



Trustees' Annual Report for the period

Period start date		Period end date	
From	Day 1 Month Sep Year 2024	To	Day 31 Month Aug Year 2025

Section A Reference and administration details

Charity name South West Essex Choir

Other names charity is known by SWEC

Registered charity number (if any) 289613

Charity's principal address 9 Ashbourne Ave
London
Postcode E18 1PQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Anissa Msallem	Chair		SWEC Membership
2	Susannah Pickering-Saqq	Deputy Chair		SWEC Membership
3	Vanessa Watling	Secretary		SWEC Membership
4	Joanne Stone-Williams	Social		SWEC Membership
5	Leonie Whittingham	Membership	From 15 October 2024	SWEC Membership
6	Robert Young	Publicity		SWEC Membership
7	David Hampton	Treasurer		SWEC Membership
8				
9				
10				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Musical Director	Andrew Sackett	(Withheld)

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	Elected / confirmed by Membership at SWEC AGM, or by EGM if the need arises.

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>SWEC is a member of Making Music, who provide excellent support for various aspects of managing choral societies, including issues of governance like contract, constitution and Gift Aid. They also provide insurance and a website hosting platform.</p> <p>SWEC committee meets 3 times a year, at the start of each term. There are additional meetings as necessary; eg in 24/25 to progress the recruitment of a new Musical Director.</p> <p>SWEC AGMs are held in Oct each year, for all choir members.</p>
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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	<p>The object of the Society shall be to educate the public in the arts and sciences, and in particular the art and science of choral music, by the presentation of concerts and other activities.</p> <p>South West Essex Choir (SWEC)</p> <ul style="list-style-type: none"> • Is open to all who enjoy singing • Performs a wide range of music • Practises in a friendly and supportive atmosphere • Aims to develop individual musicianship • Presents public performances to highest achievable standard • Involves young people in music making
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Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The choir performed 3 concerts during the 24/25 season. These were held at Chingford Parish Church, and were accompanied by professional orchestra and vocal soloists as appropriate to the works. The programmes were:

Dec '24: Handel Messiah
Mar '25: Mozart Requiem
Jul '25: Todd / Chilcott / Rutter Jazz programme

2 vocal workshops were also held; for choir members and with invitation extended to the wider public.

The SWEC Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

SWEC does not make grants.

SWEC does not make investments; cash reserves are held in an interest-earning deposit account.

SWEC relies on volunteers;

- to form the Committee as Trustees and administer its many functions,
- from the membership to support various fund-raising efforts.

Summary of the main achievements of the charity during the year

The 3 concerts listed above attracted larger audiences than usual. A total of 698 people attended, compared to 647 the previous year, and 415 the year before that.

They were also very well-received. The evidence for this is anecdotal, but comes from:

- Feedback to the Musical Director from the professional musicians (orchestra and vocal soloists) we performed with
- Feedback to choir members from family and friends
- Choir members' perception of performance standard and audience reaction

The vocal workshops were successful in improving the skills of choir members, and also extending the opportunity to the wider community. Once again, excellent professional vocal coaches were employed. Attendance was less than hoped-for (47 and 39 attendees), so promoting attendance will be a focus for future workshops.

Following a decline during the Covid years, membership has shown steady growth. For 24/25 the number of registered singers was 91, and the aim is to get back to pre-Covid levels of over 100.

During 24/25 particular focus was given to attracting and recruiting younger singers. To support this initiative, discounted and complimentary memberships were offered as incentives. As a result, 3 new young members joined, with 2 continuing their involvement beyond the initial period.

SWEC successfully applied for a grant from the locally-based Charles French Trust.

Some fund-raising activities were paused this year (eg Quiz Night), due to lack of take-up by members. However, the Cake Club was particularly successful, raising almost £1,000; choir members provided homemade treats during rehearsal breaks and concerts.

