

# ANNUAL REPORT AND STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 July 2024

THE READING BACH CHOIR

## ADMINISTRATIVE DETAILS

The Reading Bach Choir is registered with the Charities Commission (No. 486414)

### Contact Address:

14 Shooters Hill

Pangbourne

RG8 7DU

### Trustees:

Mrs A Ware	Chair (resigned 5 March 2024)
Mrs C Powell	Chair (appointed 5 March 2024)
Ms C Hitch	Treasurer
Mrs S Cruddace	Secretary

### Other Committee Members:

Mr B McGee	Librarian
Mrs R Howard	Concert Manager
Ms R Kershaw	Fundraising
Mrs K Munns	Publicity and Friends Contact
Mr C Nelson	IT
Mrs D Rowbottom	Social secretary (retired as Social Secretary 10 October 2023, remained on Committee thereafter)

The constitution requires 1/3 of the Committee/Trustees to retire by rotation each year and seek reappointment at the Annual General Meeting. Mrs R Howard is retiring at this AGM. Mr B McGee and Mr C Nelson are standing down and offer themselves for reappointment.

## OBJECTIVES AND MODE OF OPERATION

The objectives of the charity are the study and performance of choral works in order to promote and develop public appreciation of such works by means of public performance and other appropriate activities. There are three levels of membership: singing; non-singing; and honorary. Singing membership is open to anyone who can demonstrate an appropriate singing and musical ability. There are no such requirements for non-singing membership. Honorary members are appointed by the Trustees in recognition for outstanding contribution and service to the choir.

To meet the objectives, members study a range of choral music at weekly rehearsals under the direction of a professional music director and a professional accompanist. An important part of each rehearsal is the development of vocal technique and musical interpretation. The works studied are performed at concerts held during the year where the choir performs with professional musicians and achieves a very high standard of performance. A wide range of music from different periods and in different styles, which includes familiar, lesser known and unknown works, is incorporated into the programme.

Due to the costs of funding large scale concerts, the programmes are planned so generally one concert a year is performed with a professional orchestra and soloists, with the remaining concerts being performed acapella or with smaller or solo forces.

The choir continues to receive no grant from any public bodies.

Virtually all the choir's income is dedicated to supporting the objectives, with only £703 (2023 £465) of expenditure related to insurance and administrative costs and the choir's website. The increase on the previous year is due to higher PRS payable £151 (2023 £63), Membership of Making Music £298 (2023 £200), Insurance premium £151 (2023 £99). Website costs remain unchanged.

### General Reserves and Trust Fund

The Committee considers that it is necessary to hold reserves to provide a level of financial certainty between the time when the season's programme is planned and financial commitments made, and the actual performance that generates income. By considering the planned expenditure against the anticipated income and assessing the associated risks of such, the Committee considers that minimum operating reserves of £10,000 are required.

## Review of Activities

What a thrilling year we have had, three such very different concerts, with songs ranging from 1605 right up to the UK premier of Louis Dejarlais. Our 40 voices blended beautifully in St. Andrew's Church, Caversham for our a cappella Christmas concert; a Baroque/Renaissance delight of Schutz, Bach and Victoria. A new Romantic challenge presented itself for our Spring concert in St Thomas' Church, Goring. We employed four superb young soloists. Their powerful voices, Reading Bach Choir, and accompanied by our Assistant Music Director on piano, filled the church with the glorious sound of Mendelssohn, Bruckner, Verdi and Dvorak.

The final concert of the year, at St. Andrew's Church, Caversham, was entitled Music of the Americas, and we presented various styles of music from the continent spread over 4 centuries in seven languages. Attendance was good and we would love bigger audiences, even though we do publicise the concerts widely in the press and online.

We also presented a popular carol concert at Christmas, which brought a bigger audience and we will repeat this annually. Daniel Mahoney, our Music Director, also led a workshop in January, exploring the choral Passion, and of the many attendees some went on to become choir members.

On behalf of the choir, I would like to thank Daniel wholeheartedly for his masterful programming and excellent teaching, giving us the opportunity to learn and perform to a high standard, a broad range of challenging and beautiful music. Thanks also to Nick Shaw, our Assistant Musical Director, who provides encouraging and essential support.

