

ST ALBANS BACH CHOIR

England & Wales · Charity number 285602

Details

Status Registered

Legal form Other

Registered 1982-11-04

Register [View on the Charity Commission register](#)

Contact

Address 24 Norbury Avenue
Watford
WD24 4PJ

Phone 07951527190

Email admin@stalbansbachchoir.org.uk

Website www.stalbansbachchoir.org.uk

Activities

Objects: TO PROMOTE, IMPROVE, DEVELOP AND MAINTAIN PUBLIC EDUCATION IN AND APPRECIATION OF THE ART AND SCIENCE OF CHORAL MUSIC IN ALL ITS ASPECTS BY THE PRESENTATION OF PUBLIC CHORAL CONCERTS TO THE HIGHEST POSSIBLE STANDARDS, AND BY SUCH OTHER WAYS AS THE CHOIR, THROUGH ITS COMMITTEE, SHALL DETERMINE FROM TIME TO TIME.

Activities: St Albans Bach Choir rehearses and performs a wide variety of choral music. It engages soloists and orchestras of the highest calibre but also has a tradition of engaging young singers, many of whom have since developed international careers.

Classification

- **How:** Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Arts/culture/heritage/science
- **Who:** The General Public/mankind

Geography

- Bedford
- Buckinghamshire
- Central Bedfordshire
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£127,971	£130,829	-	-
2024-07-31	£127,971	£130,829	-	-
2023-07-31	£76,456	£83,220	-	-
2022-07-31	£83,702	£105,217	-	-
2021-07-31	£3,233	£11,037	-	-

Trustees

Name	Role	Appointed
Nicholas William Salibury	Chair	2017-10-02
Alistair Greenway Howse		2021-09-27
Anne Elizabeth Stevens		2022-09-26
Catherine Helen Ruth Barrett		2025-10-06
Deborah Jane Lansdown		2025-10-06
Jeffrey Peter Burke		2019-09-30
Phillip Parr		2024-09-30

ST ALBANS BACH CHOIR

England & Wales - Charity number 285602

Accounts

ST ALBANS BACH CHOIR
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST JULY 2025

Registered Charity No: 285602

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

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ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

CHARITY INFORMATION

Trustees

J Burke	J Chandler-Smith
C Granby (resigned 30 th September 2024)	A Howse
P Parr (appointed 30 th September 2024)	N Salisbury
M G Spencer (resigned 30 th September 2024)	C Stephenson
A Stevens	

Principal Address

3 Popes Road
Abbots Langley
Hertfordshire
WD5 0EY

Charity Registration Number

285602

Independent Examiner

Steve Robinson FCA
Mercer & Hole LLP
Chartered Accountants
The Pinnacle
170 Midsummer Boulevard
Milton Keynes
MK9 1BP

Principal Bankers

Lloyds Bank plc
67 High Street
Watford
Herts
WD17 2DU

COIF Charities Deposit Fund
CCLA Investment Managers Limited
One Angel Lane
London
EC4R 3AB

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

TRUSTEES' REPORT

The trustees present their annual report with the financial statements of the charity for the year ended 31st July 2025.

Constitution and objects for the public benefit

The charity is governed by its constitution, last revised in June 2024. The constitution contains no restrictions. It is administered by a committee, members of which are elected at the Annual General Meeting to serve for a minimum of three years. Committee members are recruited from the membership of the choir and act as the charity's trustees. Induction training is provided for all new trustees.

The trustees confirm that they have made reference to the guidance of the Charities Commission general guidance on public benefits when reviewing their aims, objectives and future activities of the charity.

The objects of the charity are to improve public appreciation of music through choral concerts.

Review of the Development, Activities and Achievements of the Charity, and how the Charity delivers public benefit

The surplus for the year amounted to £10,365. During the season the choir performed three major concerts, their annual Christmas concerts and took part in the 33rd St Albans International Organ Festival. The choir continued its policy of supporting younger members by waiving subscriptions and providing free music.

Reserves

The accumulated funds as at 31st July 2025 were £104,914 of which £1,250 related to designated funds.

The trustees have determined that an appropriate level of available reserves should be equivalent to at least twelve months' expenditure.

Investments

The charity's constitution requires its assets to be invested in Great Britain, in bank accounts or safe interest-bearing securities.

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

TRUSTEES' REPORT (continued)

Major risks

The trustees have taken steps to identify the major risks to which the charity is exposed, and systems have been established to mitigate those risks.

Future Development

The Choir's Centenary year concluded in December 2024 and following the retirement of Andrew Lucas in July, the choir welcomed its new conductor, William Fox, in September 2024.

Trustees' Responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees



N Salisbury

Claire Stephenson.

C Stephenson

2nd September 2025

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST ALBANS BACH CHOIR

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st July 2025 which are set out on pages 1 to 20.

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').

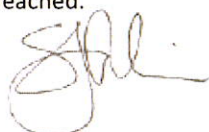
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity 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.



Steve Robinson FCA
Mercer & Hole LLP
The Pinnacle
170 Midsummer Boulevard
Milton Keynes
MK9 1BP

Date 28 November 2025

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted General Funds	Unrestricted Designated Funds	Total Unrestricted 2025	Total Unrestricted 2024
		£	£	£	£
Income:					
Subscriptions	2	41,422	-	41,422	43,243
Legacies and donations	3	1,000	-	1,000	101
Interest		2,059	-	2,059	2,245
Taxation recovered from Gift Aid		8,010	-	8,010	8,106
Carol concert	4	15,204	-	15,204	12,468
Major concerts	5	39,797	-	39,797	60,334
Other income	6	179	-	179	1,474
Total income		107,671	-	107,671	127,971
Expenditure:					
<u>Charitable Expenditure</u>					
Carol concert	4	13,854	-	13,854	12,700
Major concerts	5	80,349	-	80,349	111,701
Centenary events and book		-	-	-	2,146
		94,203	-	94,203	126,547
<u>Management and Administration</u>					
Subscriptions and affiliation fees		815	-	815	787
Audition costs	7	429	-	429	581
Singing lessons and workshops (net)		944	-	944	474
Website and IT		356	-	356	296
Andrew Lucas retirement events		-	-	-	741
Sundry expenses	8	1,207	-	1,207	1,403
Total expenditure		97,954	-	97,954	130,829
Net expenditure before gains on investments		9,717	-	9,717	(2,858)
Gains on investments	11	648	-	648	5,105
Net expenditure/income		10,365	-	10,365	2,247
Transfer between funds		-	-	-	-
Net movement in funds		10,365	-	10,365	2,247
Total funds brought forward		93,299	1,250	94,549	92,302
Total funds carried forward	14	103,664	1,250	104,914	94,549

The notes on pages 8 to 20 form part of these accounts

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

BALANCE SHEET

	Note	£	2025 £	£	2024 £
Fixed assets					
Floodlighting and music stands at cost		658		658	
Less accumulated depreciation		(658)		(658)	
Investments: COIF Investment account	11	54,123		53,475	
		-----	54,123	-----	53,475
Current assets					
Stock of music		626		626	
Debtors	12	967		4,942	
Cash at bank: Lloyds Treasurers account		4,125		6,295	
Cash at bank: COIF Deposit account		47,035		29,976	
Cash in hand		-		-	
		-----	52,753	-----	41,839
Creditors: amounts falling due within one year	13	(1,962)		(765)	
Net current assets			50,791		41,074
Net assets			----- 104,914		----- 94,549
Accumulated funds					
Unrestricted general funds	14		103,664		93,299
Designated funds	14		1,250		1,250
Total charity funds	15		----- 104,914		----- 94,549

Approved by the Board of Trustees and signed on its behalf by

Claire Stephenson

C Stephenson

2nd September 2025

The notes on pages 8 to 20 form part of these accounts

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS

1. Accounting policies

The accounts 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) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. Assets and liabilities are initially recognised at historic cost or transaction value unless otherwise stated in the relevant accounting policy note.

