



TRUSTEES' ANNUAL REPORT AND ACCOUNTS

Year ended 31st August 2025

Registered Charity No. 277544

Trustees’ Annual Report for the year ended 31st Aug 2025

Reference and Administration details

Charity Name: North London Chorus

Registered Charity Number: 277544

Principal Address: 31 Meadow Place, London SW8 1XZ

Trustees & Elected Committee Members: Gary Bilkus (Chair), Alison Salisbury (Hon Secretary), Alan Chandler (Hon Treasurer), Viv Canter, Shaun Davies, Rhona Graham, Tim Lutton, Tessa Padel, David Stone - all for the full year, and Dave Hastings from 12/12/2024

Co-opted Committee Members: None

Musical Director: Murray Hipkin (also present at Committee)

Committee Members for part of choir year now resigned: Lucy Ellis (to 12/12/2024)

Principal Bankers: CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Mailing, Kent, ME19 4JQ

Independent Examiner: Rachel Eden FCMA, Holy Brook Accountants

Structure, Governance and Management

Governing Document

Constitution as amended 25th January 2018

Organisational Structure

The Chorus is managed by a committee as detailed above. All members of the Committee are elected by the Chorus at its Annual General Meeting and hold office until the following AGM. All Committee members offer their services on a voluntary basis. The Chorus employs no staff but contracts for the services of the Musical Director and Accompanist. The Chorus is not connected to other charities. New Trustees / Elected Committee Members are recruited within the ranks of the choir and are encouraged to stand for Committee at the AGM. According to the Constitution, a maximum of 6 out of 10 Committee Members can remain without standing for re-election the following year. This encourages rotation of membership and “new blood” within the ranks of the Committee. All elected Committee members are Trustees also.

Objectives and Activities

In accordance with the Constitution, the Chorus aims to promote, develop and maintain the public’s appreciation and education in the art and science of music. Focusing on choral music, it performs concerts, and holds workshops for its members. In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission’s guidance on public benefit, including the guidance on public benefit and fee charging. The Chorus relies on income subscriptions to cover its operating costs. In setting the level of subscriptions, the trustees give careful consideration to the accessibility of the Chorus for those on low incomes and in these circumstances reduced subscriptions are available.

North London Chorus is a Public Benefit Entity and as such is committed to enabling as many people as possible to benefit through choir membership, participation in workshops and concert attendance. To this end, a varied programme of music is undertaken to appeal to as wide an audience as possible. The Trustees have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission. More specific details of our activities, which benefit the public, can be found in our Musical Director’s and Chair’s reports.

These objectives remain the same for the coming year.

Financial Position

The Financial Statements and accompanying notes on pages 6-10 give a detailed account of the main drivers of the finances of the Chorus. In summary, we started the year with net assets of £4,822 and ended with £8,467 making a surplus of £3,645. The Committee managed the reserves in accordance with the policy described below, through careful cost control, realistic concert budgets and contributions from outside and within the choir. The net resources carried forward at 31 August 2025 represent a sufficient level of reserves. The Committee continues to monitor reserve levels carefully as we cross into the new financial year.

Reserves Policy

Reserves are needed to bridge the gap between the spending and receiving of resources, to cover other costs including unplanned emergency cancellation of concerts at short notice resulting in costs but no revenue and to fund new developments as agreed by the Trustees, from time to time. The Trustees' policy is thus to ensure normal expenditures are matched by a sufficient level of income and that an appropriate level of reserves is maintained to enable the Chorus to function, to allow for unforeseen contingencies and to fund new initiatives to develop its work in accordance with its aims and objectives in a manner that does not present undue risk to the choir's financial position. The Trustees will act to increase the level of reserves where significant expenditure or increased risks are foreseen.

Chair’s Annual Report

Sept 2024 – Aug 2025

It’s been another very successful year for NLC. All three of our concerts were well-attended and well-received, and the Bach B Minor Mass in March was a sell-out. We also had a very successful charity collection for The Choir with No Name at that concert.

It was good to see a number of old friends and others join us for the Bach, and to note that our numbers have grown closer to our target after the degradations of the Covid years, but we would still benefit from a few more members – basses in particular. Although our various publicity efforts have been quite effective at attracting interest, word of mouth recommendations remain the most reliable form of recruitment.

Thanks as always to Murray, not only for his ability to coax the best out of us, but also his amazing network of contacts which allows him to find such incredible talent for our soloists. Thanks also to Yvette, who continues to provide invaluable help through coaching, lessons and warm-ups.

