

THE BRITISH SUZUKI MUSIC ASSOCIATION

REPORT AND UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2025

THE BRITISH SUZUKI MUSIC ASSOCIATION

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THE BRITISH SUZUKI MUSIC ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 AUGUST 2025

Constitution

The British Suzuki Music Association is a CIO and a registered charity governed by its memorandum and articles of association. Charity number 278005.

Directors and Trustees

The directors of the charitable company ("the charity") are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. The directors and trustees serving during the year and since the year end were as follows:

Trustees (*) and Executive Committee

Michelle Bernard*
Hannah Biss (Chair)*
Helen Brunner*
Lauren Cannon*
Lirong Chen CFA ACA*
Teresa Chick
Paola De Carolis*
Sue Finn*

Directors of Training Courses:

Director of Violin:	Heather Clemson, Mysie Ferguson, Margaret Parkin
Director of Piano:	Anna Sibley
Director of Cello:	Ellen Martin
Director of Recorder:	Nancy Daly

Office Staff:	Nickie Chapman
Secretary:	Paola DeCarolis

Registered Office	Unit C Q West 1110 Great West Road Brentford TW8 0GP
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Bankers	CAF (Charities Aid Foundation) 25 Kings Hill Avenue West Malling Kent ME19 4JK
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Independent Examiner	Martin Wood FCA FCCA Gross Klein Wood - Chartered Certified Accountants 26b Tesla Court Innovation Way Peterborough PE2 6FL
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British Suzuki Music Association
Trustees' Report for the year ended 31st August 2025

Principal aims and activities

The principal objects of the British Suzuki Music Association ("BSMA") are 'to advance education in the art and science of music by the promotion of the methods of education developed by Dr Shinichi Suzuki with particular reference to the musical education of children in the United Kingdom'. We continue to operate in accordance with those charitable objects.

The Suzuki teaching method developed in Japan by Shinichi Suzuki is founded on the belief that every child can learn and emphasises the advantages of providing an environment in which every child's ability can flourish. An early start for the child at three or four years old, with a qualified Suzuki teacher and the involvement of parents in daily practice, step by step learning, repetition, group lessons and listening all contribute to the success of Suzuki teaching.

The main focus of the BSMA is on teacher training. We currently hold part-time courses in violin, viola, piano, cello, flute, recorder and brass which lead to the Certificate and Diploma of the European Suzuki Association. Additional courses are held for trained teachers. There are also short courses, demonstration days and meetings for parents.

As the national association, the BSMA is the umbrella organisation for trained teachers and their students throughout the UK. The BSMA promotes the Suzuki approach by providing information to the public and the media. Members receive the annual BSMA journal Ability. Repertoire and publications are available from the BSMA bookshop at a discount for members. Events are held around the country, including concerts, workshops and conferences. Funds and donations provide scholarships and bursaries for teacher training. The BSMA also maintains links with other Suzuki organisations throughout the world, including the European Suzuki Association and International Suzuki Association.

Organisation

The BSMA is a Charitable Incorporated Organisation and registered as a charity in October 2020.

The Executive Committee (which includes the Trustees of the charity) consists mainly of Suzuki teachers and parents. It is responsible for governance and policy making. The School Committee, a standing committee of qualified teachers and teacher trainers from various parts of the country, has an important advisory role. The Chair of the School Committee is also an elected member of the Executive Committee. The School Committee advises the Executive Committee on policies relating to teacher training and implements the BSMA policy in the regular organisation of teacher training courses. The directors of the principal teacher training courses are ex officio members of the School Committee. Sub-committees are also set up from time to time to report to the School Committee or the Executive Committee.

The day-to-day management of the BSMA is undertaken by full time staff at the BSMA office. Volunteers, many of them members of the committees, also play an important role in individual projects.

Membership of the BSMA is largely made up of Suzuki teachers and pupils' families but is also open to anyone with a general interest in music education.

British Suzuki Music Association
Trustees' Report for the year ended 31st August 2025

Public benefit

To enable wider public access to the benefits of a music education, the BSMA continues to take its Suzuki teaching into Local Authority schools on the basis of a heavily subsidised membership arrangement. It also makes a number of bursary awards annually to deserving trainee teachers. In addition, all BSMA concerts are open to the public with seats priced below normal commercial levels.

Financial results for the year

During the year ended 31 August 2025, the BSMA generated total incoming resources of £345,159 (2024: £314,067). Membership subscriptions increased to £140,310 (2024: £103,650), reflecting continued growth in both family and teacher memberships. Donations received amounted to £43,750 (2024: £30,860), including support from the London Suzuki Group, the Greys Charitable Trust, the WCC County Fund and the Richmond Foundation.

Events income totalled £65,205 (2024: £85,804), with the reduction reflecting the absence of a major gala event during the year. Teacher training fees were £59,592 (2024: £64,656) and music and literature sales rose to £35,969 (2024: £27,516).

