

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

Clare 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').

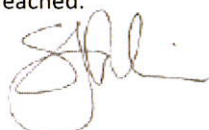
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

			2025	2024
	Note	£	£	£
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
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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>

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>
4. Carol concerts				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>	(12,086)
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/>

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)
		<hr/>
Deficit		(7,296)
		<hr/> <hr/>

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

NOTES TO THE ACCOUNTS (continued)

5b. April 2025 – <i>Handel Messiah</i>		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/>
		(12,589)
		<hr/>

ST ALBANS BACH CHOIR

ACCOUNTS FOR THE YEAR ENDED 31ST JULY 2025

NOTES TO THE ACCOUNTS (continued)

5c. June 2025 – <i>Haydn Nelson Mass and Vivaldi Gloria</i>		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/>
		(18,677)
		<hr/>

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)
6. Other income	2025	2024
Folders	63	196
Celebration choir	-	900
Amazon/easyfundraising	57	128
Social events	59	-
Miscellaneous income	-	250
	179	1,474
7. Audition expenses	2025	2024
New members	429	581
Re-auditions	-	-
	429	581

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
	<u>1,207</u>	<u>1,403</u>

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	-
Valuation at 31 st July 2025	<u>54,123</u>

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/>
13. Creditors: Amounts falling due within one year	2025	2024
Trade creditors	-	-
Deferred income	1,962	765
	<hr/>	<hr/>
	1,962	765
	<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)
	<hr/>	<hr/>	<hr/>
Balance at 31 st July 2025	103,664	1,250	104,914
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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)
	<hr/>	<hr/>	<hr/>
Balance at 31 st July 2024	93,299	1,250	94,549
	<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 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	Unrestricted	Total
		General Funds	Designated Funds	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
	Total income	127,971	-	127,971
	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
		126,547	-	126,547
	<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
	Total expenditure	130,829	-	130,829
	Net expenditure before gains on investments	(2,858)	-	(2,858)
	Gains on investments	5,105	-	5,105
	Net expenditure	2,247	-	2,247
	Transfer between funds	5,500	(5,500)	-
	Net movement in funds	7,747	(5,500)	2,247
	Total funds brought forward	85,552	6,750	92,302
	Total funds carried forward	93,299	1,250	94,549