The financial statements have been prepared to give a 'true and fair' view and have therefore necessarily departed from the extant Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Statement of Recommended Practice: Accounting and Reporting by Charities effective from 1 April 2005, which has since been withdrawn.

The charity meets the definition of a public benefit entity under FRS 102.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs to that category.

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Income

Voluntary income including donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Subscription income is recognised when received from members.

Concert income represents the gross receipts. A breakdown of the income and expenditure for each concert is shown in the notes to the accounts.

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.

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

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

1. Accounting policies (continued)

Investments

Investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in the profit and loss accounts.

Fixed assets

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Floodlighting and music stands 5 years

Stock

Stock is included at the lower of cost or net realisable value.

Debtors

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

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.

Financial Instruments

The charity only has 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.

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 a 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.

2. Subscriptions	2025	2024
Singers	38,882	40,218
Friends	2,540	3,025
	<u>41,422</u>	<u>43,243</u>
	<u><u>41,422</u></u>	<u><u>43,243</u></u>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

3. Donations	Unrestricted Funds	Designated Funds	Total 2025	Total 2024
General donations	-	-	-	101
Legacies	1,000	-	1,000	-
	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>101</u>
	<u><u>1,000</u></u>	<u><u>-</u></u>	<u><u>1,000</u></u>	<u><u>101</u></u>
 				Dec 2024
			£	£
Tickets sales				14,734
Less: commission				(1,768)
				<u>12,966</u>
Sundry income – music sales				355
Sundry income – flowers and candles				115
				<u>13,436</u>
Conductor			1,160	
Brass Quintet			1,600	
Organist			769	
Pianist			215	
Venue costs			4,626	
Music purchases			777	
Design and printing			875	
Publicity			-	
Rehearsals			1,870	
Miscellaneous expenses			194	
			<u> </u>	<u>(12,086)</u>
Surplus				<u><u>1,350</u></u>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

5. Major Concerts	Note	Gross income	Expenses	Deficit
November 2024 – <i>Rossini Petite Messe Solennelle</i>	5a	11,963	(19,259)	(7,296)
April 2025 – <i>Handel Messiah</i>	5b	16,702	(29,291)	(12,589)
June 2025 – <i>Haydn Nelson Mass and Vivaldi Gloria</i>	5c	10,624	(29,301)	(18,677)
July 2025 – <i>IOF Beethoven 9th Symphony</i>	5d	508	(2,498)	(1,990)
		<hr/>	<hr/>	<hr/>
		39,797	(80,349)	(40,552)
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

5a. November 2024 – <i>Rossini Petite Messe Solennelle</i>	Nov 2024
Ticket sales	11,039
Less: commission	(1,325)
	<hr/>
	9,714
Programmes (including adverts)	644
Sundry income – music sales	280
	<hr/>
	10,638
Conductor	1,160
Pianists and Harmonium	1,520
Soloists	2,800
Instrument hire	1,329
Chorus tenors	175
Music hire	199
Venue hire	5,226
Design and printing	870
Publicity	755
Rehearsals: Conductor	1,620
Rehearsals: Accompanist	840
Rehearsals: Venue hire	1,280
Rehearsals: Vocal coach	-
Miscellaneous expenses	160
	<hr/>
	(17,934)
Deficit	<hr/> <hr/> (7,296)

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

5b. April 2025 – Handel Messiah	Apr 2025
Ticket sales	15,762
Less: commission	(1,891)
	<hr/>
	13,871
Programmes (including adverts)	856
Sundry income – music sales	84
	<hr/>
	14,811
Conductor	1,160
Orchestra	11,999
Soloists	3,100
Instrument hire	251
Chorus tenors	175
Music hire	77
Venue hire	4,500
Design and printing	1,000
Publicity	745
Rehearsals: Conductor	2,025
Rehearsals: Accompanist	924
Rehearsals: Venue hire	1,444
Rehearsals: Language coach	-
Miscellaneous expenses	-
	<hr/>
	(27,400)
Deficit	<hr/> <hr/> (12,589)

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

5c. June 2025 – Haydn Nelson Mass and Vivaldi Gloria	Jun 2025
Ticket sales	9,415
Less: commission	(1,130)
	<hr/>
	8,285
Programmes (including adverts)	787
Sundry income – music sales	422
	<hr/>
	9,494
Conductor	1,160
Orchestra	13,009
Soloists	3,225
Instrument hire	455
Music hire	316
Venue hire	4,916
Design and printing	870
Publicity	815
Rehearsals: Conductor	1,377
Rehearsals: Accompanist	714
Rehearsals: Venue hire	1,314
Rehearsals: Vocal coach	-
Miscellaneous expenses	-
	<hr/>
	(28,171)
Deficit	<hr/> <hr/> <u>(18,677)</u>

**ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025**

NOTES TO THE ACCOUNTS (continued)

5d. July 2025 – IOF Beethoven 9th Symphony		Jul 2025
Sundry income – music sales		508
Rehearsals: Conductor	810	
Rehearsals: Accompanist	336	
Rehearsals: Venue hire	525	
Rehearsals: Language coach	225	
Music hire	327	
Chorus soprano	275	
		(2,498)
Deficit		(1,990)
		<u><u> </u></u>
6. Other income	2025	2024
Folders	63	196
Celebration choir	-	900
Amazon/easyfundraising	57	128
Social events	59	-
Miscellaneous income	-	250
	<u>179</u>	<u>1,474</u>
	<u><u> </u></u>	<u><u> </u></u>
7. Audition expenses	2025	2024
New members	429	581
Re-auditions	-	-
	<u>429</u>	<u>581</u>
	<u><u> </u></u>	<u><u> </u></u>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

8. Sundry expenses	2025	2024
Social and Patrons events	-	380
Folders	-	345
Advertising	250	340
Vocal coach	600	-
Other sundry expenses	357	338
	<hr/>	<hr/>
	1,207	1,403
	<hr/> <hr/>	<hr/> <hr/>

9. Trustee remuneration and expenses, and the cost of key management personnel

None of the trustees received any remuneration nor any reimbursement for expenses.

The key management personnel of the charity comprise the trustees only. The total employee benefits of the key management personnel of the charity were £nil (2024: £nil)

10. Staff Numbers

No staff were employed by the charity in the year (2024: nil)

11. Fixed asset investments

**Investments other
than loans
£**

Valuation at 1 st August 2024	53,475
Additions	-
Fair value adjustments	648
Disposals	-
	<hr/>
Valuation at 31 st July 2025	54,123
	<hr/> <hr/>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

12. Debtors	2025	2024
Prepayments and accrued income	967	4,942
	<hr/>	<hr/>
	967	4,942
	<hr/> <hr/>	<hr/> <hr/>
13. Creditors: Amounts falling due within one year	2025	2024
Trade creditors	-	-
Deferred income	1,962	765
	<hr/>	<hr/>
	1,962	765
	<hr/> <hr/>	<hr/> <hr/>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

14. Movement of Funds

	Balance at 1 st August 2024	Net income/ (expenditure)	Transfer of funds	Gain on investments	Balance at 31 st July 2025
Unrestricted funds					
General fund	93,299	9,717	-	648	103,664
Designated funds					
Mercers' Company	250	-	-	-	250
Bell Legacy	1,000	-	-	-	1,000
Berdinner Legacy	-	-	-	-	-
Roberts Legacy	-	-	-	-	-
	<u>94,549</u>	<u>9,717</u>	<u>-</u>	<u>648</u>	<u>104,914</u>

The designated funds comprise: £250 (of a total of £750) received from the Mercers' Company to promote the use of Young Artists and a legacy of £1,000 from a former member's family which will be ear-marked to use to promote Young Artists.