The RBC 60th anniversary is approaching in 26/27, and the choir are already enthusiastically raising funds for a special concert by holding a successful Promises Auction.

None of this would be possible without the Reading Bach Choir Committee. They work hard behind the scenes to make our concerts and other activities happen, as do many other choir members who enthusiastically offer their support. Many thanks to them, and especially to our ex-Chair and to our Concert Manager, who are relocating elsewhere in the UK.

## Financial Review

### Overall

For the year, we made a surplus of £4,483 (2023: loss of £107).

### Subscriptions

Subscription fees for members for the year were raised to £255 (2023: £230). Subscriptions from members for the year were £11,214 (2023: £10,090) which includes Friends subs of £530 (2023: £255), with a further £2,630 income from Gift Aid on Subs and other donations (2023: £2,294).

Broadly speaking, the choir's intention has always been for subscriptions (including Gift Aid) and refreshments during rehearsals to cover the cost of rehearsals. This has not been the case this year or last year as the cost of rehearsals was £16,170 (2023: £16,471) and subscriptions (including Gift Aid and refreshments) amounted to £14,568 (2023: £13,019), a difference of £1,602 (2023: £3,452).

### Concerts

The 'Income & Expenditure' for each of the three concerts (2023: four concerts) we put on this year is shown on page 9. The concerts alone made a surplus of £144 (2023: £142) but once 'fundraising' is set against this, it resulted in a surplus of £4,513 (2023: £4,776).

### Fundraising

Online fundraising generated £300 (2023: £227) through Easy Fundraising (Amazon Smile which contributed in 2023 ceased operation). There was a specific donation of £100 towards the costs of Concert 2. Other activities and donations, including a workshop and carol singing 'concert' raised a further £3,969 (2023: £4,407) and an Auction of Promises raised a further £2,608 which is earmarked for the choir's 60<sup>th</sup> Anniversary year activities.

### Electronic payments

The use of electronic payments is increasing and we are able to take card payments using our Zettle card reader and can sell tickets via our website with customers paying by card. Both of these incur charges which amounted to £132 this year (2023: £184).

## Committee

The position of Chair was handed from Anne Ware to myself in March as Anne is moving away from the area. She leaves with the choir's heartfelt thanks for her many years of singing and in recent times her excellent leadership, including the very difficult Covid era.

At the October 2024 AGM, Rebecca Howard steps down from the Committee and her Concert Manager role as she too is moving away from the area. She also leaves with our thanks as has been a very valuable choir member, often singing beautiful solos, and in recent years an organised and effective Concert Manager.

We will greatly miss both Anne and Rebecca and wish them well in their new homes.

Daphne stepped down as Social Secretary in October but happily agreed to continue to be a Committee member, helping organise ad hoc activities such as the audition days.

I am happy that other Committee members are willing to continue in their roles.

Clare Powell  
Chair  
October 2024

## Independent Examiner's Report to the Trustees of the Reading Bach Choir

I report to the trustees on my examination of the accounts of The Reading Bach Choir, Charity number 286414, for the year ended 31<sup>st</sup> July 2024, which are set out on pages 7 to 11.

### **Respective responsibilities of the trustees and examiner**

The trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the 2011 Act; follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

I have completed my examination: I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the accounting requirements of the 2011 Act other than the 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.



Mark Tomsett  
Retired ACMA  
7 Avalon Road  
Earley  
Reading  
RG6 7NS

# STATEMENT OF FINANCIAL ACTIVITY FOR THE YEAR ENDED 31 JULY 2024

	Notes	2024 £	2023 £
<b>Concert Income</b>			
Ticket sales	2	4,439	6,249
Programme sales	2	477	591
Refreshments	2	411	369
Total		5,327	7,209
<b>Non-concert Income</b>			
Subscriptions	4	10,684	9,835
Gift Aid	4	2,630	2,294
Fund Raising	3	5,714	3,638
Grants and donations	3	1,402	575
Refreshments	4	725	635
Interest	4	554	305
Workshop	4	2,025	2,135
Other	4	576	742
Total		24,310	20,159
<b>TOTAL INCOME</b>		<b>29,637</b>	<b>27,368</b>
<b>Concert expenditure</b>			
Professionals (MD & accompanist)	2	3,435	5,300
Venue	2	910	960
Tickets & programmes	2	425	569
Publicity	2	225	
Refreshments	2	223	238
Other	2		
Total		5,218	7,067
<b>Non-concert expenditure</b>			
Professionals (MD & Assistant MD)	4	13,555	14,080
Venue	4	2,555	2,302
Subscriptions & insurance	4	600	362
Refreshments	4	479	550
Workshop	4	1,539	931
Fundraising	4	66	528
Website	4	103	103
Payment Processing Charges	4	131	184
Donation Out	4		
Auditions	4	636	1,100
Other	4	67	13
Music	4/7	205	255
Total		19,936	20,408
<b>TOTAL EXPENDITURE</b>		<b>25,154</b>	<b>27,475</b>
<b>SURPLUS/(DEFICIT) FOR THE YEAR</b>		<b>4,483</b>	<b>(107)</b>

