

# **Croydon Philharmonic Society**

**Report and Accounts**

**for the year ended**

**Monday, June 30, 2025**

**Registered Charity Number: 2130**



**ty Choir**



## **Officers & Committee of Croydon Philharmonic Society Choir**

### **President**

Crispian Steele-Perkins

### **Vice-Presidents**

Erica Eloff

Ian le Grice

### **Music Director**

David Gibson

### **Committee (Trustee) Members**

#### **Chair**

Sheila Reed

#### **Secretary**

Jean Murphy and Elizabeth Baigent  
to 15 October 2024, then  
Stephen Wright

#### **Ticket Secretary**

Rosemary Stone

#### **Treasurer**

Martin Day

#### **Concert Secretary**

Lisa Kirk to 15 October 2024  
then Karen Williams

#### **Membership Secretary**

Katharina Kreissig

#### **Publicity Co-ordinator**

Katrina Keel

#### **Media Lead**

Peter Gillman

#### **Librarian**

Lisa Kirk  
from 15 October 2024

**Croydon Philharmonic Society Choir**  
**Report of the Committee**

The committee present their report and Accounts for the year ended 30 June 2025

**Principal Activities**

The Society's principal activity during the year continued to be the study and public performance of choral music.

**Status**

The Society is a registered charity, number 213084

**Review of the Business**

The choir performed in 4 concerts during this year, including a joint one in Basingstoke organised by the Basingstoke Choral Society and another at Croydon Minster together with the Croydon Male Voice Choir. None of the concerts fully covered their costs, but the losses were on a relatively small scale. These losses were more than covered by the combination of membership fees paid by the choir members and returns on the choir's substantial reserves.

Membership numbers were down somewhat this year, which reduced the choir's income from subscriptions. There are a number of new members benefiting from introductory offers, so we hope to see an increase in subscription income next year.

Overall, the Choir's General Fund increased a little during this year. However, next year will see higher costs as we will be mounting a major concert in the Fairfield Hall in spring. Clearly we need to attract larger audiences, both because this will boost the choir's performance and to enable us to continue to cover our costs.

**Committee Members**

The full list of current Committee members is detailed on page 2 of this document.

**Independent Examiner**

Mr Liam Kelly was appointed as Independent Examiner at the Annual General Meeting in October 2024, and hopefully will be willing to continue in office.

This report and the attached accounts are presented for approval at the Annual General Meeting on 14 October 2025.

**Sheila Reed**  
**Chair**

**Martin Day**  
**Treasurer**  
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## **Report of the Independent Examiner to the Members of The Croydon Philharmonic Society Choir**

I report on the Accounts of the Society for the year ended 30th June 2025

### **Respective Responsibilities of the Trustees and Examiner**

As a charity, you are responsible for the preparation of the accounts: you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commission (under Section 43(7) (b) of the Act) whether particular matters have come to my attention.

### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

### **Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the charity has not met the requirements: to ensure:-

- \* Accounting records are kept in accordance with section 41 of the Act; and
- \* Accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**30th September 2025**

Liam Kelly  
Leemook Accounting  
29, Errington Road, Picket Piece, Andover, SP11 6XF

# Croydon Philharmonic Society Choir

## Statement of financial activities for the year ended 30 June 2025

General fund		2025	2024
	Note	£	£
		unrestricted funds	unrestricted funds
<b>Incoming funds:</b>			
Subscriptions	2	16,021	18,311
(including Gift Aid tax credit)			
Interest & dividends	3	11,924	11,644
Net Fund Raising & Donations	4	105	51
Donations to pass on		262	513
Legacies	4	0	8,000
Total incoming resources		<u>28,312</u>	<u>38,519</u>
<b>Outgoing expenditure:</b>			
Hire of churches for rehearsals		3,244	3,010
Conductor's Fees		7,427	7,790
Accompanist's fees		4,161	4,212
General printing & publicity		1,044	977
Performing Rights		445	
Insurance expenses		94	94
Independent Examiner's fee		530	500
Sundry expenses		623	1,005
Donations		312	2,763
Net cost of Workshop event		1,294	1,179
Total outgoing expenditure		<u>19,175</u>	<u>21,530</u>
<b>Surplus of income over expenditure</b>		<b>9,137</b>	<b>16,989</b>
<b>Deficit on concerts for the year</b>		<b>(6,246)</b>	<b>(23,350)</b>
<b>Change in value in stock of gifts, folders etc</b>		<b>(55)</b>	<b>40</b>
<b>Overall net surplus/(deficit)for the year</b>		<b>2,836</b>	<b>-6,321</b>
General Fund brought forward		47,798	54,119
Transfer to Reserve Fund		0	0
<b>General Fund carried forward</b>		<b><u>50,634</u></b>	<b><u>47,798</u></b>



