

HERTFORDSHIRE
CHORUS

Annual report and accounts

YEAR ENDED 31st AUGUST 2025

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TRUSTEES' REPORT FOR THE YEAR 1ST SEPTEMBER 2024 TO 31ST AUGUST 2025

Reference and Administrative Details of the Charity, its Trustees and Advisors

Charity Name	Hertfordshire Chorus
Registered Charity Number	281627
Charity's Principal Address	16 Barncroft Way, St Albans, AL1 5QZ
Trustees of the Charity	Carole Teacher (Chair with effect from 20 November 2024) Clare McConnell (Chair retired 20 November 2024) Paul Harden (Finance Director) (Elected 20 November 2024) Julian Edwards (Finance Director) (Retired 20 November 2024) Neil Brinkworth Evelyn Poulton Katherine Hughes John Keogh Philippe Broadhead (Elected 20 November 2024) Beth Chappell (Appointed 7 January 2025)
Musical Director	David Temple, MBE

Carole Teacher, Neil Brinkworth, Evelyn Poulton, Katherine Hughes and John Keogh were trustees during the whole financial year to which these accounts relate and also at the date this report was approved. Details of the other trustees' elections, appointments, retirements and resignations are set out above.

Objectives and Activities

The objective of the Chorus is to promote, improve, develop and maintain public education in and appreciation of music in all its aspects by the presentation of public concerts and recitals to the highest possible standards.

Structure, Governance and Management

The governing document for the Chorus is the Constitution of Hertfordshire Chorus, the latest version of which was approved by an AGM of the members on 30th November 2011 as amended by the EGM on 13 October 2020.

The Chorus is run by a Council of elected members who meet on a regular basis throughout the year, with annual elections at the time of the AGM. Council members are the Trustees of the Chorus. There is a Chairman, Finance Director and functional directors for a number of key roles. Whilst the Trustees are elected, it is expected that they will only stand for posts for which they have the requisite knowledge and skills. No officer may serve continuously in the same post for more than six years which is able to be extended to seven years during periods of exceptional circumstances. Supporting the Trustees are other Chorus Members who fill other voluntary and un-elected roles. Approximately 50% of the Chorus Members are directly involved in helping with the running of the Chorus in this way. The Musical Director attends Council meetings.

Public Benefit Statement

The Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Related Parties

There are no contractual transactions with Trustees or related parties to the knowledge of the Trustees. The Trustees have paid certain expenses of the Chorus for which they have been refunded. During the period of Accounts, no Trustees have claimed any personal expenses.

Risk Management

The Trustees have identified the major risks affecting the business of the charity and have established systems to mitigate those risks. In particular, when setting the budget for each year the Trustees consider any factors that could have an adverse impact on the achievement of the budget and make appropriate plans to deal with any such occurrence.

Achievements and Performance: Chair's Report of behalf of the Trustees

Hertfordshire Chorus delivered a full and varied programme throughout its 2024-2025 concert season, performing an eclectic selection of music in Hertfordshire, London and elsewhere.

A celebration of the life of Michael Kibblewhite, who was the Musical Director of Hertfordshire Chorus before September 2000, was organised at Ely Cathedral for September 2024 and we were pleased to be invited to sing alongside many of the choirs with whom he had been chorus master. Michael was an excellent choir trainer. His children's choir, Cantate Junior Choir, won Sainsbury's Choir of the Year in 2000.

Our concert season started in October with our first visit to St Mary's church in Hitchin, performing the notoriously tricky acapella piece Rachmaninov's *Vespers* to a sell-out audience. It was a musical success and we had many compliments from the audience.

We then moved to our Christmas season. Again we were invited to sing in The Willow Foundation's annual Christmas concert at St Albans Cathedral on the 2nd December, the first event without co-founder Megs Wilson. We provided a small choir for a traditional Christmas concert in the lovely village of Flamstead on the 11th December, followed by our own annual Christmas concert at Haileybury College on the 15th December.