## MOVEMENT OF RESERVES AND FUNDS

### Movement of Reserves and Funds

	General £	Trust Fund £	Total £
Balance as at 31 July 23	7,642	10,000	17,642
Surplus for the Year	4,483		4,483
<b>Balance as at 31 July 24</b>	<b>12,125</b>	<b>10,000</b>	<b>22,125</b>

### Summary of Net Assets by Fund

	General £	Trust Fund £	Total £
Summary of Net Assets by Fund	12,125	10,000	22,125

## BALANCE SHEET AS AT 31 JULY 2024

	Notes	Year Ended 31/07/2024 £	Year Ended 31/07/2023 £	Movement in Year £
<b>Fixed Assets</b>				
Sheet Music and glasses	8	373	489	(116)
<b>Current Assets</b>				
Debtors - due from Revenue	9	2,590	2,273	317
Other debtors and prepayments	9	153	0	153
Stock	9	66	0	66
Cash at Bank		9,206	5,366	3,840
Cash in Trust Fund Account		11,208	10,654	554
Cash in Hand		60	60	0
Total current assets		<b>23,283</b>	<b>18,353</b>	4,930
<b>Current Liabilities</b>				
Interest-free loan		600	600	0
Deferred Income		0	0	0
Creditors	10	931	600	331
Total current Liabilities		<b>1,531</b>	<b>1,200</b>	331
<b>Net current Assets</b>		<b>21,752</b>	<b>17,153</b>	4,599
<b>Net Assets</b>		<b>22,125</b>	<b>17,642</b>	4,483
<b>Represented by</b>		<b>Year Ended 31/07/2023 £</b>	<b>Year Ended 31/07/2023 £</b>	<b>Movement in Year £</b>
Trust fund		10,000	10,000	0
General Reserves		12,125	7,642	4,483
<b>Total</b>		<b>22,125</b>	<b>17,642</b>	4,483



## NOTES TO THE ACCOUNTS

### 1. Basis of Preparation

The accounts are prepared under the historical cost convention, on the accrual basis and in accordance with applicable accounting standards and the Statement of Recommended Practice on Account by Charities.

Depreciation is charged on Music owned by the choir in accordance with its estimated useful life based on the number of times it is hired out in the year. It is estimated that music has hiring value for up to 5 hires by which time successive marking and rubbing out will impact sufficient numbers of copies to significantly reduce its economic value.

Depreciation is also charged on the glasses purchased for refreshments in concerts, fundraising and social events. A life of 15 years has been assigned to the glasses and breakages will be written off in the year they occur.

### 2. Income and Expenditure on Concerts

There were 3 concerts (2023: 4) during the Financial Year covered by these accounts.

	2024				2023
	Concert 1	Concert 2	Concert 3	Grand Total	
<b>Income</b>					
Tickets etc	1,803	1,965	1,558	<b>5,327</b>	7,209
<b>Expenditure</b>					
Professionals	550	550	550	<b>1,650</b>	2,000
Orchestra/solists/additional voices	0	1,785	0	<b>1,785</b>	3,300
Venue	280	350	280	<b>910</b>	960
Printing and Publicity	196	182	237	<b>615</b>	569
Refreshments	77	75	72	<b>223</b>	238
Other				<b>0</b>	0
Total	1,103	2,941	1,139	<b>5,183</b>	7,067
<b>Gross Surplus/(Deficit)</b>	700	(976)	419	<b>144</b>	142
<b>Specific Fundraising</b>	0	100	0	<b>100</b>	0
<b>General Fundraising</b>	908	2,422	938	<b>4,269</b>	4,634
	<b>908</b>	<b>2,522</b>	<b>938</b>	<b>4,369</b>	4,634
<b>Net Surplus</b>	<b>1,608</b>	<b>1,546</b>	<b>1,357</b>	<b>4,513</b>	4,776