Section E

Financial review

Brief statement of the charity's policy on reserves

- SWEC maintains a cash balance (£38k at end 24/25) that is roughly equivalent to a full year's income and expenditure. This is expected to provide cover for approximately 10 "difficult" years, given that the majority of the choir's usual expenditure is discretionary and can if necessary be avoided.
- This can be demonstrated practically by the fact that the choir was able to survive Covid lockdowns without significant impact to finances.
- SWEC has insurance cover against concert cancellations.
- Accounts to date are reviewed at Committee Meetings each term, to avoid any backlog of unexpected expenditure.

Details of any funds materially in deficit

There are no deficits, material or otherwise.

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

- Most choir funds come from membership fees.
- Concert receipts contribute significantly to income, but do not cover the costs of those concerts (eg orchestra and soloists, venue costs). Concerts are essential in support of the choir's objectives, so SWEC will continue to stage them. The Committee will set the season's programme so as to keep concert costs at an affordable level.
- SWEC often receives grants, that augment other income streams.
- Taken overall, modest losses are permitted in any given year, but the aim is to break-even when taken over several years. Hence SWEC's reserves are not unduly depleted.
- Excess cash in current account is transferred to a CCLA interest-earning deposit account.

Section F

Other optional information

SWEC is recruiting a new Musical Director for 25/26, following the departure of the incumbent at the end of last season. Andrew Sackett served SWEC for 13 years, and will be greatly missed by all as he moves on to new opportunities.


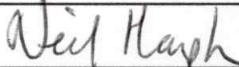
During the transition to a new Musical Director some turbulence is possible regarding membership and concerts, but the Committee has worked over the summer to minimise this. Recruitment of a new Musical Director is expected to be ratified at the Oct '25 AGM.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anissa Msallem	David Neil Hampton
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	28/10/25.	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
South West Essex Choir

No. (if any)
289613

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/09/2024

To

Period end date
31/08/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Membership Fees	18,385	-	-	18,385	15,693
Concert Tickets & Programmes	11,621	-	-	11,621	7,737
Vocal Workshop Tickets	1,556	-	-	1,556	1,119
Grants	2,000	-	-	2,000	9,200
Fund Raising	1,161	-	-	1,161	1,415
Bank Interest	792	-	-	792	623
Gift Aid	3,902	-	-	3,902	5,282
	-	-	-	-	-
Sub total (Gross income for AR)	39,417	-	-	39,417	41,070
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	39,417	-	-	39,417	41,070
A3 Payments					
Rehearsal Musicians	7,855	-	-	7,855	8,495
Rehearsal Facilities	4,752	-	-	4,752	4,320
Concert Musicians	13,967	-	-	13,967	8,750
Concert Publicity & Programmes	1,965	-	-	1,965	2,015
Concert Facilities	5,303	-	-	5,303	4,669
Vocal Workshops	1,530	-	-	1,530	773
Music Hire	2,079	-	-	2,079	1,830
Other	1,536	-	-	1,536	1,386
	-	-	-	-	-
Sub total	38,987	-	-	38,987	32,237
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	38,987	-	-	38,987	32,237
Net of receipts/(payments)	430	-	-	430	8,832
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	38,085	-	-	38,085	29,253
Cash funds this year end	38,515	-	-	38,515	38,085

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	LLoyds Bank Treasurers Account	9,984	-	-
	CCLA Charities Deposit Fund	28,331	-	-
	Cash Float	200	-	-
	Total cash funds	38,515	-	-

(agree balances with receipts and payments account(s))

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

David Neil Hampton
Anissa Msallem

David Neil Hampton

Anissa Msallem

28/10/25

28/10/25



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

South West Essex Choir

**On accounts for the year
ended**

31st August 2025

**Charity no
(if any)**

289613

Set out on pages

1-1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 08 / 2025.

**Responsibilities and basis
of report**

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

FA Stary

Date:

29/10/2025

Name:

Frances Anne Stary

**Relevant professional
qualification(s) or body (if
any):**

N/A

Address:

44 Woodland Way

Woodford Green

Essex IG8 0QQ