Early in the season we decided to make another recording, this time featuring two less well-known Elgar compositions, *From the Bavarian Highlands* and an arrangement of *The Snow* with choir and two violins. We wanted to pair Elgar's works with the excellent but rarely performed and unrecorded work by Hubert Parry called *De Profundis*, which we enjoyed performing in 2022. In addition, we decided to include another excellent unrecorded Parry piece called *God is our Hope and our Strength*. For the project to go ahead we needed to fundraise over £20,000 and were delighted to have reached the total by July 2025 thanks to our Grants team and social media teams. The Elgar pieces were recorded in April 2025 and we are set to record the Parry pieces in November 2025, for release in 2026.

On 8 February 2025, we performed Bach's *St John Passion* in St Albans Cathedral, continuing our desire to bring powerful stories like this to life by singing in English rather than German.

We returned to St Albans Cathedral on the 31st May to sing Elgar's *The Dream of Gerontius*. Both concerts were musically excellent and *The Dream of Gerontius* was an opportunity to bring a large-scale symphonic work to St Albans.

Lastly, on the 12th July we changed genre to Progressive Rock, with Judge Smith's Requiem, at Holy Sepulchre, Holborn commonly known as the "Musicians Church". It was paired with Paul Patterson's more classical Magnificat featuring brass, organ and percussion. The church was filled with brass fanfares, a rock band, tenor soloist, organ and percussion. The audience of Judge Smith fans and compatriots were incredibly enthusiastic and we received some good reviews and audience feedback.

The Chorus continues to operate in a challenging financial environment with our operating costs increasing. Our audiences are always enthusiastic, however it has been more difficult to sell tickets compared to previous years. Our main sources of income remain subscriptions and ticket sales.

We have a new marketing team and we are seeing early successes in a vastly increased reach of our social media posts. This along with a revitalised approach to our email supporters is likely to bear fruit in the forthcoming season.

We continue to benefit from private donations, support from our Patrons and Friends, and from our fundraising activities including the provision of wedding choirs, bake nights and engagements.

However, we have again been required to increase our subscription levels for 2025-26 to take account of the on-going impact of increased costs. As with previous years we continue to plan our concert programme with care, balancing the need to deliver high quality and enjoyable performances for our members and audiences with the requirement to ensure financial probity.

We have welcomed three new Council members this season who are helping to invigorate our activities and I want to thank all Council members for the support they have given to me in my first year as Chair. The quality of our choir is superb at the moment and we have a lot of exciting activities for the next season in addition to our recording, including a joint concert with Crouch End Festival Chorus to perform Elgar's *The Kingdom* at the Royal Festival Hall in January 2026. Also in the Royal Festival Hall, we have been invited for the third time by The Game Music Festival to sing at their opening event in June 2026.

I am very grateful too for the support of all our members, especially those who have volunteered for a number of activities throughout the year and who have helped in the efficient running of the Chorus. Our Musical Director, David Temple MBE, continues to inspire the Chorus, and with his leadership we are able to deliver high-quality singing which focuses on exciting performances which tell the stories of the music. Our accompanist, Rufus Frowde, is an essential part of Chorus life, and a great musician who provides invaluable support to our Musical Director and the Chorus. I thank them both for all that they have done for the Chorus this season.

Carole Teacher
Chair, Hertfordshire Chorus
28 October 2025

Financial review

Hertfordshire Chorus meets its objectives as set out in its Constitution through the promotion of concerts throughout the year. To ensure that these concerts meet the highest possible artistic standards, the Chorus hires professional orchestras and soloists as required. However, the income arising from ticket sales etc. from such concerts is not sufficient to cover these costs. Accordingly, the Musical Director with Council plan the music programme for the season recognising the financial exposure of these concerts. Fundraising activities by members of the Chorus, including obtaining grants and sponsorship, continue to support the successful promotion of these events.

In addition, the continued support of our Patrons and Friends and the efforts of our individual members have resulted in steady levels of income across most of our other fund-raising activities; the continued success of the Grants Team has also supported the wide range of music that the choir performs.