Movement of Funds – comparative figures

	Balance at 1 st August 2023	Net income/ (expenditure)	Transfer of funds	Gain on investment	Balance at 31 st July 2024
Unrestricted funds					
General fund	85,552	(2,858)	5,500	5,105	93,299
Designated funds					
Mercers' Company	250	-	-	-	250
Bell Legacy	1,000	-	-	-	1,000
Berdinner Legacy	4,000	-	(4,000)	-	-
Roberts Legacy	1,500	-	(1,500)	-	-
	<u>92,302</u>	<u>(2,858)</u>	<u>-</u>	<u>5,105</u>	<u>94,549</u>

The designated funds comprise: £250 (of a total of £750) received from the Mercers' Company to promote the use of Young Artists and a legacy of £1,000 from a former member's family which will be ear-marked to use to promote Young Artists. Two legacies from former members have been allocated to the Centenary Concert of Bach's *St Matthew Passion*.

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

15. Analysis of Net Assets between Funds	Unrestricted Funds £	Designated Funds £	Total Funds £
Investments	54,123	-	54,123
Current assets	51,503	1,250	52,753
Current liabilities	(1,962)	-	(1,962)
Balance at 31 st July 2025	103,664	1,250	104,914

Analysis of Net Assets between Funds – comparative figures

	Unrestricted Funds £	Designated Funds £	Total Funds £
Investments	53,475	-	53,475
Current assets	40,589	1,250	41,839
Current liabilities	(765)	-	(765)
Balance at 31 st July 2024	93,299	1,250	94,549

16. Related Party Transactions

There are no related party transactions that require disclosure in the accounts.

17. Independent Examiner's Fee

The independent examiner's fee for 2025 was £nil (2024: £nil).

18. Post Balance Sheet Events

There are no post balance sheet events to report.

**ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025**

NOTES TO THE ACCOUNTS (continued)

19. Statement of Financial Activities 2024	Unrestricted General Funds	Unrestricted Designated Funds	Total 2024
	£	£	£
Income:			
Subscriptions	43,243	-	43,243
Legacies and donations	101	-	101
Interest	2,245	-	2,245
Taxation recovered from Gift Aid	8,106	-	8,106
Carol concert	12,468	-	12,468
Major concerts	60,334	-	60,334
Other income	1,474	-	1,474
	<hr/>	<hr/>	<hr/>
Total income	127,971	-	127,971
	<hr/>	<hr/>	<hr/>
Expenditure:			
<u>Charitable Expenditure</u>			
Carol concert	12,700	-	12,700
Major concerts	111,701	-	111,701
Centenary events and book	2,146	-	2,146
	<hr/>	<hr/>	<hr/>
	126,547	-	126,547
	<hr/>	<hr/>	<hr/>
<u>Management and Administration</u>			
Subscriptions and affiliation fees	787	-	787
Audition costs	581	-	581
Singing lessons (net)	474	-	474
Website and IT	296	-	296
Andrew Lucas retirement events	741	-	741
Sundry expenses	1,403	-	1,403
	<hr/>	<hr/>	<hr/>
Total expenditure	130,829	-	130,829
	<hr/>	<hr/>	<hr/>
Net expenditure before gains on investments	(2,858)	-	(2,858)
Gains on investments	5,105	-	5,105
	<hr/>	<hr/>	<hr/>
Net expenditure	2,247	-	2,247
Transfer between funds	5,500	(5,500)	-
	<hr/>	<hr/>	<hr/>
Net movement in funds	7,747	(5,500)	2,247
Total funds brought forward	85,552	6,750	92,302
	<hr/>	<hr/>	<hr/>
Total funds carried forward	93,299	1,250	94,549
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

ST ALBANS BACH CHOIR

England & Wales - Charity number 285602

Accounts

ST ALBANS BACH CHOIR
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST JULY 2024

Registered Charity No: 285602

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

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ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

CHARITY INFORMATION

Trustees

V Burgess (resigned 9 th October 2023)	J Burke
J Chandler-Smith	C Granby (resigned 30 th September 2024)
A Howse	J Likierman (resigned 9 th October 2023)
P Parr (appointed 30 th September 2024)	N Salisbury
M G Spencer (resigned 30 th September 2024)	C Stephenson
A Stevens	

Principal Address

3 Popes Road
Abbots Langley
Hertfordshire
WD5 0EY

Charity Registration Number

285602

Independent Examiner

S Robinson
Mercer & Hole LLP
Chartered Accountants
The Pinnacle
170 Midsummer Boulevard
Milton Keynes
MK9 1BP

Principal Bankers

Lloyds Bank plc
67 High Street
Watford
Herts
WD17 2DU

COIF Charities Deposit Fund
CCLA Investment Managers Limited
One Angel Lane
London
EC4R 3AB

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

TRUSTEES' REPORT

The trustees present their annual report with the financial statements of the charity for the year ended 31st July 2024.

Constitution and objects for the public benefit

The charity is governed by its constitution, last revised in June 2002. The constitution contains no restrictions. It is administered by a committee, members of which are elected at the Annual General Meeting to serve for a minimum of three years. Committee members are recruited from the membership of the choir and act as the charity's trustees. Induction training is provided for all new trustees.

The trustees confirm that they have made reference to the guidance of the Charities Commission general guidance on public benefits when reviewing their aims, objectives and future activities of the charity.

The objects of the charity are to improve public appreciation of music through choral concerts.

Review of the Development, Activities and Achievements of the Charity, and how the Charity delivers public benefit

The surplus for the year amounted to £2,247.

Reserves

The accumulated funds as at 31st July 2024 were £94,549 of which £1,250 related to designated funds.

The trustees have determined that an appropriate level of available reserves should be equivalent to at least twelve months' expenditure.

Investments

The charity's constitution requires its assets to be invested in Great Britain, in bank accounts or safe interest-bearing securities.

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

TRUSTEES' REPORT (continued)

Major risks

The trustees have taken steps to identify the major risks to which the charity is exposed, and systems have been established to mitigate those risks.

Future Development

The Choir's Centenary year concludes in December 2024 and following the retirement of Andrew Lucas in July, the choir welcomes its new conductor, William Fox, from September 2024.

Trustees' Responsibilities in relation to the Financial Statements

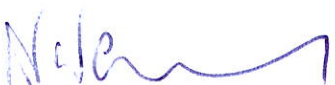
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:


- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees


.....

N Salisbury


.....

C Stephenson

Date: 19th November 2024

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST ALBANS BACH CHOIR

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st July 2024 which are set out on pages 1 to 19.

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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity 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.



