

Trustees' Annual Report for year ending 31st August 2025

The committee presents its report for the year ending 31st August 2025

Cheltenham Bach Choir, which is a registered charity No. 261961, was formed in October 1946. The objective of the choir, as outlined in the Constitution, is to educate the public in the arts and sciences, and in particular the art and science of music, by the presentation of concerts and other activities.

The members of the Committee during the year were:

Nicola Bryant (Chair) Alan Hazell (Vice Chair), Shirley Elliott (Hon. Secretary), Sue Silcock (Hon. Treasurer), Andrew Gummer, Rebecca Rea, Emma Reed, Suzanne Rockell, Catherine Ryan, Louise Salter (Membership Secretary), Alan Winwood (Librarian).

Review of the year's activities:

Owing to a change in the charity's financial year, this report covers a 16-month period from 1st May 2024 to 31st August 2025.

In October 2024 we held our first UK singing tour, when thirty-five choir members enjoyed an autumnal weekend in Ludlow, joined by friends from Cantores, Opus 48 and the Oriel Singers. We performed two concerts, the first in St Laurence Church (the "Cathedral of the Marches") where the programme included pieces by Lauridsen, Gjeilo, Barber, Holst and Rachmaninov as well as the Fauré Requiem. On Sunday we sang in the Great Hall of Stokesay Castle, a late 13th century fortified manor house. There were many opportunities for socialising including a convivial dinner at the Feathers Hotel, participation (for some) in the Saturday Park Run and exploring the cafes and bars of Ludlow.

Our autumn concert, in Cirencester Parish Church, comprised two contrasting settings of the Magnificat by J.S. Bach and John Rutter. The latter is a joyful setting of the Latin text interspersed with the verses of a Marian poem "Of a Rose, a lovely Rose." We were joined by Hannah Davey and Hannah Hughes (soprano soloists), Collin Shay (alto), Sebastian Hill (tenor) and Aidan Smith (baritone) along with the Regency Sinfonia.

In December we returned to Cheltenham Town Hall for what has become our biennial performance of Handel's Messiah, which is always a wonderful start to Christmas. The soloists were Ella Taylor (soprano), Rebecca Afonwy-Jones (alto), Ed Lyon (tenor) and Felix Kemp (bass) with the Regency Sinfonia.

Spring brought a new challenge as we tackled polychoral music by Giovanni and Andrea Gabrieli, Willaerts and Hieronimus and Michael Praetorius. Tewkesbury Abbey was a wonderful venue and the Meridian Sinfonia, which includes some of the country's finest historically informed brass players, helped us to conjure up the sound world of Renaissance Venice.

An invitation to sing in the Cheltenham Music Festival 2025 necessitated some nifty rescheduling of our summer programme with the happy result that we performed in the beautiful space of Great Malvern Priory for the first time. This was a great opportunity to reprise the Gjeilo Sunrise Mass, which felt very appropriate as sun poured into the Priory on

what must have been the hottest day of the year. The lovely Duruflé Requiem brought the concert to a meditative close. Our soloists were Nancy Holt and Patrick Keefe. Claire Alsop played the organ accompaniment and Juliet Tomlinson the beautiful cello solo.

The concert season was brought to a magnificent close with a concert as part of the Cheltenham Music Festival. We had the wonderful experience of singing to a capacity audience in Cheltenham Town Hall. The programme comprised the Gjeilo Sunrise Mass and Mozart Requiem. Our fantastic soloists were Hilary Cronin (soprano) Marta Fontanals-Simmons (mezzosoprano), James Gilchrist (tenor) and Gareth Brynmor John (baritone). We were joined by our friends the Musical and Amicable Society. The choir sang its heart out and the audience responded with cheers and a standing ovation. It was truly a night to remember.

