

BEDFORD CHORAL SOCIETY

England & Wales · Charity number 291518

Details

Other names BEDFORD MUSICAL SOCIETY

Status Registered

Legal form Other

Registered 1985-07-30

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

Contact

Address 11 Main Road
Biddenham
Bedford
MK40 4BB

Phone 07796173720

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Website www.bedfordchoralsociety.org.uk

Activities

Objects: (1) THE STUDY AND PRACTICE OF CHORAL MUSIC IN ORDER TO FOSTER THE PUBLIC KNOWLEDGE AND APPRECIATION OF SUCH MUSIC BY MEANS OF PUBLIC PERFORMANCE. (2) TO PROVIDE A REGULAR SERIES OF FIRST CLASS CHORAL CONCERTS BY MAINTAINING A CHORUS, AND BY ENGAGING ORCHESTRAS AND ARTISTS OF HIGH REPUTE.

Activities: The study and practice of choral music in order to foster the public knowledge and appreciation of such music by means of public performance. To provide a regular series of first class choral concerts by maintaining a chorus, and by engaging orchestras and artists of high repute.

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** Education/training, Arts/culture/heritage/science
- **Who:** Children/young People, The General Public/mankind

Geography

- Bedford
- Cambridgeshire
- Central Bedfordshire
- Northamptonshire

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-06-30 | £34,822 | £44,380 | - | - |
| 2024-06-30 | £39,111 | £42,576 | - | - |
| 2023-06-30 | £33,796 | £39,937 | - | - |
| 2022-06-30 | £33,102 | £36,140 | - | - |
| 2021-06-30 | £8,943 | £10,710 | - | - |

Trustees

| Name | Role | Appointed |
|----------------------------|------|------------|
| Dr Jeremy Francis Reynolds | | 2021-10-11 |
| Gillian Jackson | | 2022-10-10 |
| Ian Edward Herbert | | 2021-10-11 |

BEDFORD CHORAL SOCIETY

England & Wales - Charity number 291518

Accounts

BEDFORD CHORAL SOCIETY
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025

Registered Charity No. 291518

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BEDFORD CHORAL SOCIETY

SOCIETY INFORMATION

| | |
|---|--|
| Charity Registration Number: | 291518 |
| Registered Office: | 11 Main Road Biddenham Bedford MK40 4BB |
| President: | Baroness Young of Old Scone |
| Principal Officers and Board of Trustees: | |
| Chair | Carole Bell |
| Vice Chair | Gill Jackson |
| General Secretary | Jeremy Reynolds |
| General Treasurer | Ian Herbert |
| General Committee: | |
| Chorus Secretary | Liz Smith |
| Communications Manager | Helen Walker |
| Concert Manager | Breege Traynor |
| Friends Secretary & Concert Stewards | Mitzi Lewis |
| Ordinary Members | Malcom McDonald (appointed 7 October 2024) Diana Shooter |
| Other Officers: | |
| Archivist | Gilly Cowan |
| Chorus Treasurer | Jane Dann |
| Communications & Chamber Choir | Gill Jackson |
| Communications & Chorusline | Cathy Wood |
| Database Manager | David Butler |
| Health and Safety Manager | Diana Cox |
| Librarian | Ruth Braybrook, Imogen Allen |
| Programme Advertising | Nick Willis |
| Ticket Sales Manager | Caroline Muzolf |
| Venue Hire | Peter Thomas |
| Website | Charlotte Ryland |
| Musical Director | Ian Smith |
| Assistant Chorus Master | Tim Grant-Jones |
| Bankers: | National Westminster Bank Plc |
| Independent Examiner: | Paul Wright FCCA (ret.) |
| Website: | www.bedfordchoralsociety.org.uk |



BEDFORD CHORAL SOCIETY

REPORT OF THE MUSICAL DIRECTOR for the Year Ended 30 June 2025

We have had another very successful and varied season, musically. Thank you to all the members who sing in the concerts for all the hard work that they put in to producing such successful and enjoyable concerts. Thank you to all the Trustees and other committee members and everyone else with a specific responsibility who plan and implement all that we need to do. A special thanks to Cathy Wood for producing our always very informative and attractive *Chorusline*. And thank you too to Tim for his continued and continual support and masterful accompaniment at rehearsals and for being prepared to 'step in' when I am not available. I say every year, and I really mean it, the strength of this choir is the large team that runs it. Running Bedford Choral Society is very much a phenomenal team effort without which the choir simply would not continue.