Steve Robinson FCA
Mercer & Hole LLP
The Pinnacle
170 Midsummer Boulevard
Milton Keynes
MK9 1BP

Date 18 December 2024

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted General Funds	Unrestricted Designated Funds	Total Unrestricted 2024	Total Unrestricted 2023
		£	£	£	£
Income:					
Subscriptions	2	43,243	-	43,243	33,640
Legacies and donations	3	101	-	101	-
Interest		2,245	-	2,245	1,131
Taxation recovered from Gift Aid		8,106	-	8,106	7,133
Carol concert	4	12,468	-	12,468	11,579
Major concerts	5	60,334	-	60,334	20,637
Other income	6	1,474	-	1,474	2,336
Total income		127,971	-	127,971	76,456
Expenditure:					
<u>Charitable Expenditure</u>					
Carol concert	4	12,700	-	12,700	11,208
Major concerts	5	111,701	-	111,701	67,760
Centenary events and book		2,146	-	2,146	-
		126,547	-	126,547	78,968
<u>Management and Administration</u>					
Subscriptions and affiliation fees		787	-	787	757
Audition costs	7	581	-	581	2,011
Singing lessons and workshops (net)		474	-	474	1,145
Website and IT		296	-	296	259
Andrew Lucas retirement events		741	-	741	-
Sundry expenses	8	1,403	-	1,403	80
Total expenditure		130,829	-	130,829	83,220
Net expenditure before gains on investments		(2,858)	-	(2,858)	(6,764)
Gains on investments	11	5,105	-	5,105	456
Net expenditure/income		2,247	-	2,247	(6,308)
Transfer between funds		5,500	(5,500)	-	-
Net movement in funds		7,747	(5,500)	2,247	(6,308)
Total funds brought forward		85,552	6,750	92,302	98,610
Total funds carried forward	14	93,299	1,250	94,549	92,302

The notes on pages 8 to 19 form part of these accounts

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

BALANCE SHEET

	Note	£	2024 £	£	2023 £
Fixed assets					
Floodlighting and music stands at cost		658		658	
Less accumulated depreciation		(658)		(658)	
Investments: COIF Investment account	11	53,475		48,370	
			<u>53,475</u>	<u>48,370</u>	48,370
Current assets					
Stock of music		626		626	
Debtors	12	4,942		-	
Cash at bank: Lloyds Treasurers account		6,295		1,046	
Cash at bank: COIF Deposit account		29,976		42,730	
Cash in hand		-		-	
			<u>41,839</u>	<u>44,402</u>	
Creditors: amounts falling due within one year	13	(765)		(470)	
Net current assets			<u>41,074</u>	<u>43,932</u>	
Net assets			<u>94,549</u>	<u>92,302</u>	
Accumulated funds					
Unrestricted general funds	14		93,299		85,552
Designated funds	14		1,250		6,750
Total charity funds	15		<u>94,549</u>	<u>92,302</u>	

Approved by the Board of Trustees and signed on its behalf by

Clare Stephenson C Stephenson

Date: 19th November 2024

The notes on pages 8 to 19 form part of these accounts

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

NOTES TO THE ACCOUNTS

1. Accounting policies

The accounts 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) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. Assets and liabilities are initially recognised at historic cost or transaction value unless otherwise stated in the relevant accounting policy note.

The financial statements have been prepared to give a 'true and fair' view and have therefore necessarily departed from the extant Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Statement of Recommended Practice: Accounting and Reporting by Charities effective from 1 April 2005, which has since been withdrawn.

The charity meets the definition of a public benefit entity under FRS 102.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs to that category.

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Income

Voluntary income including donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Subscription income is recognised when received from members.

Concert income represents the gross receipts. A breakdown of the income and expenditure for each concert is shown in the notes to the accounts.

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.

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

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

NOTES TO THE ACCOUNTS (continued)

1. Accounting policies (continued)

Investments

Investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in the profit and loss accounts.

Fixed assets

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Floodlighting and music stands 5 years

Stock

Stock is included at the lower of cost or net realisable value.

Debtors

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

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.

Financial Instruments

The charity only has 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.

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 a 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.

2. Subscriptions	2024	2023
Singers	40,218	33,150
Friends	3,025	490
	<hr/>	<hr/>
	43,243	33,640
	<hr/> <hr/>	<hr/> <hr/>

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

NOTES TO THE ACCOUNTS (continued)

3. Donations	Unrestricted Funds	Designated Funds	Total 2024	Total 2023
General donations	101	-	101	-
Legacies	-	-	-	-
	<u>101</u>	<u>-</u>	<u>101</u>	<u>-</u>
	<u><u>101</u></u>	<u><u>-</u></u>	<u><u>101</u></u>	<u><u>-</u></u>
 				Dec 2023
			£	£
Tickets sales				11,405
Less: commission				(1,369)
				<u>10,036</u>
Sundry income – music sales				724
Sundry income – flowers and candles				339
				<u>11,099</u>
Conductor			1,160	
Brass Quintet			1,450	
Organist			750	
Pianist			215	
Venue costs			4,074	
Music purchases			753	
Design and printing			950	
Publicity			-	
Rehearsals			1,909	
Miscellaneous expenses			70	
			<u> </u>	(11,331)
Surplus				<u><u>(232)</u></u>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

NOTES TO THE ACCOUNTS (continued)

5. Major Concerts	Note	Gross income	Expenses	Deficit
November 2023 – <i>Rutter Magnificat and Requiem</i>	5a	13,533	(27,418)	(13,885)
March 2024 – <i>Bach St Matthew Passion</i>	5b	19,893	(45,667)	(25,774)
July 2024 – <i>Mozart Requiem and Coronation Mass</i>	5c	26,908	(38,616)	(11,708)
		<u>60,334</u>	<u>(111,701)</u>	<u>(51,367)</u>
		<u><u>60,334</u></u>	<u><u>(111,701)</u></u>	<u><u>(51,367)</u></u>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2024

NOTES TO THE ACCOUNTS (continued)

5a. November 2023 – <i>Rutter Magnificat and Requiem</i>	Nov 2023
Ticket sales	12,270
Less: commission	(1,472)
	<hr/>
	10,798
Programmes (including adverts)	909
Sundry income – music sales	354
	<hr/>
Conductor	1,160
Orchestra	13,687
Soloists	700
Instrument hire	138
Chorus tenors	525
Music hire	120
Venue hire	3,798
Design and printing	1,050
Publicity	760
Rehearsals: Conductor	1,701
Rehearsals: Accompanist	882
Rehearsals: Venue hire	1,275
Rehearsals: Vocal coach	-
Miscellaneous expenses	150
	<hr/>
	(25,946)
Deficit	<hr/> <hr/> (13,885)

ST ALBANS BACH CHOIR

England & Wales - Charity number 285602

Accounts

ST ALBANS BACH CHOIR
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST JULY 2023

Registered Charity No: 285602

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

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ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

CHARITY INFORMATION

Trustees

V Burgess (to AGM 2022)
J Chandler-Smith
A Howse
N Salisbury
C Stephenson
C Wood (from AGM 2022)

J Burke
C Godfrey (to AGM 2022)
J Likierman (to AGM 2022)
M G Spencer
A Stevens (from AGM 2022)

Principal Address

3 Popes Road
Abbots Langley
Hertfordshire
WD5 0EY

Charity Registration Number

285602

Independent Examiner

S Robinson
Mercer & Hole LLP
Chartered Accountants
420 Silbury Boulevard
Central Milton Keynes
Buckinghamshire
MK9 2AF

Principal Bankers

Lloyds Bank plc
67 High Street
Watford
Herts
WD17 2DU

COIF Charities Deposit Fund
CCLA Investment Managers Limited
Senator House
85 Queen Victoria Street
London
EC4V 4ET

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

TRUSTEES' REPORT

The trustees present their annual report with the financial statements of the charity for the year ended 31st July 2023.

Constitution and objects for the public benefit

The charity is governed by its constitution, last revised in June 2002. The constitution contains no restrictions. It is administered by a committee, members of which are elected at the Annual General Meeting to serve for a minimum of three years. Committee members are recruited from the membership of the choir and act as the charity's trustees. Induction training is provided for all new trustees.

The trustees confirm that they have made reference to the guidance of the Charities Commission general guidance on public benefits when reviewing their aims, objectives and future activities of the charity.

The objects of the charity are to improve public appreciation of music through choral concerts.

