 1,149	-
<b>Other recognised gains/(losses):</b>						
Gains and losses on revaluation of fixed assets for the charity's own use	S20	140	-	-	140	-
Other gains/(losses)	S21	-	-	-	-	-
<b>Net movement in funds</b>	S22	5,351	13,531	-	18,882	- 4,111
<b>Reconciliation of funds:</b>						
Total funds brought forward	S23	538	-	-	538	4,651
<b>Total funds carried forward</b>	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	
<b>Section B</b>				
<b>Balance sheet</b>				




			Restricted				
Guidance note			Unrestricted funds	income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
			F01	F02	F03	F04	F05
<b>Fixed assets</b>							
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	-	-	-	-	-
<b>Total fixed assets</b>		B05	1,261	-	-	1,261	1,401
<b>Current assets</b>							
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
<b>Total current assets</b>		B10	5,889	13,531	-	19,421	538
<b>Creditors: amounts falling due within one year</b>							
(Note 20)		B11	-	-	-	-	-
<b>Net current assets/(liabilities)</b>		B12	5,889	13,531	-	19,421	538
<b>Total assets less current liabilities</b>		B13	7,150	13,531	-	20,682	1,939
<b>Creditors: amounts falling due after one year</b>							
(Note 20)		B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
<b>Total net assets or liabilities</b>		B16	7,150	13,531	-	20,682	1,939
<b>Funds of the Charity</b>							
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	-	-	-	-	-
<b>Total funds</b>		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	-	-	-	-	-
	<b>Total</b>	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
	<b>Total</b>	13,772	-	-	13,772	12,593
Other trading activities:	Bar surplus	1,444	-	-	1,444	1,509
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	<b>Total</b>	1,444	-	-	1,444	1,509
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	<b>Total</b>	-	-	-	-	-
Separate material item of income		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	<b>Total</b>	-	-	-	-	-
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	-	-	-	-	-
	<b>Total</b>	-	-	-	-	-
<b>TOTAL INCOME</b>		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

<b>Section C</b>	<b>Notes to the accounts</b>	<b>(cont)</b>
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**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
<b>Expenditure on raising funds:</b>				£				£
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	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Total expenditure on raising funds</b>	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								
<b>Total expenditure on charitable activities</b>	24,177	-	-	24,177	19,939	-	-	19,939

**Separate material item of expense**

	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-

**Other**

	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Total other expenditure</b>	-	-	-	-	-	-	-	-
<b>TOTAL EXPENDITURE</b>	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	-	-	-	-	-	-	-	-
<b>Total</b>	<b>24,635</b>	<b>-</b>	<b>-</b>	<b>24,635</b>	<b>20,067</b>	<b>-</b>	<b>-</b>	<b>20,067</b>

**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

<b>Section C</b>	<b>Notes to the accounts</b>
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**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	-	-	-	-	-	
<b>Total</b>	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	-	-	-	-	-	
<b>Total</b>	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
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*Last year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.*

N/A
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14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

	This year	Last year
<i>the effective date of the revaluation</i>	N/A	N/A
<i>the name of independent valuer, if applicable</i>	N/A	N/A
<i>the methods applied and significant assumptions</i>	N/A	N/A
<i>the carrying amount that would have been recognised had the assets been carried under the cost model.</i>	N/A	N/A

14.6 Other disclosures

	This year	Last year
	£	£
<i>(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.</i>	N/A	N/A
<i>(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.</i>	N/A	N/A
<i>(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.</i>	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.

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

Cash or cash equivalents

Listed investments

Investment properties

Social investments

Other investments

Total

Grand total (Fair value at year end+Cost less impairment)

Fair value at year end	Cost less impairment
£	£
	19,420
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
-	19,420
19,420	

Last year:

Analysis of investments

Cash or cash equivalents

Listed investments

Investment properties

Social investments

Other investments

Total

Grand total (Fair value at year end+Cost less impairment)

Fair value at year end	Cost less impairment
£	£
	538
-	-
-	-
-	-
-	-
-	538
538	

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

(i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity

(ii) Name or independent valuer, if applicable, and relevant qualifications

(iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds

(iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements

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

Cash or cash equivalents

This year	Last year
£	£
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

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

Section C	Notes to the accounts	(cont)
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**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

<b>Section C</b>	<b>Notes to the accounts</b>	<b>(cont)</b>
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**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
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
<b>Other funds (balancing figure)</b>	<b>N/a</b>	<b>N/a</b>	-	-	-	-	-	-
<b>Total Funds as per balance sheet</b>			-	15,008	- 1,476	-	-	13,531

Fund balances carried forward include assets and liabilities denominated in a foreign currency	Yes*	No*
	✓	✓

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).	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.

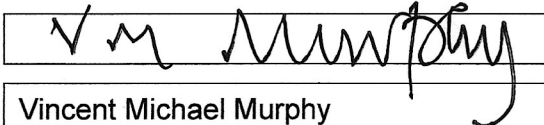
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- 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