And a very special mention for Catherine, whose 20 year anniversary as accompanist with NLC, although after the year being reported, took place before the AGM for which this report is written. We marked the occasion with her solo performance at our November 2025 concert, and a presentation of gifts acquired through generous donations by NLC members. Catherine’s ability to master our repertoire in short order appears effortless, although a lot of work undoubtedly goes on behind the scenes.

And my personal thanks to my fellow committee members for making the chair’s job relatively straightforward, and to everyone in NLC who has given freely of their time, especially on concert days, to ensure that we continue to thrive.

In particular, to my fellow office-holders - Alison Salisbury who is stepping down as Secretary after a long and effective tenure, and to Alan Chandler, who continues to hold things together as Treasurer and Fundraiser-in-chief.

I plan to step down as Chair no later than this time next year, as I believe the time has come for someone with a fresh perspective to take over before too long.

Gary Bilkus - Chair,
January 2026

Musical Director's Review (2024-2025 Season)

Our 2024-2025 concert season opened on 23 November with a programme of 20th century French sacred music for choir and organ. Accompanied by rising star organist George Herbert we performed Duruflé's *Requiem* and Poulenc's *Gloria*. The programme was completed by a Nadia Boulanger *Trois pièces pour orgue* which showcased the famous Harrison & Harrison at St James Church, Muswell Hill. Soprano Philippa Boyle was a late replacement for an indisposed Nadine Benjamin, and the baritone solo was sung by James Cleverton. Both the choral pieces stretched the choir technically but more than repaid the effort required to learn them in a gripping and profoundly moving performance.

Our spring concert took place on 29 March 2025 and was the third performance of Bach's *Mass in B minor* that I have conducted with North London Chorus. Accompanied by the Meridian Sinfonia on period instruments, and with an excellent quartet of soloists Eloise Irving (soprano), Martha McLorinan (mezzo-soprano), James Robinson (tenor) and James Geidt (baritone), the performance was a hugely rewarding for choir and audience. Everyone rose to the extremely high vocal demands of the piece and we were able to augment the choir with a number of former members who are no longer able to make a full commitment to the demands of the choir's rehearsal schedule, but who were delighted to take this opportunity to sing this masterpiece again.

The third and final concert of the season, which was held on 12 July, included three pieces each of which normally requires a large orchestra, but which had been skilfully reduced for a small ensemble drawn from the Meridian Sinfonia. Both Elgar's *The Music Makers* (arranged by Cole Bendall) and Mahler's *Lieder eines fahrenden Gesellen* (arranged by Arnold Schoenberg) featured mezzo-soprano Clare Presland, while the choir had a chance to shine in Brahms' *Schicksalslied*, as well as in the Elgar, which we had studied at a residential workshop before the pandemic but, largely because of its scale, had never before performed. All in all, the adventurous programme was a very satisfying experience for everyone who took part and was extremely well-received.

In addition to the concert programme, we also ran a one-day workshop in the spring term, with expert technical input from guest vocal consultant Sam Evans and a workshop on the *Mass in B minor* with patron Laurence Cummings. We also took the opportunity to break out into smaller groups to work on forthcoming repertoire (Elgar and Buxtehude) and for sectionals on the Bach. A good proportion of the 70 members who attended the workshop stayed on for the traditional meal and cabaret evening which rounded off a productive and enjoyable day. I also introduced the newly-formed Artistic Steering Group whose research and work, together with my reduced commitment at ENO, helped me to provide a two-year repertoire plan for the first time. While some of this remains subject to minor changes, it has helped with budgeting and maintaining artistic balance.

During the season, members enjoyed trips to *The Turn of the Screw* at English National Opera and *Whattalife!* Lucy Steven's one-woman portrait of Kathleen Ferrier at Wilton's Music Hall.

My thanks to Gary Bilkus (chair) and the rest of the committee for their tireless work, and to Catherine Borner (accompanist) and our vocal consultant Yvette Bonner whose regular coaching and teaching sessions help maintain high vocal and musical standards and provide support and positive encouragement to all our members.