Review of the Development, Activities and Achievements of the Charity, and how the Charity delivers public benefit

The deficit for the year amounted to £6,308.

Reserves

The accumulated funds as at 31st July 2023 were £92,302 of which £6,750 related to designated funds.

The trustees have determined that an appropriate level of available reserves should be equivalent to at least twelve months' expenditure.

Investments

The charity's constitution requires its assets to be invested in Great Britain, in bank accounts or safe interest-bearing securities.

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

TRUSTEES' REPORT (continued)

Major risks

The trustees have taken steps to identify the major risks to which the charity is exposed, and systems have been established to mitigate those risks.

Future Development

With operations having returned to normal in the 2022-23 season, the Trustees are busy planning for the Choir's Centenary in 2024.

Trustees' Responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees

..... N Salisbury

..... C Stephenson

Date: 10th October 2023

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST ALBANS BACH CHOIR

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st July 2023 which are set out on pages 1 to 19.

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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity 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.

Steve Robinson FCA
Mercer & Hole LLP
420 Silbury Boulevard
Central Milton Keynes
MK9 2AF

Date October 2023

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted General Funds	Unrestricted Designated Funds	Total Unrestricted 2023	Total Unrestricted 2022
		£	£	£	£
Income:					
Subscriptions	2	33,640	-	33,640	28,214
Legacies and donations	3	-	-	-	78
Interest		1,131	-	1,131	120
Taxation recovered from Gift Aid		7,133	-	7,133	5,957
Carol concert	4	11,579	-	11,579	13,560
Major concerts	5	20,637	-	20,637	34,685
Other income	6	2,336	-	2,336	1,088
Total income		76,456	-	76,456	83,702
Expenditure:					
<u>Charitable Expenditure</u>					
Carol concert	4	11,208	-	11,208	10,875
Major concerts	5	67,760	-	67,760	92,060
		78,968	-	78,968	102,935
<u>Management and Administration</u>					
Administration costs		-	-	-	-
Subscriptions and affiliation fees		757	-	757	734
Audition costs	7	2,011	-	2,011	471
Singing lessons and workshops (net)		1,145	-	1,145	385
Website and IT		259	-	259	329
Sundry expenses	8	80	-	80	363
Total expenditure		83,220	-	83,220	105,217
Net expenditure/income before gains on investments		(6,764)	-	(6,764)	(21,515)
Gains on investments	11	456	-	456	798
Net expenditure/income		(6,308)	-	(6,308)	(20,717)
Transfer between funds		-	-	-	-
Net movement in funds		(6,308)		(6,308)	(20,717)
Total funds brought forward		91,860	6,750	98,610	119,327
Total funds carried forward	14	85,552	6,750	92,302	98,610

The notes on pages 8 to 19 form part of these accounts

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

BALANCE SHEET

	Note	£	2023 £	£	2022 £
Fixed assets					
Floodlighting and music stands at cost		658		658	
Less accumulated depreciation		(658)		(658)	
Investments: COIF Investment account	11	48,370		47,914	
			<u>48,370</u>	<u>47,914</u>	47,914
Current assets					
Stock of music		626		626	
Debtors	12	-		7,794	
Cash at bank: Lloyds Treasurers account		1,046		3,493	
Cash at bank: COIF Deposit account		42,730		42,099	
Cash in hand		-		-	
			<u>44,402</u>	<u>54,012</u>	
Creditors: amounts falling due within one year	13	(470)		(3,316)	
Net current assets			<u>43,932</u>	<u>50,696</u>	
Net assets			<u>92,302</u>	<u>98,610</u>	
Accumulated funds					
Unrestricted general funds	14		85,552		91,860
Designated funds	14		6,750		6,750
Total charity funds	15		<u>92,302</u>	<u>98,610</u>	

Approved by the Board of Trustees and signed on its behalf by

..... C Stephenson

Date: 10th October 2023

The notes on pages 8 to 19 form part of these accounts

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS

1. Accounting policies

The accounts 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) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. Assets and liabilities are initially recognised at historic cost or transaction value unless otherwise stated in the relevant accounting policy note.

The financial statements have been prepared to give a ‘true and fair’ view and have therefore necessarily departed from the extant Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a ‘true and fair’ view. This departure has involved following the Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Statement of Recommended Practice: Accounting and Reporting by Charities effective from 1 April 2005, which has since been withdrawn.

The charity meets the definition of a public benefit entity under FRS 102.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs to that category.

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Income

Voluntary income including donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Subscription income is recognised when received from members.

Concert income represents the gross receipts. A breakdown of the income and expenditure for each concert is shown in the notes to the accounts.

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.

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

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

1. Accounting policies (continued)

Investments

Investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in the profit and loss accounts.

Fixed assets

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Floodlighting and music stands 5 years

Stock

Stock is included at the lower of cost or net realisable value.

Debtors

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

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.

Financial Instruments

The charity only has 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.

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 a 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.

2. Subscriptions	2023	2022
Singers	33,150	26,724
Friends	490	1,490
	<hr/>	<hr/>
	33,640	28,214
	<hr/> <hr/>	<hr/> <hr/>

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

3. Donations	Unrestricted Funds	Designated Funds	Total 2023	Total 2022
General donations	-	-	-	78
Legacies	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
	-	-	-	78
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
4. Carol concerts				Dec 2022
			£	£
Tickets sales				11,387
Less: commission				(1,366)
				<hr/>
				10,021
Sundry income – music sales				121
Sundry income – flowers and candles (net)				71
				<hr/>
				10,213
Conductor			1,115	
Brass Quintet			1,350	
Organist			625	
Pianist			210	
Venue costs			3,773	
Design and printing			665	
Publicity			355	
Rehearsals			1,715	
Miscellaneous expenses			34	
			<hr/>	(9,842)
				<hr/>
Surplus				371
				<hr/> <hr/>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

5. Major Concerts	Note	Gross income	Expenses	Deficit
November 2022 – <i>Durufle Requiem and Mozart Vespers</i>	5a	10,284	(26,778)	(16,494)
April 2023 – <i>Dvorak Requiem</i>	5b	8,048	(34,011)	(25,963)
July 2023 – <i>Berlioz Te Deum</i>	5c	2,305	(6,971)	(4,666)
		<u>20,637</u>	<u>(67,760)</u>	<u>(47,123)</u>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

5a. November 2022 – <i>Durufle Requiem and Mozart Vespers</i>	Nov 2022
Ticket sales	8,767
Less: commission	(1,052)
	<hr/>
	7,715
Programmes (including adverts)	622
Sundry income – music sales (net)	168
	<hr/>
	8,505
Conductor	1,115
Orchestra	12,312
Soloists	2,775
Instrument hire	129
Chorus tenors	175
Music hire	-
Venue hire	3,516
Design and printing	900
Publicity	445
Rehearsals: Conductor	1,482
Rehearsals: Accompanist	640
Rehearsals: Venue hire	1,510
Rehearsals: Vocal coach	-
Miscellaneous expenses	-
	<hr/>
	(24,999)
Deficit	<hr/> <hr/> (16,494)

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

5b. April 2023 – Dvorak Requiem	Apr 2023
Ticket sales	7,151
Less: commission	(858)
	<hr/>
	6,293
Programmes (including adverts)	647
Sundry income – music sales (net)	86
	<hr/>
	7,026
Conductor	1,115
Orchestra	17,749
Soloists	3,886
Instrument hire	138
Chorus tenors	350
Music hire	-
Venue hire	3,798
Design and printing	770
Publicity	790
Rehearsals: Conductor	1,794
Rehearsals: Accompanist	920
Rehearsals: Venue hire	1,429
Rehearsals: Vocal coach	250
Miscellaneous expenses	-
	<hr/>
	(32,989)
Deficit	<hr/> <hr/> <hr/>
	(25,963)

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

5c. July 2023 – <i>Berlioz Te Deum (IOF)</i>	Jul 2023
Ticket sales	-
Less: commission	-
	<hr/>
	-
Grant from Williams Church Music Trust	2,000
Programmes (including adverts)	-
Sundry income – music sales (net)	71
	<hr/>
	2,071
Conductor	1,350
Orchestra	-
Soloists	-
Instrument hire	-
Chorus tenors and basses	1,365
Music hire	-
Venue hire	-
Design and printing	-
Publicity	-
Rehearsals: Conductor	1,833
Rehearsals: Accompanist	820
Rehearsals: Venue hire	1,230
Rehearsals: Vocal coach	125
Miscellaneous expenses	14
	<hr/>
	(6,737)
	<hr/>
Deficit	(4,666)
	<hr/> <hr/>

This concert was part of the 50th St Albans International Organ Festival who paid for the costs of the concert and collected the ticket income.