As well as singing together, the social component of the choir remains important. A particularly enjoyable event was the CBC Quiz Night held in January 2025 with quiz-master Alan Winwood along with his lovely assistant, Nicky Bryant. The evening culminated in a nod to "I'm Sorry I haven't a Clue" and a rendition of the words of "My Old Man's a Dustman" to the tune of "Land of Hope and Glory". One not to have missed. In lieu of a summer social many choir members enjoyed a preconcert supper in Malvern.

As well as our concert performances, we are keen to take music into the community. We again sang Carols in John Lewis, Cheltenham, which is a very jolly affair and an opportunity to publicise our Christmas concert. A small group also gave a concert for the residents of Nazareth House, a nursing home in Cheltenham. This included madrigals, short choral pieces, instrumental solos and duets and a poetry reading, showing what a talented group we are.

Throughout the year, the officers and committee reviewed and revised a number of policies including CBC constitution and rules, and these have been formally accepted by the choir membership.

The choir continues to enjoy much success and an established reputation as a leading amateur choir in the South West of England. Under David Crown's inspiring leadership we continue to attract singers of the highest quality, and as a result our numbers have increased to a membership of 110 + members. We are fortunate to be able to perform a wide repertoire of music in many beautiful locations, both locally and further afield. This has been a very successful and hugely enjoyable choir year. As we look ahead, the next year looks equally exciting, with an exchange tour to Cheltenham's twin town of Göttingen in Germany, and our musical director's 10th anniversary with the choir.

Finances:

The attached financial statements show the current state of the choir's finances. The choir achieved a surplus of general income over general expenditure of £24,967. The concert programme showed a loss of £18,442, an increase on the previous year, although comparable with previous years as these accounts cover a 16-month period and therefore include an additional concert. Efforts continue to be made in the concert programming in order to manage costs effectively.

Overall, the choir made a profit of £6525. The choir's total available assets on 31st August 2025 were £94,901 in the unrestricted General Fund, £15,085 in Caroline's Fund and £33,744 in the Cedric Virgin Fund.

Nicola Bryant

Chair

11 November 2025

Cheltenham Bach Choir
Income / Expenditure for Financial Year 01/05/24 to 31/08/25

	General Fund	Caroline's Fund	Cedric Virgin Fund	Total 2024/25	Total 2023/24
General Income					
Members' subscriptions	36567			36567	27536
Benefactors	3612			3612	1987
Wedding Choir	1300			1300	0
Donations	607			607	1123
Legacy (Cedric Virgin))	1812			1812	65005
Interest Receivable	4327	1013	1376	6716	1014
Income Tax recoverable	6652			6652	3967
Hire of music	1379			1379	1330
Social and fundraising activities	1463			1463	1392
Other Income	14			14	384
TOTAL	57733	1013	1376	60122	113529
General Expenditure					
Rehearsal Fees: Conductors	9040			9040	7520
Rehearsal Fees - Assistant Music Director	1175			1175	0
Rehearsal Fees: Accompanists	4775			4775	3295
Travel costs	2690			2690	2355
Rehearsal room hire	4591			4591	4481
Cost of music	1519			1519	970
Subscriptions / Insurance	945			945	705
Admin and Gen. Publicity	2827			2827	891
Social and Fundraising costs	1297			1297	219
Accountancy costs	1081			1081	1370
Website costs	1724			1724	259
Other costs	1102			1102	
TOTAL	32766	0	0	32766	22065
NET GENERAL INCOME / (DEFICIT)	24967	1013	1376	27355	91464
Concert Income					
Ticket and programme sales	23313			23313	16656
Performance fee	10000			10000	
Sponsorship/donations/grants	500			500	400
Fund raising (eg raffle or refreshments)	178			178	852
TOTAL	33991	0	0	33991	17908
Concert Expenditure					
Professional fees	36839			36839	16037
Printing and publicity	2122			2122	2610
Hire of venue	7037			7037	4342
Other costs(eg PRS, concert expenses)	6435			6435	3077
TOTAL	52433			52433	26065
CONCERT INCOME / (DEFICIT)	-18442			-18442	-8158
Loss on investment units	0	-261	-446	-707	
Gain on Investments	0	71	66	137	
TOTAL	0	-190	-380	-570	26065
NET INCOME (EXPENDITURE) FOR THE YEAR	6525	823	996	8344	83306
Accumulated revenue funds brought forward	88376	14262	32748	135386	5070
Accumulated revenue funds carried forward	94901	15085	33744	143729	88376