Murray Hipkin - Musical Director,
January 2026


 north london chorus
 patrons Janis Kelly • Laurence Cummings OBE
 musical director Murray Hipkin

Duruflé Requiem Poulenc Gloria

Saturday 23 November 2024
 7.30pm
 St James Church
 Muswell Hill N10 3DB



Nadine Benjamin *soprano*
 James Cleverton *baritone*
 George Herbert *organ*
 Murray Hipkin *conductor*
 North London Chorus

book: northlondonchorus.org/tickets
 or: St James Church bookshop
 £25 • £21 • £13 Concs £2 off


 NIMROD CAPITAL
 Goodman Jones
northlondonchorus.org
 Registered charity (no. 277544)


 north london chorus
 patrons Janis Kelly • Laurence Cummings OBE
 musical director Murray Hipkin

Meridian Sinfonia J S Bach Mass in B minor

Saturday 29 March 2025
 7.30pm
 St James Church
 Muswell Hill N10 3DB

Eloise Irving *soprano*
 Martha McLorinan *mezzo-soprano*
 James Robinson *tenor*
 James Geidt *baritone*
 Murray Hipkin *conductor*
 North London Chorus
 Meridian Sinfonia

book: northlondonchorus.org/tickets
 or: St James Church bookshop
 £26 • £22 • £14 Concs £2 off



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 north london chorus
 patrons Janis Kelly • Laurence Cummings OBE
 musical director Murray Hipkin

Meridian Sinfonia Elgar The Music Makers Brahms Schicksalslied Mahler Lieder eines fahrenden Gesellen

Saturday 12 July 2025
 7.30pm
 St James Church
 Muswell Hill N10 3DB

Clare Presland *mezzo-soprano*
 Murray Hipkin *conductor*
 North London Chorus
 Meridian Sinfonia

book: northlondonchorus.org/tickets
 or: St James Church bookshop
 £25 • £21 • £13 Concs £2 off



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Statement of Financial Activities - Summarised

North London Chorus

For the year ended 31 August 2025

	2025	2024
Rehearsals and Administration		
Subscriptions related income		
Subscriptions received	21,747	17,438
Income tax recovered on deeds of covenant	4,328	3,604
Total Subscriptions related income	26,075	21,042
Hall hire - rehearsals	(5,008)	(5,096)
Professional fees - rehearsals	(15,028)	(14,176)
Insurance and Making Music membership	(907)	(1,020)
Administration & Other	(957)	(975)
Depreciation expense	(90)	(100)
Net incoming / (outgoing) resources	4,084	(325)
Concerts		
Tickets, programmes and advertising	20,083	18,896
Concert-specific funding	-	7,500
Professional fees - concerts	(17,215)	(23,808)
Instrument & music hire	(877)	(1,350)
Concert venue costs	(3,115)	(2,850)
Flowers	(275)	(350)
Printing & publicity	(1,431)	(1,827)
Concert - other costs	(1,266)	(2,542)
Net incoming / (outgoing) resources	(4,094)	(6,331)
Other		
Other donations and net fundraising income	439	116
Other income incl. coffee & raffles	1,362	976
Annual sponsorship	1,500	1,500
Friends of NLC Revenue	355	390
Net incoming / (outgoing) resources	3,655	2,982
Total surplus / (deficit)	3,645	(3,674)

The Statement of Financial Activities details the expenditure incurred and revenues received by the Chorus during the year to 31 August 2024.

We made a surplus this year of £3,645 which can be broadly summarised as follows - we invested in our three concerts which made approximately the following surpluses / deficits - Winter 2024 (+ £2,200), Spring 2025 (-£3,100), Summer 2025 (-£3,450) funded with net inflows (income less non-concert expenses) of around £8,000. A key element of our surplus this year was driven by an increase in the number of singers, following a recruitment drive, which generated an increase in subscriptions related income.

The total expenditure incurred by the Chorus during the year was £46,168. Of that amount £21,990 was spent on rehearsals and administration and £24,178 on concerts. Income during the year was £49,813. Of this, £26,075 was from subscriptions related income, £20,083 from concerts and £3,655 from fundraising and sponsorship. £4,328 of Income tax recovered on deeds of covenant was included within the subscriptions related income; all relevant Gift Aid had been claimed from HMRC by the year end.

Professional fees for rehearsals include the cost of our Musical Director, Accompanist and Vocal Consultant.

Administration costs include £353 for the costs of accounting software, a fee of £300 for the Independent Examination of the accounts, as well as a range of other smaller expenses to support the running of the choir.

Depreciation of £90 represents the annual allocation of the cost of our assets (lighting and a set of folding chairs), spread over their estimated periods of use.

Of the £20,083 concert revenues for this year, £17,378 was generated from ticket sales, £1,237 from programme sales, £610 from programme advertising revenue and £859 from the bar.

The majority of the £17,215 professional fees for concerts relates to orchestra fees (£9,940) and soloists (£3,400). The type of costs in "concerts – other costs" have always included a small crew at the venues to help with the heavy lifting (humpers) and extra choral support (bumpers) as well as our licence to operate a bar.

