

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025
FOR
HARLOW CHORUS**

Brindley Jacob
Chartered Accountants
167 Turners Hill
Cheshunt
Hertfordshire
EN8 9BH

HARLOW CHORUS

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HARLOW CHORUS

REPORT OF THE TRUSTEES for the Year Ended 31 JULY 2025

The trustees present their report with the financial statements of the charity for the year ended 31 July 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Charitable Object

The object of Harlow Chorus is to foster the public knowledge and appreciation of choral music by performing publicly such music to the highest possible musical standard

Governance and Management

The charity is an unincorporated association, governed by a revised constitution approved by the AGM on 20th November 2023. Membership is open to any person interested in furthering the charitable object, who has paid the annual subscription and provided evidence of their continuing musical ability to the satisfaction of the Musical Director. There are up to ten Committee Members who are elected by the members at the AGM. Except for the three officers (Chair, Treasurer and Secretary) who can serve for up to 7 years, committee Members normally serve for up to four years. The Committee Members are the trustees of the charity. The choir is run by its membership on a voluntary basis.

Aims and Intended Impact

"Singing with passion and professionalism"

Harlow Chorus aims to inspire and educate its membership and to enjoy and perform at the highest standard. We aspire to attract a wide variety of audience, keeping the strong choral tradition alive and fostering new talent across the age range.

We aim to be a versatile, amateur choir maintaining professional standards, maximizing the potential of all members. We enjoy singing a varied repertoire to a wide audience in a range of inspiring and prestigious venues.

Public benefit

The trustees have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

In addition to the public educational benefits to participants and audiences, the Committee is conscious that its activities must be affordable, so we continue to offer free membership to the under 25's, and any other member with financial difficulties can privately discuss a special reduced subscription arrangement with the Treasurer.

Harlow Singers

Harlow Chorus Academy, later renamed Harlow Chorus Training Choir, which started in 2009 disbanded prior to Covid.

Under the banner of "Harlow Singers" it reformed in September 2021 thanks to the efforts of Judy Reeve who is the choir's administrator and it now has 20 members. Sara Stowe has been its musical director and accompanist during that time and we are very thankful for the work they do for our associate choir.

HARLOW CHORUS

REPORT OF THE TRUSTEES for the Year Ended 31 JULY 2025

ACHIEVEMENT AND PERFORMANCE

Principal Activities and Achievements during the Year

Our season started on 28th September with us performing in Ely Cathedral along with 5 other choirs, in "Eredita" a concert to celebrate the life and legacy of Michael Kibblewhite the founder of Harlow Chorus. Each choir performed several pieces, and the massed choirs sang the Hallelujah Chorus, the Star Carol, one of Michael's favourites and excerpts from West Side Story.

Our first main concert of the season was on Saturday 9th November 2024 in St John's Church, Epping, when we performed Mathias, Missa Brevis; Martines, Dixit Dominus and Vivaldi, Gloria.

Our Family Christmas concert was on 14th December in St Stephen's church, Harlow, together with the Henry Moore Primary school choir and the week before, on Sunday 8th December we had put on a carol concert in Copped Hall, in aid of the Copped Hall Trust.

We said goodbye to our Musical Director of 8 years, Edward-Rhys Harry after the Christmas festivities. We would like to extend our thanks to Edward for a very successful period and wish him well as he takes up his new role with the Military Wives choir.

We welcomed back our President, Sarah Tenant-Flowers who conducted our next two concerts; the first on Saturday 26th April once again in Epping when we performed Handel's Judas Maccabaeus.

The final concert of the season "American Pie" was on 12th July in All Saints Church, Hockerill, when we sang a selection of pieces by American composers, from Samuel Barber to Irving Berlin including folksongs, spirituals, classical works and songs from the shows.

We were extremely grateful to Sarah who brilliantly held the fort for the first 7 months of 2025. At the start of the Autumn 2025 term, we welcomed James Morley Potter as our new musical Director and very much look forward to a long and successful working relationship with him.

At the end of July membership stood at 75 but in the early months of the new term this has increased to 80.

FINANCIAL REVIEW

Financial Review

The overall result for the year was a profit of £2099, (loss £1055, 2023/24). This was a good result given a number of uncertainties during the year

We remain grateful to the "Friends" of Harlow Chorus for their continued financial support and to all the members who support us in so many ways.

Fund raising has also been successful with an excellent quiz, another excellent Christmas hamper raffle and income raised from hiring out music from our library.