Total resources expended were £356,198 (2024: £306,675). Salaries and national insurance rose to £82,732 (2024: £65,938) primarily due to additional staffing. Events expenditure increased to £115,061 (2024: £69,065), driven by the costs of the National Suzuki Workshop venue and related activities. Office and communications costs were £70,646 (2024: £66,659).

The net result for the year was a deficit of £11,039 (2024: surplus of £7,392). In addition, a prior period adjustment of £108,074 was made to correct the brought forward unrestricted funds, resulting in total funds carried forward of £94,811 (2024: £213,926). Short term deposits and cash at bank, together with cash investment, at 31 August 2025 were £69,957 (2024: £119,281).

Investment policy

The policy is to invest monies which are surplus to immediate requirements in suitable investment funds.

Restricted scholarship fund

During the year, the Trustees reviewed the restricted scholarship funds held by the charity. The Trustees concluded that the original purpose of these funds had been satisfied and that there was no continuing restriction over their use. Accordingly, the balance of the restricted scholarship funds has been transferred to unrestricted funds. The Trustees are satisfied that this treatment reflects the substance of the original restriction and the current position of the charity.

Reserves Policy

The general fund is considered to be a prudent reserve to give confidence in the future of the BSMA for teacher training and to encourage more pupils to study by the Suzuki method.

British Suzuki Music Association
Trustees' Report for the year ended 31st August 2025

Accounting and reporting responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including FRS 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going-concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the charity's constitution.

The trustees are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Executive Committee of the BSMA on 18th May 2026 and signed on its behalf by

Signed:



Hannah Biss

Chair of the Trustees

18th May 2026

Signed:



Lirong Chen

Treasurer

18th May 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BRITISH SUZUKI MUSIC ASSOCIATION CIO

I report to the trustees on my examination of the accounts of British Suzuki Music Association CIO for the year ended 31 August 2025, which are set out on pages 8 to 15

Responsibilities and basis of report

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

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

Independent examiner's statement

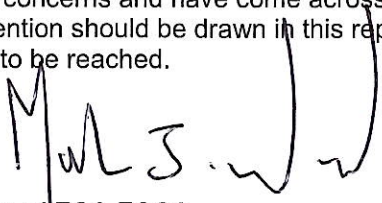
Since the charity's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination by being a Fellow of the Institute of Chartered Accountants in England and Wales and a Fellow of the Association of Chartered Certified Accountants.

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

1. accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Signed:


Martin Wood FCA FCCA
Gross Klein Wood
Chartered Certified Accountants
26b Tesla Court, Innovation Way, Peterborough PE2 6FL

[Date] 18th May 2026.

THE BRITISH SUZUKI MUSIC ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2025

		2025	2024
		-	-
INCOMING RESOURCES			
Incoming Resources from funds generated			
Investment Income		166	231
Voluntary Income			
Donations	1	43,750	30,860
Membership subscriptions		140,310	103,650
Incoming resources from charitable activities			
Teacher training fees		59,592	64,656
Events		65,205	85,804
Music and literature sales		35,969	27,516
Income from journals		167	1,350
Total Incoming Resources		345,159	314,067
RESOURCES EXPENDED			
Costs of generating voluntary income			
Salaries and national insurance	1,3	82,732	65,938
Office and communications	4	70,646	66,659
Depreciation	7	-	-
Costs of activities for generating funds			
Journal		5,740	3,886
Charitable activities			
Teacher training costs		71,014	85,144
Events		115,061	69,065
Music and literature		-	3,805
Bursaries	1	1,533	1,947

THE BRITISH SUZUKI MUSIC ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2025

	2025	2024
Governance costs		
ESA and ISA membership costs	9,472	10,231
Committee and AGM costs	-	-
Total Resources Expended	356,198	306,675
Net incoming resources	(11,039)	7,392
Prior period adjustment to opening unrestricted funds	(108,076)	-
Total Funds brought forward at 1 September	213,926	206,534
Total Funds carried forward at 31 August	6 94,811	213,926

There were no recognized gains or losses other than those stated above.

THE BRITISH SUZUKI MUSIC ASSOCIATION
BALANCE SHEET AS AT 31 AUGUST 2025

		2025	2024
Notes		-	-
FIXED ASSETS			
Tangible Fixed Assets	7	-	-
CURRENT ASSETS			
Stock	1,10	900	985
Debtors	8	34,385	109,994
Short term deposits and cash at bank	5	69,957	119,281
Total current assets		105,242	230,260
Creditors: amounts falling due within one year	9	10,431	16,334
Net Current Assets		94,811	213,926
Net Assets less liabilities		94,811	213,926
FUNDS			
Unrestricted general funds	6	94,811	205,534
Restricted scholarship funds	6	-	8,392
Total Funds		94,811	213,926

Approved by the Trustees on [DATE]

Lirong Chen
Trustee

The notes on pages 11-15 form part of these accounts

THE BRITISH SUZUKI MUSIC ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

1. Accounting Policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

a) Basis of preparation of accounts

The financial statements have been prepared under the historical cost convention and comply with the Companies Act 1985. The financial statements have been prepared in accordance with Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities: Statement of recommended practice" published in March 2005 and applicable accounting standards. Where appropriate comparative figures have been restated.

b) Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the charitable objectives of the BSI. Restricted scholarship funds are funds subject to specific restrictions imposed by donors.

c) Incoming resources

All income is accounted for as soon as the BSI has entitlement to the income and there is certainty of receipt and the amount is quantifiable.

d) Members subscriptions and events & conferences

Subscriptions and events are accounted for in the year to which they apply. Subscription income received during the year that relates to a subsequent financial accounting period is carried forward as a creditor in the balance sheet and shown as deferred income.

e) Resources expended

All expenditure is accounted for on an accruals basis and has been listed under headings that aggregate all the costs related to that activity. Resources expended on staff and office and communications costs are not allocated between cost categories, as any apportionment would be arbitrary given the small size of the office. Governance costs are those incurred in connection with the management of BSI's assets, organisational administration and compliance with constitutional and statutory requirements.

f) Fixed assets

Assets intended to be of ongoing use to BSI in carrying out its activities are capitalised as fixed assets. Depreciation is charged on tangible fixed assets at the following rates, so as to write them off over their expected useful lives: Office equipment 10% of cost per annum; Computer equipment and software 20% of cost per annum; Website design 25% of cost per annum.

g) Gift Aid

In December 2002 the Inland Revenue confirmed that all categories of membership would be eligible for tax relief under the Gift Aid Scheme. Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

h) Stock

Stocks of music and literature are held at the lower of cost or net realisable value.

THE BRITISH SUZUKI MUSIC ASSOCIATION
NOTES TO THE ACCOUNTS (continued)

i) Investments

Investments are valued at market value at the accounts date.

2. Payments to Trustees

Payments to Trustees and families for their services as teachers and examiners were:

	2025	2024
Hannah Biss	371	2,107
Paola de Carolis	-	510
Helen Brunner	496	267
Jane Panter	-	-
Sue Finn	622	294

The rate of remuneration is the same for non-Trustee teachers and examiners.

None of the Trustees receive remuneration for their services as trustees.

3. Salaries and national insurance

	2025	2024
Wages and Salaries	68,916	61,700
National Insurance	11,557	2,589
Pension Costs	2,259	1,649
	82,732	65,938

The average number of employees during the year was 2 (2024: 1).

No employee earned more than £60,000 during the year (2024: 0).

THE BRITISH SUZUKI MUSIC ASSOCIATION
NOTES TO THE ACCOUNTS (continued)

4. Office and communications expenditure

	2025	2024
Legal and Professional fees	-	-
Rent, rates, light and heating	42,277	48,014
Stationery, equipment and copying	3,299	1,048
Post and telephone	3,205	2,441
Insurance	2,893	3,454
Website Expenses	7,199	5,953
Staff travel and welfare	1,949	336
Subscriptions and seminars	247	274
Bank Charges	9,578	5,139
	70,646	66,659

5. Cash and Investments

	2025	2024
Investments as at 1 Sep	2,584	2,350
Net additions / (withdrawals)	-	-
Investments as at 31 Aug	2,584	2,350
Cash and bank as at 31 Aug	67,373	116,931
Short term deposits and cash at bank	69,957	119,281

The investments of the BSMA are held in COIF Charity Funds, which are investment funds managed by CCLA Investment Management.

6. Reserves

Restricted scholarship fund and scholarships

	2025	2024
Scholarship fund at 1 September	8,392	8,392
Transfer to general fund	(8,392)	-
Scholarship fund at 31 August	-	8,392

THE BRITISH SUZUKI MUSIC ASSOCIATION
NOTES TO THE ACCOUNTS (continued)

General Fund

	2025	2024
Balance as at 1 September	205,534	198,142
Reduction in general fund	(108,076)	-
Transfer from restricted scholarship fund	8,392	-
Surplus / (Deficit)	(11,039)	7,392
Balance as at 31 August	94,811	205,534
 Total Funds as at 31 August	 94,811	 205,534

7. Fixed Assets

	Fixtures & Fittings	Total 2025	Total 2024
Cost			
Opening Balance at 1 September	-	-	-
Additions	-	-	-
Closing Balance at 31 August	-	-	-
 Depreciation			
Opening Balance at 1 September	-	-	-
Closing Balance at 31 August	-	-	-
 Net Book Value			
Opening Balance at 1 September	-	-	-
Closing Balance at 31 August	-	-	-

8. Debtors

	2025	2024
Trade Debtors	21,014	109,994
Prepayments	13,371	-
Gift Aid	-	-
	34,385	109,994

THE BRITISH SUZUKI MUSIC ASSOCIATION
NOTES TO THE ACCOUNTS (continued)

9. Creditors

	2025	2024
Trade Creditors	1,130	16,334
Accruals and deferred income	9,301	-
	10,431	16,334

10. Stock

Stock comprises goods for resale.

	2025	2024
Stock of music, literature and merchandise	900	985