

ANNUAL REPORT AND STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 July 2025

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 C Powell	Chair
Ms C Hitch	Treasurer
Mrs S Cruddace	Secretary

Other Committee Members:

Mr B McGee	Librarian
Mrs D Rowbottom	Concert Manager
Ms R Kershaw	Fundraising
Mrs K Munns	Publicity and Friends Contact
Mr C Nelson	IT

The constitution requires 1/3 of the Committee/Trustees to retire by rotation each year and seek reappointment at the Annual General Meeting.

Mrs K Munns and Mrs D Rowbottom are retiring at this AGM. Ms C Hitch, Mrs S Cruddace and Mrs R Kershaw 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 £640 (2024 £703) of expenditure related to insurance and the choir's website. The decrease on the previous year is due to lower PRS payable £48 (2024 £151), offset by small increases in Membership of Making Music £313 (2024 £298), Insurance premium £155 (2024 £151). Website costs also increased £124 (2024 £103).

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

The 2024/25 season has been a busy and rewarding one for Reading Bach Choir, marking our return to a full programme of four concerts per year—our usual pre-COVID schedule.

Under the expert direction of our Musical Director, Daniel Mahoney, we've enjoyed a richly varied and challenging repertoire spanning the Renaissance and Baroque periods through to the 20th and 21st centuries. The season opened with an a cappella concert, followed by two concerts with piano accompaniment, and concluded with a performance beautifully supported by strings and continuo from Concerts in Caversham. We are extremely fortunate to have Daniel, along with our Assistant Musical Director, Nick Shaw, as our dedicated and talented musical leaders.

The choir has risen to the challenge of this demanding schedule, with as few as nine weeks between performances. Their commitment and hard work deserve special recognition and appreciation.

Beyond our concert series, the committee has organised a range of successful fundraising and social events. Our newly introduced *Come and Sing* Carol Concert has been well received and was repeated this year. Proceeds from another carol singing engagement were shared with Berkshire Music Trust and a

donation was made by members to the British Red Cross in lieu of a licence fee for performing Caroline Shaw's *To The Hands*. A particularly well-attended *Come and Sing* workshop attracted singers from many other choirs and was both musically enriching and financially successful. We're grateful to the committee for their ongoing dedication and hard work throughout the year.

We also wish to acknowledge the many choir members who contribute their time and talents behind the scenes. Their efforts help foster the strong sense of community and shared purpose that defines Reading Bach Choir.

Our concerts are widely promoted, and we are thankful to both our loyal supporters and new audience members.

Looking ahead, we plan to present another four concerts over the coming year, while also beginning fundraising efforts for a major performance of Bach's *Mass in B Minor* in celebration of our 60th anniversary in March 2027—a fitting milestone for the Reading Bach Choir.

Financial Review

Overall

For the year, we made a surplus of £1,552 (2024: surplus of £4,483).

Subscriptions

Subscription fees for members for the year were kept at same rate as previous year £255 (2024: £255), for the year these totalled £11,319 (2024: £10,684). Friends subs for the year were £295 (2024: £530) lower as previous year several choir members purchased Friends subscriptions as presents for friends and family, with a further £2,745 income from Gift Aid on Subs and other donations (2024: £2,630).

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 again this year as the cost of rehearsals was £17,825 (2024: £16,170) and subscriptions, Friends subscriptions, Gift Aid and refreshments amounted to £15,020 (2024: £14,568), a difference of £2,805 (2024: £1,602), although it should be noted that the current year includes the write off of an uncollectable debt for membership fees of £153.

The choir is continuing to encourage new members to join to address this deficit, which would be covered by 11 new members, while still maintaining the standard of singers recruited through our audition process.

Concerts

The 'Income & Expenditure' for each of the four concerts (2024: three concerts) we put on this year is shown on page 9. The concerts alone made a surplus of £568 (2024: £144) but once 'fundraising' is allocated there is a surplus of £4,516 (2024: £4,513).