**Croydon Philharmonic Society Choir**

**Statement of assets and liabilities  
for the year ended 30 June 2025**

	Note	£	2025 £ unrestricted funds	£	2024 £ unrestricted funds
<b>Fixed assets</b>					
Investments	5		<u>135,113</u>		<u>130,284</u>
			<b>135,113</b>		<b>130,284</b>
<b>Current assets</b>					
Debtors, prepayments & stock	6	<b>3,211</b>		<b>8,200</b>	
Cash at bank and in hand	7	<u><b>199,239</b></u>		<u><b>194,900</b></u>	
		<b>202,450</b>		<b>203,100</b>	
Less					
Creditors and accruals	8	<u><b>2,872</b></u>		<u><b>6,359</b></u>	
<b>Net current assets</b>			<b>199,578</b>		<b>196,741</b>
			<u><b>334,691</b></u>		<u><b>327,026</b></u>
<b>Financed by:</b>					
General Fund	9		<b>50,634</b>		<b>47,798</b>
Reserve Fund	10		<u><b>284,057</b></u>		<u><b>279,228</b></u>
			<u><b>334,691</b></u>		<u><b>327,026</b></u>

the accompanying accounting policies and notes form an integral part of these financial accounts

## Notes to the Accounts for the year to 30 June 2025

### 1 Accounting policies

The financial statements have been prepared in accordance with applicable accounting standards, and follow the recommendations in the Statement of Recommended Practice 'Accounting and Reporting by Charities', revised in October 2005. They have been prepared under the historic cost convention except that investments are valued at market value.

Unrealised gains and losses on investments for the period are calculated by reference to the market value of the investments held at the year end.

	£	£	£
<b>2 Subscriptions breakdown</b>			
Subscriptions paid		13386	
Tax Credit on Gift Aided subscriptions		<u>2,634</u>	
			<u><b>16,021</b></u>

<b>3 Interest and dividends breakdown:</b>	£	£	£
Bank interest		3,968	
Dividends:			
M & G Charifund	7,817		
CAF 12-month account	<u>140</u>		
Total dividend income		<u>7,956</u>	
			<u><b>11,924</b></u>

<b>4 Fund raising income &amp; donations breakdown:</b>		£	
Donations		50	
Sale of folders, badges etc		55	
			<u><b>105</b></u>

### 5 Investments

	2025		2024	
	£ cost	£ market value	£ cost	£ market value
M & G Charifund	114,773	135,113	114,773	130,284
IFSL CAF Fixed interest B Income Fund	<u>0</u>	<u>0</u>	<u>39,682</u>	<u>0</u>
	<u><b>114,773</b></u>	<u><b>135,113</b></u>	<u><b>154,455</b></u>	<u><b>130,284</b></u>

#### Reconciliation of movement in market value of investments

Investments at market value as at 1 July 2024	130,284
Surplus/(Deficit) on revaluation of M&G	4,828
Surplus/(Deficit) on revaluation of IFSL	<u>0</u>
Investments at market value as at 30 June 2025	<u><b>135,113</b></u>

