

THE CHOIR CHURCH FOUNDATION

CHARITY REGISTRATION NO. 1193985

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 AUGUST 2025**

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THE CHOIR CHURCH FOUNDATION – NO. 1193985
REFERENCE AND ADMINISTRATIVE INFORMATION

ADDRESS

East Crypt, St George in the East, 14 Cannon Street Road, London, E1 0BH

TRUSTEES

The Rev Richard Springer [Chair]
The Rev Prebendary Angus Ritchie
Nigel Bamping [Secretary and Treasurer]
Canon Dr Paula Gooder

BANKERS

CAF Bank Ltd
25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

NATIONAL CONSULTANT

Tom Daggett

THE CHOIR CHURCH FOUNDATION – NO. 1193985

TRUSTEES' REPORT FOR THE YEAR ENDED 31 AUGUST 2025

The Trustees submit their report and the financial statements for the year ended 31 August 2025. The information on page 2 forms part of this report.

The financial statements comply with current legal requirements, the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charity's governing documents.

OBJECTS AND ACTIVITIES

The Choir Church Foundation is a Charitable Incorporated Organisation [CIO], administered in accordance with the Constitution dated 31 March 2021, whose objects are to advance the Christian Faith for the benefit of the public by:

- education of the public, and in particular young people, in all aspects of music relevant to the conduct of Christian worship, and the choral traditions of the Christian Church in particular; or
- promotion of the study, practice and performance of music in general, and music relevant to the conduct of Christian worship in particular.

PUBLIC BENEFIT

The Trustees have considered the public benefit guidance published by the Charity Commission. In their opinion the activities the Foundation has carried out as described in its objectives and policies comply with the requirements of the Charities Act 2011.

The Foundation provides advice and assistance in the setting-up and running of choirs, entitled Choir Churches, in educational establishments, usually in association with local churches, for the education and well being of young people and the local community.

REVIEW OF THE PERIOD

- The Foundation was established in 2021 and there has been a steady increase in the number of Choir Churches established in different parts of the country.
- Since becoming the Director of Music at Sheffield Cathedral, Tom Daggett has undertaken the role of National Consultant to the Foundation and is available to provide help and advice to potential and existing Choir Churches. He also runs a regular on-line 'Community' supporting those involved in Choir Church projects.
- Will Bruce, is leading Choir Church Shadwell and the choir has now transformed into one in which children from schools other than St Paul's Whitechapel can attend. Following the agreement that he would be paid by St George in the East, the donation from the Worshipful Company of Plaisterers to support the work in Shadwell, has during the current financial year, has been paid to St George in the East, not the Foundation. The Parochial Church Council of St George's kindly agreed that the Restricted Fund could be closed and the balance transferred to the Accumulated Fund to support the continuing work of the Foundation. This is reflected in this year's Accounts.

THE CHOIR CHURCH FOUNDATION – NO. 1193985

TRUSTEES' REPORT FOR THE YEAR ENDED 31 AUGUST 2025

(CONTINUED)

REVIEW OF THE PERIOD (CONTINUED)

- During the year the Foundation continued to provide advice and assistance to the Diocese of Blackburn following the establishing of Choir Churches in the Diocese during 2023. From September 2025 there will be seven Choir Churches funded by the Diocese and two other Choir Churches being funded by their parishes. More are planned to start in academic year 2025-26. All of these Choir Churches will pay an affiliation fee to the Foundation. The programme in Blackburn has been called 'inspirational'.
- The Diocese of Portsmouth launched three Choir Churches in September 2024. By September 2025 the number had grown to six with nearly 130 children involved. The Diocese plans for further growth with a view to there being over 200 Choristers by the time of the Centenary of the Diocese in 2027. Again, all of the Choir Churches will be paying affiliation fees to the Foundation.
- There are two other active Choir Churches one at Worcester Cathedral and another in a Parish in Exeter.
- There has continued to be an encouraging number of enquiries from churches in England and Wales and it is hoped that further Choir Churches will be established during the coming year.