### 3. Income and Expenditure on Fundraising

	2024			2023		
	Income	Expense	Net	Income	Expense	Net
	£	£	£	£	£	£
Sales	230		230	365		365
Donations and grants	1,027		1,027	575		575
Online Fundraising	300		300	227		227
Raffle/Tombola	1,056	(11)	1,045	1,125		1,125
Weddings/Funerals	550		550			0
Workshops	2,617	(1,623)	994	2,135	(931)	1,204
Clarinet Concert			0	1,520	(528)	992
Carol Singing	222		222	106		106
Auction of Promises	2,608		2,608			
Other			0	40		40
<b>Total Fundraising</b>	<b>8,611</b>	<b>(1,634)</b>	<b>6,977</b>	<b>6,093</b>	<b>(1,459)</b>	<b>4,634</b>

### 4. Income and Expenditure on Rehearsals and Other Items

	2024			2023
	Rehearsals	Other	Total	Total
	£	£	£	£
<b>Income</b>				
Subscriptions <sup>1</sup>	11,214		11,214	10,090
Giftaid	2,630		2,630	2,294
Interest		554	554	305
Refreshments	724		724	635
Summer Party		561	561	736
Workshop				
Other		15	15	6
<b>Total</b>	<b>14,568</b>	<b>1,130</b>	<b>15,698</b>	<b>14,066</b>
<b>Expenditure</b>				
Insurance and PRS		600	600	362
Professionals	13,555		13,555	14,080
Refreshments/Summer Party	61	419	480	550
Venue	2,554		2,554	2,268
Workshop				35
Re-auditions for choir		636	636	1,100
Payment Processing Charges		131	131	184
Other		38	38	13
Website		103	103	103
<b>Total</b>	<b>16,170</b>	<b>1,927</b>	<b>18,097</b>	<b>18,694</b>
<b>Gross Surplus/(Deficit)</b>	<b>(1,602)</b>	<b>(797)</b>	<b>(2,399)</b>	<b>(4,628)</b>

<sup>1</sup> Includes Members and Friends Subscriptions

## **5. Summary of Net Assets by Fund**

### **Trust Fund**

The Trust Fund was established in 1985 with the purpose of providing the Choir with a secure financial base. The income generated from the Fund would be available to be used to further the objectives of the Choir in relation to assisting with concert or any other specific project that would further the choir's objectives. The Fund was initially created from donations and interest-free loans. Since it was created the interest received on the account has been accumulated into the fund to give the current balance. The remaining balance of interest free loans made to the Fund is included in the balance sheet as a liability.

The trustees consider that the fund is an expendable endowment and so the income generated is applied towards achieving the choir's objectives.

## **6. Trustees' Remuneration and Expenses**

No remuneration out of the funds of the charity was paid or is payable to any trustee or to any persons known to be connected with any of them.

A total of £1,251 (2023: £3,137) was reimbursed to 5 (2023: 4) trustees or committee members. These payments were for administrative, refreshments and music expenses incurred on behalf of the choir.

## **7. Music**

The only expenditure on music during the year (other than for concerts/rehearsals) was the depreciation of the music held as fixed assets (see Note 8 below).

## **8. Fixed Assets**

Depreciation of £113 (2023: £253) was charged for the year on music.

The choir owns glasses for refreshments at concerts and fundraising or social events. 72 glasses were originally purchased at a cost of £48. 2 breakages occurred last year and 1 this year which are written off in the year they occur net of depreciation already charged. Depreciation of £3.08 (2023 £3.20) was charged for the year on the remaining glasses.

## **9. Current Assets**

HMRC Debtor for gift aid is £2,590 (2023: £2,273).

There is a small other debtor balance relating to unpaid subscriptions £153 (2023: £nil).

The stock of wine left from 2023 concerts is valued at £65.97 (2023 nil).

## **10. Creditors**

The main elements of Creditors are accrued venue costs which are now either settled or under investigation.