	£	£	£
<b>6 Debtors, prepayments &amp; stock</b>			
HMRC - Gift Aid		2,556	
Other debtors		48	
Stock of music folders etc		507	
Prepayments for concert		100	
		<u>3,211</u>	
<hr/>			
<b>7 Cash at bank and in hand</b>	£	£	
CAF Cash Account	2,666		
CAF Gold Account	176,573		
CAF 60 Day Notice Account Issue 4	20,000		
		<u>199,239</u>	
<hr/>			
<b>8 Creditors and accruals</b>	£		
Independent Examiner fee	530		
Other creditors	2,342		
		<u>2,872</u>	
<hr/>			
<b>9 General Fund</b>	<b>2025</b>		<b>2024</b>
	£		£
As at 1 July at start of year	47,798		54,119
Surplus/(Deficit) for the year	2,836		(6,321)
Transfer in (out)	0		0
As at 30 June end of year	<u>50,634</u>		<u>47,798</u>
This is an unrestricted fund for the general use of the Society			
<hr/>			
<b>10 Reserve Fund</b>	<b>2025</b>		<b>2024</b>
	£		£
As at 1 July start of year	279,228		268,730
Surplus/(Deficit) on investment revaluation	4,828		10,498
Transfer in (out)	0		0
As at 30 June end year	<u>284,057</u>		<u>279,228</u>
The Reserve Fund is an unrestricted fund for the general use of the Society. It is invested with the long-term objective of providing income whilst seeking to maintain the value of the capital in real terms. Any transfers from the Reserve Fund can only be approved by a two-thirds majority of members attending an Extraordinary General Meeting called for this purpose.			

# Croydon Philharmonic Society Choir

## Concert Receipts and Payments for the year ended 30 June 2025

	2025 £	2024 £
<b>Receipts:</b>		
Net receipts from ticket sales	6,360	12,953
Donation for specific concert	0	7.5
Programme sales	136	1,062
less: Cost of programmes	(159)	(439)
	<u>(23)</u>	<u>623</u>
<b>Total net receipts</b>	<u><u>6,337</u></u>	<u><u>13,584</u></u>
<b>Payments:</b>		
Hire of venue and facilities	2,027	5,968
Orchestra and Accompanist fees	1,480	16,839
Conductor's fees	5,116	5,572
Soloists' fees	1,673	6,174
Hire of Instruments	0	434
Performing Rights & Orchestra Scores	0	762
Hire/sale of music scores (net of receipts)	164	(534)
Printing and publicity	509	1,389
Contribution to others' costs	772	0
Refreshments	750	330
less income from refreshments	(104)	0
Hire of transport (net)	195	0
<b>Total Payments</b>	<u><u>12,583</u></u>	<u><u>36,934</u></u>
<b>(Deficit) on concerts for the year</b>	<u><u>(6,246)</u></u>	<u><u>(23,350)</u></u>

See page 10 for breakdown

Croydon Philharmonic Society Choir  
Concert Receipts and Payments Account breakdown  
for the year ended 30 June 2025

	9 November 2024	December 2024	30 March 2025	7 June 2025
	<i>Autumn in Addiscombe</i>	<i>Christmas concerts</i>	<i>A Sea Symphony (with Basingstoke)</i>	<i>Together Again (with CMVC)</i>
	£	£	£	£
<b>Receipts:</b>				
Ticket sales	2,125	2,325	0	1,910
Donations			0	
Programme sales	136		0	
less: Cost of programmes	(34)	(125)	0	
Net Surplus/(Deficit) from programmes	102	(125)	0	0
<b>Total net receipts</b>	<u>2,227</u>	<u>2,200</u>	<u>0</u>	<u>1,910</u>
<b>Payments:</b>				
Hire of venue and facilities	400	377	0	1,250
Orchestra and Accompanist fees	1,070	410	0	
Conductor's fees	1,393	1,393	937	1,393
Soloists' fees	687	500	0	486
CMVC share (June concert)				772
Performing Rights & Orchestra Scores			0	
Hire/sale of music scores (net of receipts)	38	207	(149)	68
Printing and publicity	281	175	0	54
Charity donation				
Hire of transport (net)			195	
Refreshments	167	195		388
less income from refreshments		(104)		
<b>Total Payments</b>	<u>4,035</u>	<u>3,153</u>	<u>983</u>	<u>4,411</u>
<b>Surplus/(Deficit) on concert</b>	<u>(1,809)</u>	<u>(953)</u>	<u>(983)</u>	<u>(2,501)</u>