GOVERNANCE AND MANAGEMENT

The Trustees have met once during the period under review (with regular contact being made by email) to oversee the current and future activities of the Foundation, maintain financial oversight and to consider requests by new Choir Churches for affiliation.

FINANCIAL REVIEW

A full breakdown of income and expenditure for the Accumulated Fund and the Restricted Fund is shown on page 6.

Total income for the period amounted to £1,908 (2024: £2,168).

Net expenditure for the period was £2,327 (2024: £2,068). At the period end there were total funds of £6,579 (2024: £6,998).

At the balance sheet date, the Foundation had free reserves of £6,579 (2024: £5,590) representing the balance carried forward as the Accumulated Fund. Although this amount can be expended at the discretion of the Trustees, funds are being accumulated in order to provide a capital base to generate sufficient income to meet the Foundation's annual commitments.

The Foundation has net current assets of £6,579 (2024: £6,998) at the balance sheet date. Therefore, the Trustees are satisfied that the Foundation has sufficient resources to continue as a going concern for the foreseeable future.

PLANS FOR FUTURE PERIODS

Because the Foundation currently has limited resources, the Trustees intend to focus primarily on supporting existing Choir Churches and assisting the Diocese of Blackburn. The Trustees wish to establish a group of ambassadors and advisors to assist in growing the work of the Foundation and identifying additional sources of funding. It is intended to continue to hold regular online 'learning community' sessions to enable Choir Churches to share experiences, identify best practices and provide mutual support.

THE CHOIR CHURCH FOUNDATION – NO. 1193985
TRUSTEES' REPORT FOR THE YEAR ENDED 31 AUGUST 2025
(CONTINUED)

TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

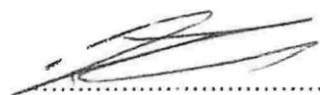
The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Foundation and of the incoming resources and application of resources of the Foundation for that period. In preparing these financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Foundation will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Foundation and enable them to ensure that the financial statements comply with the Charities Act 2011, the Financial Reporting Standards (FRS 102) and the provisions of the Constitution.

They are also responsible for safeguarding the assets of the Foundation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 28th November 2025



R Springer. Trustee


N Bampton. Trustee

THE CHOIR CHURCH FOUNDATION – NO. 1193985
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2025

	Note	Accumulated Fund (unrestricted) 2025 £	Restricted Fund 2025 £	Total 2025 £	Accumulated Fund (unrestricted) 2024 £	Restricted Fund 2024 £	Total 2024 £
Income							
Donations		-	-	-	1,250	-	1,750
Choir Affiliation Fees		1,750	-	1,750	750	-	750
Interest receivable		158	-	158	168	-	168
Total income		1,908	-	1,908	2,168	-	2,168
Expenditure							
Support Costs for Charitable Activities		2,327	-	2,327	1,568	500	2,068
Total expenditure		2,327	-	2,327	1,568	500	2,068
Net (expenditure)/income for the period		(419)	-	(419)	600	(500)	100
Reconciliation of funds							
Net movement in funds for the period		(419)	-	(419)	600	(500)	100
Transfer between funds	4	1,408	(1,408)	-			
Total funds brought forward		5,590	1,408	6,998	4,990	1,908	6,898
Total funds carried forward		6,579	-	6,579	5,590	1,408	6,998

The Foundation's income and expenditure all relate to continuing operations.

The notes on pages 8 to 11 form part of these financial statements.

THE CHOIR CHURCH FOUNDATION – NO. 11939985
BALANCE SHEET AS AT 31 AUGUST 2025

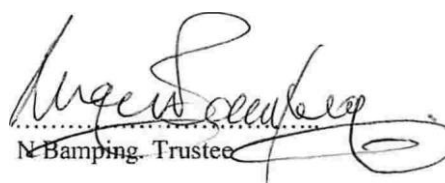
	Note	2025 £	2024 £
Current Assets			
Cash at bank		7,154	6,458
Debtors	2	-	750
Total Current Assets		7,154	7,208
Liabilities			
Creditors falling due within one year	3	575	210
Net Current Assets		6,579	6,998
Net Assets		6,579	6,998
Accumulated Fund - Unrestricted		6,579	5,590
Restricted Fund	4	-	1,408
		6,579	6,998