Other donations of £439 represent smaller one-off donations and also NLC's participation in the Easy Fundraising scheme. The Friends of NLC initiative brought in net revenue of £355. The tea break at choir rehearsals generated £1,362 over the choir year. The Chorus gratefully acknowledges receipt of £1,500 from its ongoing sponsors Goodman Jones and Nimrod Capital.

Balance Sheet - Summarised

North London Chorus

As at 31 August 2025

	31 AUG 2025	31 AUG 2024
Fixed Assets		
Equipment	190	80
Current Assets		
Cash at bank and in hand	10,697	6,160
Amounts recoverable by NLC	898	1,323
Total Current Assets	11,595	7,483
Current Liabilities		
Amounts payable by NLC	3,318	2,741
Net Assets	8,467	4,822
Total Reserves		
Net resources brought forward	4,822	8,495
Current Year Earnings	3,645	(3,674)
Total Reserves	8,467	4,822

Approved by the Committee on 7th October 2025 and signed on its behalf by



Alan Chandler (FCCA)
Treasurer

The Balance Sheet lists the Chorus's assets and liabilities as at the close of the financial year on 31 August 2025.

Fixed Assets

The Chorus owns lighting a set of folding chairs. These assets are included in the balance sheet at cost less accumulated depreciation.

Current Assets

Amounts recoverable by NLC of £898 relate to small amounts owed to NLC at the year end: £500 owing for sponsorship, £323 owed by the members for scores purchased for the Winter 2025 concert, and £75 representing the deposit we hold with St James Church.

Current Liabilities

Amounts payable by NLC of £3,318 mostly relates to funds raised for the November 2025 concert (£2,500), as well as profit on annual weekend workshop which is allocated towards the next one (£495), an accrual for the Independent Examination (£300) and subscriptions paid by members in advance of the new choir year (£23).

Net Resources

The Committee aims to maintain a level of net resources in accordance with the policy described in the Trustees' report. The net resources carried forward at 31 August 2025 of £8,467 represent a sufficient level of reserves. The Committee continues to monitor reserve levels carefully as we cross into the new financial year.

Notes to the Accounts

1. Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with
- the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

1.2 Going concern

The Trustees consider that there are no material uncertainties about the North London Chorus’s ability to continue as a going concern. There are no material uncertainties affecting the current year’s accounts.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2. There have been no changes in approach compared to last year.

2. Accounting Policies

2.1 Income

a) Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

b) Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Notes to the Accounts (continued)

2. Accounting Policies (continued)

2.2 Expenditure and Liabilities

a) Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

b) Deferred income

No material item of deferred income has been included in the accounts.

c) Creditors

North London Chorus has creditors which are measured at settlement amounts less any trade discounts.

d) Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

2.3 Assets

a) Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £100. They are valued at cost.
The depreciation rates and methods used are disclosed in note 5.

b) Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

3. Analysis of Income

All income received was unrestricted.

4. Details of certain items of expenditure

Independent examiner's fees were £300.

Notes to the Accounts (continued)

5. Fixed Assets

Details	Year purchased	Cost or valuation b/f	Additions	Total cost	Accumulated depreciation brought fwd	Net book value at start year	Depreciation in year (straight line basis)	Accumulated depreciation carried fwd	Net book value at year end
Lighting	2023	£159.98	£0.00	£159.98	£80.00	£79.98	£40.00	£120.00	£39.98
Folding chairs	2024	£0.00	£200.00	£200.00	£0.00	£0.00	£50.00	£50.00	£150.00
Total		159.98	£200.00	£359.98	£80.00	£70.98	£90.00	£170.00	£189.98

6. Debtors and prepayments

These comprise of amounts recoverable by NLC and prepayments and are disclosed separately on the face of the balance sheet.

7. Creditors and accruals

These comprise of amounts payable by NLC and are disclosed separately on the face of the balance sheet.

8. Cash at bank and in hand

This comprises of only cash at bank and in hand as North London Chorus holds no short term cash investments or short term deposits.

9. Transactions with trustees and related parties

a) Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

b) Trustees' expenses

No trustee expenses have been incurred.

c) Transaction(s) with related parties

There have been no related party transactions that require disclosure in the reporting period other than £98 of donations received without conditions.



Report to the trustees	North London Chorus		
On accounts for the year ended	31 st August 2025	Charity no	277544
Set out on page	11		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/08/2025.

Responsibilities and basis of report

As the charity's trustees, 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 2011 Act and in carrying out my examination, I have followed all the 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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:		Date:	2 nd June 2026

Name:	Rachel Eden
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Relevant professional qualification:	Fellow of the Chartered Institute of Management Accountants
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Address:	Holy Brook Associates Ltd, Thames Tower, Station Rd, Reading RG1 1LX
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