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

6. Other income	2023	2022
Folders	105	116
Celebration choir	1,920	713
Amazon/easyfundraising	156	259
Social events	155	-
	<hr/>	<hr/>
	2,336	1,088
	<hr/> <hr/>	<hr/> <hr/>
 7. Audition expenses	 2023	 2022
New members	425	471
Re-auditions	1,586	-
	<hr/>	<hr/>
	2,011	471
	<hr/> <hr/>	<hr/> <hr/>
 8. Sundry expenses	 2023	 2022
Social events	-	261
Other sundry expenses	80	102
	<hr/>	<hr/>
	80	363
	<hr/> <hr/>	<hr/> <hr/>

9. Trustee remuneration and expenses, and the cost of key management personnel

None of the trustees received any remuneration nor any reimbursement for expenses.

The key management personnel of the charity comprise the trustees only. The total employee benefits of the key management personnel of the charity were £nil (2022: £nil)

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

10. Staff Numbers

No staff were employed by the charity in the year (2022: nil)

11. Fixed asset investments

**Investments other
than loans
£**

Valuation at 1 st August 2022	47,914
Additions	-
Fair value adjustments	456
Disposals	-
	<hr/>
Valuation at 31 st July 2023	48,370
	<hr/> <hr/>

12. Debtors

2023

2022

Subscriptions in advance	-	-
Prepayments and accrued income	-	7,794
	<hr/>	<hr/>
	-	7,794
	<hr/> <hr/>	<hr/> <hr/>

13. Creditors: Amounts falling due within one year

2023

2022

Trade creditors	-	1,316
Deferred income	470	2,000
	<hr/>	<hr/>
	470	3,316
	<hr/> <hr/>	<hr/> <hr/>

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

14. Movement of Funds

	Balance at 1 st August 2022	Net income/ (expenditure)	Transfer of funds	Gain on investments	Balance at 31 st July 2023
Unrestricted funds					
General fund	91,860	(6,764)	-	456	85,552
Designated funds					
Mercers' Company	250	-	-	-	250
Bell Legacy	1,000	-	-	-	1,000
Berdinner Legacy	4,000	-	-	-	4,000
Roberts Legacy	1,500	-	-	-	1,500
	<u>98,610</u>	<u>(6,764)</u>	<u>-</u>	<u>456</u>	<u>92,302</u>
	=====	=====	=====	=====	=====

The designated funds comprise: £250 (of a total of £750) received from the Mercers' Company to promote the use of Young Artists, a legacy of £1,000 from a former member's family which will be ear-marked to use to promote Young Artists and legacies from former members which will be used for a future concert of music by JS Bach.

Movement of Funds – comparative figures

	Balance at 1 st August 2021	Net income/ (expenditure)	Transfer of funds	Gain on investment	Balance at 31 st July 2022
Unrestricted funds					
General fund	108,577	(21,515)	4,000	798	91,860
Designated funds					
Mercers' Company	250	-	-	-	250
Bell Legacy	1,000	-	-	-	1,000
Berdinner Legacy	8,000	-	(4,000)	-	4,000
Roberts Legacy	1,500	-	-	-	1,500
	<u>119,327</u>	<u>(21,515)</u>	<u>-</u>	<u>798</u>	<u>98,610</u>
	=====	=====	=====	=====	=====

The designated funds comprise: £250 (of a total of £750) received from the Mercers' Company to promote the use of Young Artists, a legacy of £1,000 from a former member's family which will be ear-marked to use to promote Young Artists and legacies from former members which will be used for a future concert of music by JS Bach. £4,000 from the Berdinner Legacy was used towards the cost of the Bach St John Passion concert in April 2023.

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

15. Analysis of Net Assets between Funds	Unrestricted Funds £	Designated Funds £	Total Funds £
Current assets	86,022	6,750	92,772
Current liabilities	(470)	-	(470)
	<hr/>	<hr/>	<hr/>
Balance at 31 st July 2023	85,552	6,750	92,302
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Analysis of Net Assets between Funds – comparative figures

	Unrestricted Funds £	Designated Funds £	Total Funds £
Current assets	95,176	67,50	101,926
Current liabilities	(3,316)	-	(3,316)
	<hr/>	<hr/>	<hr/>
Balance at 31 st July 2022	91,860	6,750	98,610
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

16. Related Party Transactions

There are no related party transactions that require disclosure in the accounts.

17. Independent Examiner's Fee

The independent examiner's fee for 2023 was £nil (2022: £nil).

18. Post Balance Sheet Events

There are no post balance sheet events to report.

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2023

NOTES TO THE ACCOUNTS (continued)

19. Statement of Financial Activities 2022	Unrestricted General Funds	Unrestricted Designated Funds	Total 2022
	£	£	£
Income:			
Subscriptions	28,214	-	28,214
Legacies and donations	78	-	78
Interest	120	-	120
Taxation recovered from Gift Aid	5,957	-	5,957
Major concerts	34,685	-	34,685
Carol concert	13,560	-	13,560
Other income	1,088	-	1,088
Total income	83,702	-	83,702
Expenditure:			
<u>Charitable Expenditure</u>			
Major concerts	92,060	-	92,060
Carol concert	10,875	-	10,875
	102,935	-	102,935
<u>Management and Administration</u>			
Administration costs	-	-	-
Subscriptions and affiliation fees	734	-	734
Audition costs	471	-	471
Singing lessons (net)	385	-	385
Website and IT	329	-	329
Sundry expenses	363	-	363
Total expenditure	105,217	-	105,217
Net expenditure before gains on investments	(21,515)	-	(21,515)
Gains on investments	798	-	798
Net expenditure	(20,717)	-	(20,717)
Transfer between funds	4,000	(4,000)	-
Net movement in funds	(16,717)	(4,000)	(20,717)
Total funds brought forward	108,577	10,750	119,327
Total funds carried forward	91,860	6,750	98,610

ST ALBANS BACH CHOIR

England & Wales - Charity number 285602

Accounts

ST ALBANS BACH CHOIR
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST JULY 2022

Registered Charity No: 285602

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

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Trustees' Report	3 - 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the accounts	8 - 18

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

CHARITY INFORMATION

Trustees

V Burgess
J Chandler-Smith
A Howse
N Salisbury
C Stephenson

J Burke
C Godfrey
J Likierman
M G Spencer

Principal Address

3 Popes Road
Abbots Langley
Hertfordshire
WD5 0EY

Charity Registration Number

285602

Independent Examiner

S Robinson
Mercer & Hole LLP
Chartered Accountants
420 Silbury Boulevard
Central Milton Keynes
Buckinghamshire
MK9 2AF

Principal Bankers

Lloyds Bank plc
67 High Street
Watford
Herts
WD17 2DU

COIF Charities Deposit Fund
CCLA Investment Managers Limited
Senator House
85 Queen Victoria Street
London
EC4V 4ET

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

TRUSTEES' REPORT

The trustees present their annual report with the financial statements of the charity for the year ended 31st July 2022.