The Chorus has had in existence, for many years, a Conductor's Circle to encourage regular donations to the New Commission Fund, so that the Chorus can commission new music in the future. The New Commission Fund is a restricted fund to pay for new commissions, their performance and other related activities.

As mentioned in the previous Annual Report, the Trustees planned a slightly more expansive budget for the 2024/25 season and with the benefit of the fundraising for our recording our end-of-year position improved to £57,263 (£37,227).

Total reserves now stand at £57,263 (£37,227) of which £24,864 (£355) is within the restricted fund primarily set aside for the recording of the Parry pieces in November 2025.

One key factor within the improved financial position, was that we received some very generous donations during the year from individual donors and from our Patrons; this factor led to the improvement in the overall financial position for the Chorus.

I would particularly like to mention a very generous grant of £20,000 from an anonymous donor which has enabled the recording session in November 2025 to take place.

The current reserve position enables the Chorus to manage its costs and plan for concerts prudently. Following the cost-of-living crisis and the consequent rise in inflation, we observed an increase in all of the costs associated with our performances including venue hire, orchestral costs, and costs of soloists. These significant price increases have now largely ceased making planning a more straightforward exercise than in recent years.

The Trustees have prepared a budget for the forthcoming season (2025/6) to support a wide range of concerts. There is some flexibility in the budget to adapt the concert programming as required.

The Trustees have also reviewed the level of subscriptions, with the aim of keeping pace with the underlying cost of regular rehearsals and funding concert promotions. Increasing our membership numbers is fundamental for our finances, as well as our ability to give the musical performances to which we aspire.

My thanks go to all the people who help financially by giving generous amounts of their time with no other reward than enhancing their own singing experience and seeing the Chorus progress.

In addition, my particular thanks go to Hilary Mackenzie who has succeeded magnificently in meeting the challenge of the day-to-day accounting that makes this report possible and to Sharon Neyjahr for managing the payments from Chorus Members including for music and subscriptions.

Paul Harden
Finance Director, Hertfordshire Chorus
28 October 2025

Hertfordshire Chorus

Statement of financial activities for the year ending 31 August 2025

	Note	Unrestricted Fund	Restricted Fund	Total Funds 2025	Total Funds 2024
		£	£	£	£
Income					
<i>Donations and legacies:</i>					
Membership subscriptions		31,511		31,511	28,163
Gift aid		7,864	822	8,686	7,625
Other donations, grants and sponsorship		6,893	24,305	31,198	11,312
<i>Charitable activities:</i>					
Concerts		31,259		31,259	35,512
<i>Trading activities:</i>					
External engagements and recordings		11,027		11,027	7,834
Other fund raising activities		8,861		8,861	21,298
Total Income		97,415	25,127	122,542	111,744
(Expenditure)					
<i>Raising funds:</i>					
External engagements and recordings		(9,240)	(614)	(9,854)	(2,785)
Other fund raising activities		(3,002)		(3,002)	(18,322)
<i>Charitable activities:</i>					
Artistic costs		(39,061)		(39,061)	(37,745)
Non-artistic costs		(21,485)		(21,485)	(23,480)
<i>Other:</i>					
Rehearsal costs		(25,586)		(25,586)	(24,547)
Other general costs		(3,518)		(3,518)	(2,462)
Total Expenses		(101,892)	(614)	(102,506)	(109,340)
Net income / (expenditure)		(4,477)	24,513	20,035	2,404
Reconciliation between Funds					
Total funds brought forward		36,872	355	37,227	34,823
Total funds carried forward		32,395	24,868	57,263	37,227

Hertfordshire Chorus
Balance Sheet as at 31 August 2025

	Note	Total funds 2025 £	Total funds 2024 £
Current Assets			
Stock	2	0	0
Debtors		931	1,446
Cash at bank	3	65,642	46,297
Total Current Assets		66,574	47,743
Liabilities			
Creditors falling due within one year		(9,311)	(10,516)
Net current assets less current liabilities		57,263	37,227
The funds of the charity			
Unrestricted income funds	4	32,395	36,872
Restricted income funds		24,868	355
Total charity funds		57,263	37,227

Notes on the accounts

1) Accounting Policies

a) Basis of preparation

The financial statements have been prepared in accordance with 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) (second edition – October 2019 effective 1 January 2019) - (Charities SORP (FRS 102)) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The Hertfordshire Chorus meets the definition of a public benefit entity under FRS 102.