The financial statements were approved by the Trustees on 28th November 2025

and signed on their behalf by:



.....
R Springer. Trustee



.....
N Bamping. Trustee

THE CHOIR CHURCH FONDATION – NO. 1193985

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

1. ACCOUNTING POLICIES

The Choir Church Foundation is a Charitable Incorporated Organisation, and its principal address is East Crypt, St George in the East, London, E1 0BH.

a) Basis of Accounting

The financial statements are prepared in accordance with the historical cost basis. The financial statements have been prepared in accordance with applicable accounting standards, with the requirements of the Statement of Recommended Practice – Accounting and Reporting by Charities applicable to Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been presented in sterling which is the functional currency of the Foundation. Monetary amounts in these financial statements are rounded to the nearest £1.

The Foundation has prepared its financial statements to give a ‘true and fair’ view and in doing so has departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to give a ‘true and fair’ view. This departure has involved following Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005, which has since been withdrawn.

The Foundation constitutes a public benefit entity as defined by FRS102.

b) Fund Accounting

Accumulated funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Foundation and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure imposed by the donor.

c) Income

All income is included in the Statement of Financial Activities when the Foundation is entitled to the income, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- voluntary income is received by way of donations and legacies and is included in full in the Statement of Financial Activities when receivable. Legacies are accounted for when the Foundation is legally entitled to the income and the amount can be quantified with reasonable accuracy,
- Bank interest are included when receivable,
- income from activities for raising funds is accounted for when receivable

THE CHOIR CHURCH FONDATION – NO. 1193985

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

d) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred.

- Charitable expenditure comprises those costs incurred by the Foundation in the delivery of its activities and services for its beneficiaries.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Foundation and include costs linked to the strategic management of the Foundation. These are treated as support costs within charitable expenditure.
- All costs are allocated directly between the expenditure categories of the SOFA.

e) Financial Instruments

The Foundation has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instrument Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Foundation’s balance sheet when the Foundation becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

De-recognition of financial liabilities

Financial liabilities are de-recognised when the Foundation’s contractual obligations expire or are discharged or cancelled.

THE CHOIR CHURCH FONDATION – NO. 1193985
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

f) Going Concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements with respect to a period of at least one year from the date of approval of these financial. They have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the Foundation to continue as a going concern.

g) Critical Accounting Estimates and Judgements

In the application of the Foundation's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

h) Cash at Bank and in Hand

Cash at bank and in hand are basic financial assets and include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2. DEBTORS

	2025	2024
	£	£
Accrued Income	-	750
	-	750

3. CREDITORS: amounts falling due within one year

	2025	2024
	£	£
Accruals	575	210
	575	210

THE CHOIR CHURCH FONDATION – NO. 1193985
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

4. RESTRICTED FUNDS

	Transfer to Accumulated Fund 2025	Charitable expenditure 2025	Balances at 31 August 2025	Received in the year 2024 £	Charitable expenditure 2024 £	Balances at 31 August 2024 £
Period ended 31 August 2025:						
The Worshipful Company of Plasterers	(1,408)	-	-	-	-	1,408
The Worshipful Company of Parish Clerks	-	-	-	-	(500)	-
	-	-	-	-	(500)	1,408

During the year permission was sort from the Parochial Church Council of St George in the East to transfer the restricted funds received from the Worshipful Company of Plaisterers to the Accumulated Fund. The Worshipful Company of Plaisterers now pay money direct to St George in the East. This permission was given on 3rd January 2025.

5. RELATED PARTY TRANSACTIONS

The Rev'd Prebendary Richard Springer and the Rev'd Canon Angus Ritchie are clergy licenced to the Parish of St George in the East which made an initial grant to enable the establishment of the Foundation.

Mr. Nigel Bamping is Clerk Emeritus of the Worshipful Company of Plaisterers which has made historic donations to the Foundation.