Our first concert of the season was one of my all-time favourite works – Mendelssohn's *Elijah*. We were very fortunate to engage four excellent soloists – Edward Grint as *Elijah*, Ben Johnson for the tenor roles, Katherine Crompton for the soprano roles and Nancy Cole for the mezzo roles. We also engaged Reuben Masih for the treble solo which he sang with astonishing commitment and command. The choir and orchestra gave an exceptionally dramatic performance which was applauded loudly.

It was not a year of our biennial Christmas Concert but instead we were asked by the Rotary Club of Bedford Park to join with Sharnbrook Community Choir in 'Carols in the Chapel' at Bedford School. This was an astonishing success raising money for 3 worthy charities. Over half the members of the Choir sang in this most successful event. We also performed once again at the St Paul's Church Christmas Tree Festival with our Trainee Conductor, Nathan Stubbings, conducting. Additionally at Christmas we once again supported the Carol Service in Bedford Prison. This was an extraordinary experience for those participating. All these events were well supported by members. Thank you.

Our March concert was somewhat of a departure from our normal repertoire. The main work was David Fanshawe's *African Sanctus* which the choir last performed in 2001. On that occasion David Fanshawe was able to be with us. However, this time we were very fortunate to have his widow Jane Fanshawe attend the concert. She was delighted with the performance which did real justice to David's work. However, the whole programme turned out to be a little over ambitious for the choir in one concert. Bob Chilcott's *Little Jazz Mass* and Ramirez' *Misa Criolla* are perfect accompaniments to David Fanshawe's piece and indeed are often paired with it – but not both in one concert! Had we just done the Chilcott or the Ramirez all would have been well, but doing both meant that the Ramirez suffered from lack of confidence in the performance. This was a great shame as the choir had worked really hard, including a lot of additional rehearsals organised by individual sections! These clearly paid real dividends in boosting the confidence of singers for which enormous thanks are due to the individuals who took the initiative to arrange these additional rehearsals. However, the stamina and concentration required was just a little too much to ensure an optimal performance of all three works. Nevertheless, the almost sell-out audience enjoyed the concert! So well done to all choir members.

The summer concert was again a challenge! It was a concert of English music. It is some time since the choir has commissioned a work but the committee decided some time ago that we should encourage young composers so we commissioned Gregory May, a Bedford-based composer, to write a short piece for us. Gregory's piece, *Carved Anew*, was based on a number of quotes mirroring Pilgrim's Progress in Bunyan's work from darkness to light. It was a challenge for the choir to which they rose

BEDFORD CHORAL SOCIETY

REPORT OF THE MUSICAL DIRECTOR (continued) for the Year Ended 30 June 2025

they rose magnificently giving the best performance that they had ever achieved at the concert itself. The piece was also enthusiastically received by the audience at the concert. The concert started with a spirited performance of Handel's Coronation Anthem *The King shall rejoice*. The Bedford Sinfonia strings then gave an excellent performance of Ireland's *Downland Suite*. They followed this after the interval with an exceptional performance of Elgar's *Serenade for Strings* which one audience member said was "the best I have ever heard". The final work in the programme was Michael Rose's *Songs of Innocence and Experience* which the choir first performed in 2004. Again a real challenge for the choir to which they certainly rose (pardon the pun). Sadly, one of the movements was not as accurate in performance as it had been in rehearsal but nevertheless the choir worked really hard to perform to the very best of their ability.

The year was not yet over! Excitingly we were again needed for the annual Proms in the Park concert so we were able to continue rehearsing for 4 weeks after the June concert. Thanks are due as always to Paula Grayson for all her work in organising our involvement in this event which raises significant funds for the choir. We then spent the next two weeks preparing for the November concert – more of which in next year's Musical Director's report!

The one big thing that I would like everyone to continue to focus on for the next year is audience numbers. The March concert showed us that it is possible to pack the Corn Exchange. There is no doubt that Bedford Choral Society is a very good choir and one well worth coming to listen to. So we all, including me, need to continue our efforts to maintain the size of our audiences. We should be proud of what we achieve and share it with as many people as possible!