Constitution and objects for the public benefit

The charity is governed by its constitution, last revised in June 2002. The constitution contains no restrictions. It is administered by a committee, members of which are elected at the Annual General Meeting to serve for a minimum of three years. Committee members are recruited from the membership of the choir and act as the charity's trustees. Induction training is provided for all new trustees.

The trustees confirm that they have made reference to the guidance of the Charities Commission general guidance on public benefits when reviewing their aims, objectives and future activities of the charity.

The objects of the charity are to improve public appreciation of music through choral concerts.

Review of the Development, Activities and Achievements of the Charity, and how the Charity delivers public benefit

The deficit for the year amounted to £20,717. With COVID-19 restrictions easing, the charity was able to perform a full season's concerts.

Reserves

The accumulated funds as at 31st July 2022 were £98,610 of which £6,750 related to designated funds.

The trustees have determined that an appropriate level of available reserves should be equivalent to at least twelve months' expenditure. However, whilst they do not reach this threshold based on the current year's expenditure (which was unusually high), the trustees are confident that the level of reserves is sufficient based on an average of annual expenditure.

Investments

The charity's constitution requires its assets to be invested in Great Britain, in bank accounts or safe interest-bearing securities.

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

TRUSTEES' REPORT (continued)

Major risks

The trustees have taken steps to identify the major risks to which the charity is exposed, and systems have been established to mitigate those risks. The COVID-19 global pandemic was not a risk that the trustees could have foreseen and mitigated in advance.

Future Development

With operations having returned to normal in the 2021-22 season, the Trustees are busy planning for the Choir's Centenary in 2024.

Trustees' Responsibilities in relation to the Financial Statements

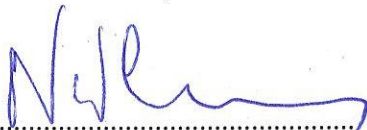
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees



.....

N Salisbury



.....

C Stephenson

Date: 28th September 2022

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST ALBANS BACH CHOIR

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st July 2022 which are set out on pages 1 to 18.

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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity 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.



Steve Robinson FCA
Mercer & Hole LLP
420 Silbury Boulevard
Central Milton Keynes
MK9 2AF

Date 31 October 2022

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted General Funds	Unrestricted Designated Funds	Total Unrestricted 2022	Total Unrestricted 2021
		£	£	£	£
Income:					
Subscriptions	2	28,214	-	28,214	955
Legacies and donations	3	78	-	78	1,555
Interest		120	-	120	15
Taxation recovered from Gift Aid		5,957	-	5,957	-
Major concerts	4	34,685	-	34,685	-
Carol concert		13,560	-	13,560	-
Other income	5	1,088	-	1,088	708
Total income		83,702	-	83,702	3,233
Expenditure:					
<u>Charitable Expenditure</u>					
Major concerts		92,060	-	92,060	-
Carol concert		10,875	-	10,875	-
Honorarium	6	-	-	-	11,940
Total expenditure		102,935	-	102,935	11,940
<u>Management and Administration</u>					
Administration costs		-	-	-	288
Subscriptions and affiliation fees		734	-	734	725
Audition costs		471	-	471	-
Singing lessons and workshops (net)		385	-	385	1,050
Website and IT		329	-	329	249
Sundry expenses	7	363	-	363	18
Total expenditure		105,217	-	105,217	14,270
Net expenditure/income before gains on investments		(21,515)	-	(21,515)	(11,037)
Gains on investments	10	798	-	798	7,774
Net expenditure/income		(20,717)	-	(20,717)	(3,263)
Transfer between funds		4,000	(4,000)	-	-
Net movement in funds		(16,717)	(4,000)	(20,717)	(3,263)
Total funds brought forward		108,577	10,750	119,327	122,590
Total funds carried forward	13	91,860	6,750	98,610	119,327

The notes on pages 8 to 18 form part of these accounts

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

BALANCE SHEET

	Note	£	2022 £	£	2021 £
Fixed assets					
Floodlighting and music stands at cost		658		658	
Less accumulated depreciation		(658)		(658)	
Investments: COIF Investment account	10	47,914		47,116	
			<u>47,914</u>	<u>47,116</u>	47,116
Current assets					
Stock of music		626		626	
Debtors	11	7,794		16,589	
Cash at bank: Lloyds Treasurers account		3,493		3,286	
Cash at bank: COIF Deposit account		42,099		53,980	
Cash in hand		-		-	
			<u>54,012</u>	<u>74,481</u>	
Creditors: amounts falling due within one year	12	(3,316)		(2,270)	
Net current assets			<u>50,696</u>	<u>72,211</u>	
Net assets			<u>98,610</u>	<u>119,327</u>	
Accumulated funds					
Unrestricted general funds	13		91,860		108,577
Designated funds	13		6,750		10,750
Total charity funds	14		<u>98,610</u>	<u>119,327</u>	

Approved by the Board of Trustees and signed on its behalf by

Clare Stephenson C Stephenson

Date: 28th September 2022

The notes on pages 8 to 18 form part of these accounts

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS

1. Accounting policies

The accounts 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) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. Assets and liabilities are initially recognised at historic cost or transaction value unless otherwise stated in the relevant accounting policy note.

The financial statements have been prepared to give a 'true and fair' view and have therefore necessarily departed from the extant Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Statement of Recommended Practice: Accounting and Reporting by Charities effective from 1 April 2005, which has since been withdrawn.

The charity meets the definition of a public benefit entity under FRS 102.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs to that category.

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Income

Voluntary income including donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Subscription income is recognised when received from members.

Concert income represents the gross receipts. A breakdown of the income and expenditure for each concert is shown in the notes to the accounts.

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.

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

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS (continued)

1. Accounting policies (continued)

Investments

Investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in the profit and loss accounts.

Fixed assets

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Floodlighting and music stands 5 years

Stock

Stock is included at the lower of cost or net realisable value.

Debtors

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

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.

Financial Instruments

The charity only has 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.

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 a 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.

2. Subscriptions	2022	2021
Singers	26,724	435
Friends	1,490	520
	<u>28,214</u>	<u>955</u>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS (continued)

3. Donations	Unrestricted Funds	Designated Funds	Total 2022	Total 2021
General donations	78	-	78	55
Legacies	-	-	-	1,500
	<u>78</u>	<u>-</u>	<u>78</u>	<u>1,555</u>
	<u><u>78</u></u>	<u><u>-</u></u>	<u><u>78</u></u>	<u><u>1,555</u></u>

4. Major Concerts	Note	Gross income	Expenses	Deficit
November 2021 – <i>Bach Christmas Oratorio.</i>	4a	10,256	(27,836)	(17,580)
April 2022 – <i>Bach St John Passion</i>	4b	8,708	(29,016)	(20,308)
July 2022 – <i>Mendelssohn St Paul</i>	4c	15,721	(35,208)	(19,487)
		<u>34,685</u>	<u>(92,060)</u>	<u>(57,375)</u>
		<u><u>34,685</u></u>	<u><u>(92,060)</u></u>	<u><u>(57,375)</u></u>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS (continued)