Fundraising

Online fundraising generated £270 (2024: £300) through Easy Fundraising. Other activities and donations, including a workshop and carol singing 'concert' raised a further £3,678 (2024: £3,969).

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 with credit cards via Stripe. Both of these incur charges which amounted to £210 this year (2024: £132).

Committee

Bernard McGee as Librarian and Chris Nelson, IT, were unanimously reappointed at the October 2024 AGM.

The position of Concert Manager was filled by Daphne Rowbottom.

I am pleased that other committee members continued in their roles. Thank you to all of the committee for their continued hard work throughout the year.

Clare Powell
Chair
October 2025

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 31st July 2025, 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
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STATEMENT OF FINANCIAL ACTIVITY FOR THE YEAR ENDED 31 JULY 2025

	Notes	2025 £	2024 £
Concert Income			
Ticket sales	2	7,129	4,439
Programme sales	2	619	477
Refreshments	2	263	411
Total		8,011	5,327
Non-concert Income			
Subscriptions	4	11,319	10,684
Gift Aid	4	2,745	2,630
Fund Raising	3	2,956	5,714
Grants and donations	3	980	1,402
Refreshments	4	661	725
Interest	4	523	554
Workshop	4	1,958	2,025
Other	4	372	576
Total		21,514	24,310
TOTAL INCOME		29,525	29,637
Concert expenditure			
Professionals (MD & accompanist)	2	5,345	3,435
Venue	2	1,145	910
Tickets & programmes	2	514	425
Publicity	2	305	225
Refreshments	2	120	223
Other	2	50	
Total		7,479	5,218
Non-concert expenditure			
Professionals (MD & Assistant MD)	4	14,850	13,555
Venue	4	2,778	2,555
Subscriptions & insurance	4	516	600
Refreshments	4	142	479
Workshop	4	1,218	1,539
Fundraising	4	434	66
Website	4	124	103
Payment Processing Charges	4	210	131
Subs written off	4	153	
Auditions	4		636
Other	4	224	67
Music	4/7	(155)	205
Total		20,494	19,936
TOTAL EXPENDITURE		27,973	25,154
SURPLUS/(DEFICIT) FOR THE YEAR		1,552	4,483

MOVEMENT OF RESERVES AND FUNDS

	General £	Trust Fund £	Total £
Balance as at 31 July 24	12,125	10,000	22,125
Surplus for the Year	1,552		1,552
Balance as at 31 July 25	13,677	10,000	23,677

Summary of Net Assets by Fund

	General £	Trust Fund £	Total £
Summary of Net Assets by Fund	13,677	10,000	23,677

BALANCE SHEET AS AT 31 JULY 2025

	Notes	Year Ended 31/07/2025 £	Year Ended 31/07/2024 £	Movement in Year £
Fixed Assets				
Sheet Music and glasses	8	256	373	(117)
Current Assets				
Debtors - due from Revenue	9	2,635	2,590	45
Other debtors and prepayments	9	0	153	(153)
Stock	9	103	66	37
Cash at Bank		9,708	9,206	502
Cash in Trust Fund Account		11,731	11,208	523
Cash in Hand		60	60	0
Total current assets		24,237	23,283	954
Current Liabilities				
Interest-free loan		600	600	0
Deferred Income		0	0	0
Creditors	10	216	931	(715)
Total current Liabilities		816	1,531	(715)
Net current Assets		23,421	21,752	1,669
Net Assets		23,677	22,125	1,552
Represented by		Year Ended 31/07/2025 £	Year Ended 31/07/2024 £	Movement in Year £
Trust fund		10,000	10,000	0
General Reserves		13,677	12,125	1,552
Total		23,677	22,125	1,552

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 4 concerts (2024: 3) during the Financial Year covered by these accounts.