So our aims for the 2024/2025 were to:

- a) continue to build the level of membership after the pandemic
- b) continue to deliver the strategy for engagement of new younger members
- c) build the confidence of members in their vocal production
- d) continue to work on the intonation and ability to maintain pitch of the choir
- e) build the numbers in our audiences

We have certainly achieved these with everyone's efforts. What I would like to add for this year is:

- a) to concentrate on note endings - i.e. coming off precisely at the end of notes
- b) breathing early enough so that entries are supported and not late!

I am also well aware that we have had a challenging year with two more unusual and less well-known programmes in March and June and with another at the beginning of the 2025-26 season. As a result, the committee and I have decided to make a change to the originally proposed programme for 2025/26 and return to more 'main stream' works for the next few concerts in the hope that we will reduce the stress of learning new works and will be able to continue to build our audience numbers.

I very much look forward to this coming season, my 41st season with the choir, and continued success!

Ian G. Smith
Musical Director

July 2025



BEDFORD CHORAL SOCIETY

REPORT OF THE CHAIR OF TRUSTEES for the Year Ended 30 June 2025

Singing in a choir is such a glorious thing. There are lots of choirs in Bedford, but Bedford Choral Society is the oldest, and possibly the best! Coming to rehearse and to sing in concerts, in outdoor arenas, at weddings and funerals, provides many opportunities for all of us to enjoy the experience of adding our voice to music from tried and tested pieces to modern, quirky pieces. The fact is we enjoy sing them together. It is both a pleasure and a privilege.

It turns out that the singing is only the half of it. For as the weeks and years pass, we turn acquaintances into friends, and shared experiences into memories. Feeling part of a positive activity like singing is good for the vocal chords, but also the soul, and our wellbeing. Being part of such a mixed group of individuals is wonderful, and hard to find in other circumstances. We are better for it, and I would argue that Bedford is the better for having community activities such as ours. A number of charities are certainly better off as a result of our activities.

Year on year, keeping such a juggernaut on the road is no mean feat, and 2024-25 is no different to the previous 157 years. Whilst the melody of our music can be, though not always, simple and clear, the underpinning of the choir's activities depends on so many people. And the AGM is a great opportunity to thank everyone who helps to keep the show on the road. Some roles are larger than others, but all of them contribute to the success of our activities. I would like to pay tribute to all of them; each role is so important to the whole thing working well.

First of all, I want to thank Ian and Tim for making the rehearsals so productive and then the performances so good. It is your expertise and skill which drive the choir's singing excellence. We usually end up performing out of our socks, although we sadly didn't swat the Fly in the summer performance! Interestingly, whilst that concert had a couple of very tricky pieces of music, we sang them remarkably well; our training, our practicing, and our desire to make it a good experience for the audience worked well.

We couldn't operate without the work of the Trustees; Gill vice chair and, can I say, extremely thoughtful and helpful person, Ian Herbert our financial officer and Jeremy, our General Secretary and legal support. We are a charity with responsibilities, with accounts to have audited and submit, and with legal requirements, all fulfilled effectively by our two experts. The Trustees also set the direction of travel for the choir, for as much as we look back at our history, we also need to look forward to maintain and develop our activities. This all requires good judgement and timely action. The Trustees meet four times a year; their minutes are posted on the website and there is plenty of discussion and correspondence in between. We couldn't operate as a Charity without their appropriate action.

We have a Committee which leads on key issues for us as a choir: in particular all things Membership - Liz Smith, (including the not insubstantial and unenviable job of sorting out the seating plan for concerts!); Marketing and the visual splendour of our posters and advertising - Helen Walker, supported by Cathy Wood, editor in chief of Chorusline, and Charlotte Ryland who runs the website; Concert arrangements - Breege Traynor; the Friends activities and the all important stewards at concerts - Mitzi Lewis; VIPs - Diana Shooter; and Malcolm MacDonald - Making Music rep. The Committee meets six times a year; their minutes too are posted on the website.