Cheltenham Bach Choir

CURRENT ASSETS	2025	2024
Charities Official Investment Fund		
General Fund - Deposits	54976	68697
Caroline's Fund - Deposits	5217	4204
Caroline's Fund - Fixed Interest	0	1866
Caroline's Fund - Investment Fund	14951	15212
Cedric Virgin Fund - Deposits	4105	2748
Cedric Virgin Fund - Fixed Interest	0	1733
Cedric Virgin Fund - Investment Fund	25535	25981
Saffron Savings Accounts	30000	
Barclays Savings Account	10048	
Cash at Bank	1505	13236
Cash in hand	61	235
Debtors	6034	8631
TOTAL	152433	142542

CURRENT LIABILITIES		
Creditors	-8704	-7157

NET ASSETS	143729	135386
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REPRESENTED BY

Accumulated Income Funds		
Caroline's Fund(see note 3)	20169	14262
Cedric Virgin Fund (see note 4)	29640	32748

Unrestricted Funds:		
General Fund	93920	88376

TOTAL	143729	135386
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difference	0	0
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Approved by the Committee and signed on its behalf by

NICOLA BRYANT

Nicola Bryant

11th Nov 2025

SUE SILCOCK

Sue Silcock

11/ Nov / 2025

Balance Sheet

Cheltenham Bach Choir

As at 31 August 2025

Account	31 Aug 2025
Current Assets	
Cash at bank and in hand	
Barclays Current	1505
Barclays Savings	10048
Petty Cash	47
Saffron Building Society - Current	5000
Saffron Building Society - Deposit	25000
Total Cash at bank and in hand	41600
Accrued income	4000
Caroline's Fund Deposits CO3070479	5217
Caroline's Fund Investment Fund CO3070477	14951
Cash Floats	14
Cedric Virgin Fund Deposits CO3070481	4105
Cedric Virgin Fund Investment Fund CO3070480	25535
General Fund Deposits CO3070476	54976
Prepayments	2034
Total Current Assets	152433
Creditors: amounts falling due within one year	
Accounts Payable	1863
Deposits Held	2765
Goettingen Deposits and costs	4076
Total Creditors: amounts falling due within one year	8704
Net Current Assets (Liabilities)	143729
Total Assets less Current Liabilities	143729
Net Assets	143729
Capital and Reserves	
Current Year Earnings	8344
Retained Caroline's Fund	20169
Retained Cedric Virgin Fund	29640
Unrestricted General Fund	85577
Total Capital and Reserves	143729

Cheltenham Bach Choir

1. ACCOUNTING POLICIES

These accounts have been prepared on an accruals basis and in accordance

2. CONCERT INCOME AND EXPENDITURE 2024/25

	American Music	Magnificats	Messiah	Renaissance	Malvern	Festival	Total
Income							
Ticket sales	3,385	4,370	9,740	3,302	1,712	10,000	32,509
Sponsorship/Grants						500	500
other income including progs	142	304	178	156	103		884
Total	3,527	4,675	9,918	3,458	1,815	10,500	33,893
Expenditure							
Printing & Publicity	703	624	480	315	0	0	2,122
Hire of venue	1,970	792	2,400	1,000	875	0	7,037
Conductor fee	575	950	950	950	950	950	5,325
Orchestra/Organist	270	6,300	3,885	3,135	450	9,700	23,740
Soloists/Extras	804	1,700	2,050	0	400	2,820	7,774
Other Costs eg refunds/commission/ PRS	2,169	388	2,175	1,097	353	253	6,435
Total	6,491	10,754	11,940	6,497	3,028	13,723	52,433
Profit/Loss	-2,964	-6,080	-2,022	-3,038	-1,214	-3,223	-18,541