	2025					2024
	Concert 1	Concert 2	Concert 3	Concert 4	Grand Total	
Income						
Tickets, programmes, refreshments	2,172	1,634	1,907	2,334	8,047	5,327
Expenditure						
Professionals	550	935	550	550	2,585	1,650
Orchestra/solists/additional voices	0	0	385	2,425	2,810	1,785
Venue	200	313	332	300	1,145	910
Printing and Publicity	222	192	205	199	819	615
Refreshments	0	53	67	0	120	223
Other					0	0
Total	972	1,493	1,539	3,474	7,478	5,183
Gross Surplus/(Deficit)	1,200	141	368	(1,140)	568	144
Specific Fundraising	0	0	0	0	0	100
General Fundraising	513	788	813	1,834	3,948	4,269
	513	788	813	1,834	3,948	4,369
Net Surplus	1,713	929	1,181	694	4,516	4,513

General Fundraising includes fundraising for future concerts as well as the current year, the allocation above is consistent with prior years accounts presentations when concerts involved more soloists, instruments or orchestra, resulting in deficits covered by the General Fundraising. The choir is building funds for use in its 60th Anniversary year so concerts have been more modest this year and current year fundraising is being used to build reserves to cover additional spend on a larger venue, soloists and orchestra for the anniversary concerts.

3. Income and Expenditure on Fundraising

	2025			2024		
	Income	Expense	Net	Income	Expense	Net
	£	£	£	£	£	£
Sales			0	230		230
Donations and grants	827		827	1,027		1,027
Online Fundraising	270		270	300		300
Raffle/Tombola	956		956	1,056	(11)	1,045
Weddings/Funerals	150		150	550		550
Workshops/Come & Sing	2,491	(1,257)	1,234	2,617	(1,623)	994
Quiz	562	(291)	271			0
Carol Singing	299	(104)	195	222		222
Auctions	45		45	2,608		2,608
Other			0			0
Total Fundraising	5,600	(1,652)	3,948	8,611	(1,634)	6,977

* The table above includes Fundraising, Workshops and Donation items in the Income and Expenditure account

Prior year fundraising was higher due to the auction of promises, this event is not annual and the majority of funds raised come from within the choir or friends and family of the choir. Additional fundraising is planned for 2026 as the choir plans for its 60th Anniversary year concerts.

4. Income and Expenditure on Rehearsals and Other Items

	2025			2024
	Rehearsals	Other	Total	Total
	£	£	£	£
Income				
Subscriptions	11,319		11,319	10,684
Friends Subscriptions	295			530
Giftaid	2,745		2,745	2,630
Refreshments	661		661	724
Interest		523	523	554
Summer Party		238	238	561
Donation to British Red Cross		98	98	0
Other		0	0	15
Total	15,020	859	15,584	15,698
Expenditure				
Insurance and PRS		516	516	600
Professionals	14,850		14,850	13,555
Venue	2,778		2,778	2,554
Refreshments/Summer Party	44	99	143	480
Re-auditions for choir			0	636
Website		124	124	103
Payment Processing Charges		210	210	131
Donation to British Red Cross		98	98	0
Other	153	126	279	38
Total	17,825	1,173	18,998	18,097
Gross Surplus/(Deficit)	(2,805)	(314)	(3,414)	(2,399)

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 £2,104 (2024: £1,251) was reimbursed to 4 (2024: 5) trustees or committee members. These 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 (2024: £113) was charged for the year on music. There was income of £46 from music hired out to other choirs during the year which offsets the depreciation charged.

The choir owns glasses for refreshments at concerts and fundraising or social events. 72 glasses were originally purchased at a cost of £48. 3 breakages occurred in previous year, with a further 1 this year these are written off in the year they occur net of depreciation already charged. Depreciation of £3.08 (2024: £3.08) was charged for the year on the remaining glasses.

9. Current Assets

HMRC Debtor for gift aid is £2,635 (2024: £2,590). Gift aid income was £2,745 as the choir received £110 more than the estimated amount included in the 2024 accounts.

The small other debtor opening balance of £153 relating to unpaid subscriptions from 2023 was written off during the year as it was recognised that this was uncollectable.

The stock of wine left from 2024 concerts and the summer party is valued at £116 (2024: £66).

10. Creditors

The Creditors opening balance was mostly accrued venue costs which are now settled the closing balance is subs paid early and one accompanist fee.