4a. November 2021 – <i>Bach Christmas Oratorio</i>	Nov 2021
Ticket sales	9,693
Less: commission	(1,162)
	<hr/>
	8,531
Programmes (including adverts)	433
Sundry income – music sales (net)	130
	<hr/>
	9,094
Conductor	1,075
Orchestra	12,928
Soloists	4,000
Instrument hire	375
Music hire	45
Venue hire	3,414
Design and printing	631
Publicity	290
Rehearsals: Conductor	1,575
Rehearsals: Accompanist	822
Rehearsals: Venue hire	830
Rehearsals: Vocal coach	514
Miscellaneous expenses	175
	<hr/>
	(26,674)
	<hr/>
Deficit	(17,580)
	<hr/> <hr/>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS (continued)

4b. April 2022 – <i>Bach St John Passion</i>	Apr 2022
Ticket sales	7,711
Less: commission	(925)
	<hr/> 6,786
Programmes (including adverts)	896
Sundry income – music sales (net)	101
	<hr/> 7,783
Conductor	1,075
Orchestra	11,565
Soloists	4,550
Instrument hire	375
Music hire	45
Venue hire	3,516
Design and printing	1,070
Publicity	345
Rehearsals: Conductor	1,875
Rehearsals: Accompanist	950
Rehearsals: Venue hire	2,190
Rehearsals: Vocal coach	360
Miscellaneous expenses	175
	<hr/> (28,091)
Deficit	<hr/> <hr/> <u>(20,308)</u>

This concert was supported by £4,000 from the Berdinner Legacy.

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS (continued)

4c. July 2022 – Mendelssohn St Paul	Jul 2022
Ticket sales	7,374
Less: commission	(840)
	<hr/>
	6,534
Programmes (including adverts)	688
Sundry income – music sales (net)	199
	<hr/>
	7,421
Conductor	1,300
Orchestra	20,292
Soloists	3,241
Instrument hire	128
Music hire	363
Venue hire	3,516
Design and printing	810
Publicity	415
Rehearsals: Conductor	2,025
Rehearsals: Accompanist	952
Rehearsals: Venue hire	1,313
Miscellaneous expenses	13
	<hr/>
	(34,368)
Deficit	<hr/> (26,947)
Contribution from St Albans Cathedral Music Trust	7,460
	<hr/>
	<u>(19,487)</u>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS (continued)

5. Other income	2022	2021
Folders	116	-
Celebration choir	713	490
Amazon/easyfundraising	259	218
	<u>1,088</u>	<u>708</u>

6. Honorarium	2022	2021
Conductor	-	9,100
Accompanist	-	2,840
	<u>-</u>	<u>11,940</u>

These payments represent compensation for loss of income by the conductor and accompanist for the 2020-21 season.

7. Sundry expenses	2022	2021
Social events	261	-
Other sundry expenses	102	18
	<u>363</u>	<u>18</u>

8. Trustee remuneration and expenses, and the cost of key management personnel

None of the trustees received any remuneration nor any reimbursement for expenses.

The key management personnel of the charity comprise the trustees only. The total employee benefits of the key management personnel of the charity were £nil (2021: £nil)

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS (continued)

9. Staff Numbers

No staff were employed by the charity in the year (2021: nil)

10. Fixed asset investments

**Investments other than
loans
£**

Valuation at 1 st August 2021	47,116
Additions	-
Fair value adjustments	798
Disposals	-
Valuation at 31 st July 2022	<u>47,914</u>

11. Debtors

2022

2021

Subscriptions in advance	-	-
Prepayments and accrued income	7,794	16,589
	<u>7,794</u>	<u>16,589</u>

12. Creditors: Amounts falling due within one year

2022

2021

Trade creditors	1,316	-
Deferred income	2,000	2,270
	<u>3,316</u>	<u>2,270</u>

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS (continued)

13. Movement of Funds

	Balance at 1 st August 2021	Net income/ (expenditure)	Transfer of funds	Gain on investments	Balance at 31 st July 2022
Unrestricted funds					
General fund	108,577	(21,515)	4,000	798	91,860
Designated funds					
Mercers' Company	250	-	-	-	250
Bell Legacy	1,000	-	-	-	1,000
Berdinner Legacy	8,000	-	(4,000)	-	4,000
Roberts Legacy	1,500	-	-	-	1,500
	<u>119,327</u>	<u>(21,515)</u>	<u>-</u>	<u>798</u>	<u>98,610</u>

The designated funds comprise: £250 (of a total of £750) received from the Mercers' Company to promote the use of Young Artists, a legacy of £1,000 from a former member's family which will be ear-marked to use to promote Young Artists and legacies from former members which will be used for a future concert of music by JS Bach. £4,000 from the Berdinner Legacy was used towards the cost of the Bach St John Passion concert in April 2022.

13. Movement of Funds – comparative figures

	Balance at 1 st August 2020	Net income/ (expenditure)	Transfer of funds	Gain on investment	Balance at 31 st July 2021
Unrestricted funds					
General fund	113,340	(12,537)	-	7,774	108,577
Designated funds					
Mercers' Company	250	-	-	-	250
Bell Legacy	1,000	-	-	-	1,000
Berdinner Legacy	8,000	-	-	-	8,000
Roberts Legacy	-	1,500	-	-	1,500
	<u>122,590</u>	<u>(11,037)</u>	<u>-</u>	<u>7,774</u>	<u>119,327</u>

The designated funds comprise: £250 (of a total of £750) received from the Mercers' Company to promote the use of Young Artists, a legacy of £1,000 from a former member's family which will be ear-marked to use to promote Young Artists and a legacy from a former member which will be used for a future concert of music by JS Bach.

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS (continued)

14. Analysis of Net Assets between Funds	Unrestricted Funds £	Designated Funds £	Total Funds £
Current assets	95,176	67,50	101,926
Current liabilities	(3,316)	-	(3,316)
Balance at 31 st July 2022	<u>91,860</u>	<u>6,750</u>	<u>98,610</u>

Analysis of Net Assets between Funds – comparative figures

	Unrestricted Funds £	Designated Funds £	Total Funds £
Current assets	110,847	10,750	121,597
Current liabilities	(2,270)	-	(2,270)
Balance at 31 st July 2021	<u>108,577</u>	<u>10,750</u>	<u>119,327</u>

15. Related Party Transactions

There are no related party transactions that require disclosure in the accounts.

16. Independent Examiner's Fee

The independent examiner's fee for 2022 was £nil (2021: £nil).

17. Post Balance Sheet Events

There are no post balance sheet events to report.

ST ALBANS BACH CHOIR
ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2022

NOTES TO THE ACCOUNTS (continued)

18. Statement of Financial Activities 2021	Unrestricted General Funds	Unrestricted Designated Funds	Total 2021
	£	£	£
Income:			
Subscriptions	955	-	955
Donations	55	1,500	1,555
Interest	15	-	15
Taxation recovered from Gift Aid	-	-	-
Major concerts	-	-	-
Carol concert	-	-	-
Other income	708	-	708
Total income	1,733	1,500	3,233
Expenditure:			
<u>Charitable Expenditure</u>			
Major concerts	-	-	-
Carol concert	-	-	-
Honorarium	11,940	-	11,940
	11,940	-	11,940
<u>Management and Administration</u>			
Administration costs	288	-	288
Subscriptions and affiliation fees	725	-	725
Audition costs	-	-	-
Singing lessons (net)	1,050	-	1,050
Website	249	-	249
Sundry expenses	18	-	18
Total expenditure	14,270	-	14,270
Net expenditure before gains on investments	(12,537)	1,500	(11,037)
Gains on investments	7,774	-	7,774
Net expenditure	(4,763)	1,500	(3,263)
Transfer between funds	-	-	-
Net movement in funds	(4,763)	1,500	(3,263)
Total funds brought forward	113,340	9,250	122,590
Total funds carried forward	108,577	10,750	119,327