The accounts are presented on a fully accrued basis so that the true values of both income and expenditure are shown in the period that they relate to rather than the date that payments may have been received or made. All assets and liabilities are initially recognised at historical cost or transaction value.

No statement of cash flows is presented as the annual gross income of The Hertfordshire Chorus is less than £500,000.

b) Layout of the accounts

The layout of the income statement follows the disclosure requirements of Charities SORP (FRS102). Comparatives for 2024 have been disclosed.

c) Preparation of the accounts on a going concern basis

The accounts are prepared on the basis that the Chorus is a going concern. The Chorus's reserves at the start of September 2025 were in a good economic state, enabling the Chorus to plan a suitable programme of concerts and recordings.

Looking forward, whilst there is a slightly improved economic outlook, there remains a cost-of-living crisis for many households and the willingness of the public to purchase tickets for our future concerts is a significant area of financial uncertainty. The Trustees are carefully managing the financial position of the Chorus, and the forthcoming concert season is designed and costed to take account of these uncertainties. The level of membership subscriptions and the payment flexibility has been designed to maintain membership levels and hence future income for the chorus. A prudent budget has been prepared for the 2025/26 financial year. There will be a continued emphasis on other fundraising activities.

d) Income

Income is recognised when the Chorus has entitlement to the funds, any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. Income from government and other grants is recognised when the Chorus has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donations and grants specific to particular concerts have been recorded as income from charitable activities related to those concerts.

e) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the Hertfordshire Chorus. Designated funds are restricted funds of the charity which the Trustees have decided at their

discretion to set aside to use for a specific purpose. The New Commission Fund is to be used for the commissioning and promotion of new choral works and is funded by grants and donations for this purpose.

f) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of fundraising and undertaking external engagements
- Expenditure on charitable activities includes the costs of performances and other activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents costs of rehearsals together with those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

g) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

h) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Accrued income is recognised when cash has been received but the criteria for income to be recognised in the Income Statement has not been met.

i) Financial instruments

The Chorus only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2) Grants

The Chorus received a grant of £20,000 from an anonymous donor to record Parry's De Profundis.

3) Stock

Stock and equipment are not capitalised but at the year-end the principal assets were the Music Library, a stock of CD's and display equipment.

4) Cash at bank

Comprises accounts at the following Banks and electronic cash providers:

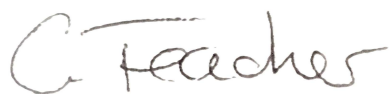
Bank Accounts	Year Ended 31 August 2025	Year Ended 31 August 2024
	£	£
HSBC	15,298	9,840
NatWest	14,562	33,848
Lloyds	5,489	2,609
Saffron Building Society	30,293	0
Total	65,642	46,297

5) Reserves Policy

Reserves are maintained to assist the Chorus to operate effectively. The Council has set the required level of reserves, or resources, for the organisation at the sum of (a) the total costs of the most expensive concert in the forthcoming budget and (b) the next year's predicted shortfall if any.

Current reserve analysis for year 31 August 2025:

Budget presented to Council 9 September 2025	
Most expensive concert 2025/26	£18,550
Shortfall 2025/26	
Required reserves	£18,550
Unrestricted reserves as at 31 August 2025	£32,395



Signed

Carole Teacher- Chair
Signed on behalf of the Trustees
28 October 2025



Signed

Paul Harden – Finance Director
Signed on behalf of the Trustees
28 October 2025

**INDEPENDENT EXAMINER'S REPORT
YEAR ENDED 31ST AUGUST 2025**

I report on the accounts of the charity for the year ended 31st August 2025 which are set out on pages 7 to 11.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
 - to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

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 requirements
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



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28 October 2025