We remain very well placed financially.

Reserves policy

The Cash Reserves now stand at just over £56k and it remains the aim of the trustees to maintain these reserves at a level which meets at least six months' expenditure.

FUTURE PLANS

The 2025/26 season is our 50th Anniversary, with our first concert on Saturday 1st November in Epping when we perform Rossini; Petite Messe Solonnelle

Further concerts are planned for December 6th (carols in St Stephen's church Harlow), April 18th "Songs of Travel" & our 50th Anniversary Concert in Saffron Hall on 11th July 2026 when we perform Mendelssohn's Elijah.

HARLOW CHORUS

REPORT OF THE TRUSTEES for the Year Ended 31 JULY 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Risk management

The trustees regularly review the operational and business risks faced by the charity and have established systems to mitigate the significant risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

257201

Principal address

St. Johns Arts & Recreation Centre
St. Johns Walk
Harlow
Essex
CM17 0AJ

Trustees

Mrs R J Davis (Chair)
P A Sandell (Treasurer) (appointed 25.11.24)
Miss C E Patridge (Secretary)
J R Lord
Dr R M L Warren (Treasurer) (resigned 25.11.24)
D C Bromage
J R Paternoster
Ms J Pickergill
D Marshall

Independent Examiner

Brindley Jacob
Chartered Accountants
167 Turners Hill
Cheshunt
Hertfordshire
EN8 9BH

Bankers

CAF Bank Limited
PO Box 289
Kings Hill
West Malling
Kent
ME19 4TA

Approved by order of the board of trustees on 20th November '25 and signed on its behalf by:

Rosemary Davis
Mrs R J Davis - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HARLOW CHORUS

Independent examiner's report to the trustees of Harlow Chorus

I report to the charity trustees on my examination of the accounts of Harlow Chorus (the Trust) for the year ended 31 July 2025.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; 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.



Maurice Brindley BSc FCA

Brindley Jacob
Chartered Accountants
167 Turners Hill
Cheshunt
Hertfordshire
EN8 9BH

Date:20/11/2025.....

HARLOW CHORUS

STATEMENT OF FINANCIAL ACTIVITIES for the Year Ended 31 JULY 2025

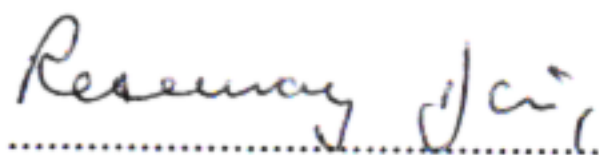
	Notes	31.7.25 Unrestricted fund £	31.7.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		25,384	26,028
Charitable activities			
Income from Charitable Activities		10,880	11,958
Other trading activities	2	8,530	7,514
Investment income	3	2,405	1,393
Total		<u>47,199</u>	<u>46,893</u>
EXPENDITURE ON			
Raising funds		549	641
Charitable activities			
Income from Charitable Activities		-	-
Expenditure from Charitable Activities		44,551	47,307
Total		<u>45,100</u>	<u>47,948</u>
NET INCOME/(EXPENDITURE)		2,099	(1,055)
RECONCILIATION OF FUNDS			
Total funds brought forward		59,550	60,605
TOTAL FUNDS CARRIED FORWARD		<u><u>61,649</u></u>	<u><u>59,550</u></u>

The notes form part of these financial statements

HARLOW CHORUS**BALANCE SHEET
31 JULY 2025**

	Notes	31.7.25 Unrestricted fund £	31.7.24 Total funds £
FIXED ASSETS			
Tangible assets	5	5,499	6,110
CURRENT ASSETS			
Stocks	6	50	50
Debtors	7	626	353
Cash at bank and in hand		56,369	53,908
		<u>57,045</u>	<u>54,311</u>
CREDITORS			
Amounts falling due within one year	8	(895)	(871)
NET CURRENT ASSETS		<u>56,150</u>	<u>53,440</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		61,649	59,550
NET ASSETS		<u>61,649</u>	<u>59,550</u>
FUNDS	9		
Unrestricted funds:			
General fund		61,649	59,550
TOTAL FUNDS		<u>61,649</u>	<u>59,550</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 20/11/2025
and were signed on its behalf by:



R J Davis - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 JULY 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Furniture and equipment is written off at 10% on a reducing balance basis.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.7.25	31.7.24
	£	£
Fundraising events	4,856	3,525
Refreshments	1,330	1,449
100 Club Sub	2,344	2,540
	<u>8,530</u>	<u>7,514</u>

HARLOW CHORUS

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 JULY 2025

3. INVESTMENT INCOME

	31.7.25	31.7.24
	£	£
Deposit account interest	<u>2,405</u>	<u>1,393</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 July 2025 nor for the year ended 31 July 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 July 2025 nor for the year ended 31 July 2024.

5. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 August 2024 and 31 July 2025	<u>26,217</u>
DEPRECIATION	
At 1 August 2024	20,107
Charge for year	<u>611</u>
At 31 July 2025	<u>20,718</u>
NET BOOK VALUE	
At 31 July 2025	<u>5,499</u>
At 31 July 2024	<u>6,110</u>

6. STOCKS

	31.7.25	31.7.24
	£	£
Stocks	<u>50</u>	<u>50</u>

HARLOW CHORUS

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 JULY 2025

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.7.25	31.7.24
	£	£
Other debtors	626	353
	<u> </u>	<u> </u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.7.25	31.7.24
	£	£
Other creditors	895	871
	<u> </u>	<u> </u>

9. MOVEMENT IN FUNDS

	At 1.8.24	Net movement in funds	At 31.7.25
	£	£	£
Unrestricted funds			
General fund	59,550	2,099	61,649
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>59,550</u>	<u>2,099</u>	<u>61,649</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	47,199	(45,100)	2,099
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>47,199</u>	<u>(45,100)</u>	<u>2,099</u>

Comparatives for movement in funds

	At 1.8.23	Net movement in funds	At 31.7.24
	£	£	£
Unrestricted funds			
General fund	60,605	(1,055)	59,550
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>60,605</u>	<u>(1,055)</u>	<u>59,550</u>

HARLOW CHORUS

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 JULY 2025

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	46,893	(47,948)	(1,055)
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>46,893</u>	<u>(47,948)</u>	<u>(1,055)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.8.23 £	Net movement in funds £	At 31.7.25 £
Unrestricted funds			
General fund	60,605	1,044	61,649
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>60,605</u>	<u>1,044</u>	<u>61,649</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	94,092	(93,048)	1,044
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>94,092</u>	<u>(93,048)</u>	<u>1,044</u>

HARLOW CHORUS

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 JULY 2025**

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 July 2025.

HARLOW CHORUS

DETAILED STATEMENT OF FINANCIAL ACTIVITIES for the Year Ended 31 JULY 2025

	31.7.25 £	31.7.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations & Friends Subs	2,590	2,335
Gift aid	3,893	4,018
Subscriptions	14,695	15,030
Harlow Singers' income	4,206	3,668
HS previous years surplus	-	977
	<hr/>	<hr/>
	25,384	26,028
Other trading activities		
Fundraising events	4,856	3,525
Refreshments	1,330	1,449
100 Club Sub	2,344	2,540
	<hr/>	<hr/>
	8,530	7,514
Investment income		
Deposit account interest	2,405	1,393
Charitable activities		
Concert Income	9,830	11,053
Other Income	1,050	905
	<hr/>	<hr/>
	10,880	11,958
Total incoming resources	<hr/>	<hr/>
	47,199	46,893
EXPENDITURE		
Raising donations and legacies		
Fund Raising costs	549	641
Charitable activities		
Refreshments Costs	153	11
Concert Costs	15,644	20,361
Rehearsal Prof Fees	11,141	10,841
Rehearsal hire of halls	5,774	5,976
Marketing	188	87
Hire & Purchase of Music	2,776	1,929
Harlow Singers Cost	3,930	3,374
Admin Cost	570	214
Insurance	700	896
Carried forward	40,876	43,689

This page does not form part of the statutory financial statements

HARLOW CHORUS

DETAILED STATEMENT OF FINANCIAL ACTIVITIES for the Year Ended 31 JULY 2025

	31.7.25 £	31.7.24 £
Charitable activities		
Brought forward	40,876	43,689
Stage Storage Cost	860	710
100 Club	1,190	1,246
Depreciation of F & F	611	672
	<u>43,537</u>	<u>46,317</u>
Support costs		
Finance		
Bank charges	120	120
Governance costs		
Accountancy and legal fees	894	870
	<u>45,100</u>	<u>47,948</u>
Total resources expended		
	<u>2,099</u>	<u>(1,055)</u>
Net income/(expenditure)		

This page does not form part of the statutory financial statements