3. CAROLINE'S FUND

Caroline's Fund was set up with a donation of £10,000 from the family of the late Caroline Brown. It was agreed between the Donors and the Choir that there shall be no restriction on the income arising from the Fund, but that the capital sum of £10,000 shall remain intact. No withdrawals were made from the income derived from these Funds in the financial year 2024/25

On the 28th October 1999 the original donation of £10,000 was invested within the COIF funds. On 2nd July 2025 the Fixed Term Investment now called the Short Duration Fund investment was encashed for £1936.86.

The value of the investments at 31st August 2025 we

Investment Fund	14,951
Deposit Fund	5,217
Total	20,169

4. CEDRIC VIRGIN FUND

The choir has been notified that under the terms of the Will of Mr Cedric Virgin, the charity is entitled to 0.5% of the estate. This now has a revised estimate as at March 2017 of £20 000. The choir has received at 30/4/19 a total of £19 648.47. It was agreed by the committee to designate £15 000 of this legacy to support the CedricVirgin Singing Prize; the inaugural competition of which was held on 31st March 2017. Since 30/4/19, the choir decided that the singing prize was no longer viable to stage. On 8th August 2019, £10,000 of the £15,000 legacy was invested within the COIF Funds. On 8th April 2021 a further £15,000 was invested in these COIF Funds. On 2nd July 2025 the Fixed Term Investment now called the Short Duration Fund investment was encashed for £1798.39.

The value of the investments at 31st August 2025 were:

Investment Fund	25,535
Deposit Fund	4,105
Total	29,640

Independent Examiner's Report on the Cheltenham Bach Choir Accounts for the 16 month period ending 31st August 2025.

1. Introduction

This report sets out my findings on the financial statements for the 16 months period ending 31st August 2025. In performing my work, I reviewed the financial statements and bank statements and supporting documents together with the minutes of the committee meetings during the period. I have also reviewed the Xero accounting records to ensure they match the bank statements and supporting documents.

2. Areas of Risk

No	Heading	Risk	Test
1	Income Recognition	Ensure that Members Subscription Income is in line with choir numbers	Performed test of total numbers by average fee over 16 months.
2	Income Recognition	Ensure validity of ticket sales income, and is not overstated.	Verified through third party documents.
3	Accounting Records	The transfer to Xero was conducted correctly and review Xero accounting records.	Checked opening balances and reviewed bank inputs on Xero.
4	Provisions	Ensure reasonableness of prepayments and accounts payable	Reviewed documents to support balances and checked to previous year.
5	Bank and Investment Balances	Ensure Bank and Investments balances match supporting documents	Agreed.
6	Review Large expense items	Check concert costs and rehearsal costs to ensure within agreements.	Agreed
7	Reserves	Check Capital and Reserves	Agreed


I note that the transfer of the accounting records onto Xero has been carried out during the period and it appears to be a smooth transfer and it is easier to review the records.

I did note there were a small number of payments made where there were no supporting documents. It is important that all expenditure is authorised according to the financial controls policy. I am pleased to see an attempt to agree a number of charity policies which is recommended by the Charities Commission.

Please note that no Trustees Report was submitted for review therefore I cannot comment on this required document.

I report on the accounts of Cheltenham Bach Choir (charity no: 261961) for the period 16 months ending 31st August 2025, that I have carried out an independent examination as required under section 145 of the Charities Act 2011.

No matters have come to my attention which gives me reasonable cause to believe that in any material respect the accounting records have not been kept in accordance with section 130 of the Charities Act 2011; or that the accounts do not accord with those records or fail to comply with the requirements of the Act.



Simon Browning FCMA

29th October 2025

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29th October 2025