BEDFORD CHORAL SOCIETY

REPORT OF THE CHAIR OF TRUSTEES (continued) for the Year Ended 30 June 2025

In addition:-

- Imogen Allen our Librarian, who ensures we have all the varied pieces of music for us. This includes orchestral scores, and all those small pieces we have sung; at times, this has looked unbelievably complex!! Imogen, we applaud your efficiency!! And we are grateful to Imogen for taking over from Ruth Braybrook, who had organised our music for many years
- Diana Cox who sorts out health and safety issues, including the Fire Drill and the arrangements at Biddenham and at the Corn Exchange. Our First Aiders Liz Smith, Sarah Stevenson, Helen Walker, Ian Smith and Richard Gallivan
- Caroline Mutzolf who manages our complicated ticket sales. Aided and abetted by Kate Jenns and Liz Wickins
- David Butler our data manager
- Jane Dann who deals with our subscriptions
- George Davidson who writes the programme notes
- For a long time, Peter Thomas has been our man for booking venues
- And then we have people who help the members feel that it is as much about the community and friendship as it is about the singing. The Gallivan family and helpers who help us to enjoy refreshments whilst raising money for charity; this year you have eaten your way to donating £607.96 to the King's Arms project, plus whatever is raised at the AGM
- And of course, the voice reps, who ensure good communication within their voice parts. Eleanor Dagostino and Natasha Baugh; Jenny Tomlinson and Fiona Anderson; Linda Colton; Sheila Bissell; John Kissane; Nick Willis
- In addition to being vice Chair, Gill Jackson sorts out our chamber choir activities. This year we have sung in the Christmas Tree Festival, which raised a lot of money for St Paul's and the Hospital charity, as did the concert at Bedford School - to the tune of £5,000 for three charities. We sang at Lydia's wedding, what a wonderful event!, as well as a wedding at St. Paul's (in July 2025), raising £400 for choir funds
- Paula Grayson is a dab hand at ensuring we sing pretty much most years at the Proms in the Park; in July 2025, 55 members sang and we have received nearly £3,000 for it
- Julia Lockwood who has added support for Alto 1s to being all in all a generally good egg with chairs, piano, music etc. Deborah Glass who helps with the chairs
- Gilly Cowan our archivist
- Ian Harris for his help with Alto 2s

These are all important and at times, onerous responsibilities, and I want to pay tribute to the 40 or so people I have just mentioned. I also want to assure you that if you have some skills that would contribute to the work of the choir, we would love to talk to you. Most of us do not do our tasks alone, so the responsibility is shared; we will not let you feel left holding the baby. In fact, you may feel a stronger attachment to the choir.

Of course there have been changes over the course of the year. We have all got older for one thing!! Our lovely trainee conductor Nathan Stubbings came and went - to better and possibly brighter but definitely more oceanic things, but leaving us with a realisation that finding another trainee conductor would be a good thing. We are also looking for a trainee accompanist. Our membership has gone from to 138 members in 2023-24 to 133 members in 2024-25; the result of people moving on, for one reason or another, or, sadly dying, at the same time as people have joined us. I hope we have welcomed all the 12 new members in a friendly way, and the threat of an audition has not deterred anyone. In addition, the programme planning committee has listened to the choir about what we sing, and many of the pieces in the programmes for the next couple of years are those suggested by choir members. So, all in all, an interesting year, and together we sing on - with hopefully more of us, and bigger audiences.

Carole Bell

Chair of Trustees

August 2025

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES for the Year Ended 30 June 2025

The trustees present their annual report and financial statements of the charity for the year ended 30 June 2025.

Structure, governance and management

The charity was established by the adoption of a constitution on 30 September 1974. The last substantive review of the constitution took place in 2000. There were further minor amendments in 2015; in 2019 to clarify the distinction between General Committee members and Trustees and to provide explicit powers to invest the charity's funds; and in 2021 to make the role of Vice President optional, to permit the appointment of Trustees in addition to the Principal Officers, and to streamline the process for appointing General Committee Members and other Officers as described below.

The Board of Trustees consists of the Principal Officers of the Society - Chair, Vice-Chair, General Secretary and General Treasurer - plus up to four additional Trustees, who together are responsible for the Society in all its various activities. The Principal Officers are elected by the members at the Annual General Meeting and hold office for a three year term. Principal Officers may not hold an office for more than two consecutive three-year terms (except as specifically permitted by the constitution). Additional Trustees are also elected by the members at the Annual General Meeting, and may hold the position for no more than two consecutive three-year terms.

The General Committee consists of the Principal Officers and other Members as shown on page 1, who together are responsible for the day-to-day running of the Society. Other Officers, again as shown on page 1, have specific responsibilities for the operations of the Society, report to the General Committee, and will attend General Committee meetings when needed. Ordinary Members are elected at the Annual General Meeting for a three-year term; other Members of the General Committee and other Officers are appointed by the Trustees.

There are two sub-committees of the General Committee: the Communications Committee, chaired by the Communications Manager; and the Programming Committee, chaired by the Chair of Trustees.

The Musical Director, who is appointed by the Trustees, attends both the Trustees' meetings, and meetings of the General Committee.

Principal Activities

The aims and objects of the Society are:

1. The study and practice of choral music in order to foster the public knowledge and appreciation of such music by means of public performance;
2. To provide a regular series of first class choral concerts by maintaining a chorus, and by engaging orchestras and artists of high repute;
3. For the general purposes of such charitable bodies or such other purposes as shall be exclusively charitable as the Trustees may from time to time decide.

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES (continued) for the Year Ended 30 June 2025

Activities and achievements

A review of the Society's activities and achievements for the year is included within the Report of the Musical Director on page 2, and the Report of the Chair of Trustees on page 4.

Financial review

The Society incurred net expenditure of (£9,558) in the year (2024: net expenditure of (£3,465)), broadly in line with expectations. The Choir performed in three successful concerts at the Bedford Corn Exchange, as well as Christmas Carols at the Bedford School Chapel. Subscriptions totalling £16,770 were received from 128 Members (plus five who have joined and prepaid for 2025/26), with a good balance across all voice parts. Administration costs were slightly higher than the previous year, particularly rehearsal and music hire costs.

Investment policy and performance

The Society's investment policy was reviewed in 2018 and a decision taken to gradually move a portion of the Society's reserves into stockmarket based investments in order to improve returns. A Fidelity Investment account was opened in November 2018 and as at 30th June 2024, £20,000 had been invested in a low-cost global stockmarket tracking fund.

Following a decision of the Trustees, in March 2025 the net gain on the investment was crystallised by selling part of the investment, yielding £18,500. These proceeds were invested in a 1-year Fixed Rate Bond at Cambridge & Counties Bank with an interest rate of 4.65%.

As at 30th June 2025 the value of the remaining investment had grown to £19,619 (2024: £35,874).

Reserves policy

Following the sale of part of the Fidelity investment, the Trustees reviewed the Reserves Policy at their meeting on 24 June 2025. It was agreed that the core requirement of holding £35,000 Reserves to cover approximately 12 months of normal expenditure would remain unchanged. But as the gain element of the stockmarket investment had been crystallised, it was decided to hold a target of 50% of the investment's value to cover any future decreases in value. Together this leads to a target reserves level of c£45,000.

Free reserves as at 30th June 2025 were £72,152. This is above the target total of £45,000. This surplus has been largely generated by previous legacies and grants, which have not yet been spent due to the Covid pandemic. During the year ending 30 June 2025, the Society utilised £1,500 of the surplus reserves to commission the work, *Carved Anew*, which was performed in June 2025; and also spent £1,176 on a Trainee Conductor, Sadly the Trainee was not able to continue with the Society, but we will seek to find a replacement going forwards. In addition, the General Committee is actively pursuing several options to utilise these funds, in line with the Society's aims and charitable objectives, including continuing to work with young singers, particularly those of school age.

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES (continued) for the Year Ended 30 June 2025

Plans for the future

For the 2025-26 Season the Society is planning to hold three concerts at the Bedford Corn Exchange in November, March and June, and also a Christmas Concert, again at the Corn Exchange, in December. In addition, the Chamber Choir will sing at selected public events and, on request, at weddings and funerals. The Society will also continue to support a range of Charities, including singing at Christmas events and supporting collections at our concerts. The Choir is also very pleased to have again been invited to sing at Bedford Proms in the Park in July 2025, which provides excellent visibility for the Choir, as well as earning a performance fee of nearly £3,000.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each 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 the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Board



Chair - C Bell



General Treasurer - I Herbert

Date

10/10/2025

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF
BEDFORD CHORAL SOCIETY**

I report on the accounts of the company for the year ended 30 June 2025 which are set out on pages 10 to 14.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. 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

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Paul Wright FCCA (ret.)
8 Larkway
Bedford
MK41 7JW

Paul Wright

Date 2/9/2025.

BEDFORD CHORAL SOCIETY

**STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 30 June 2025**

| | | <u>Unrestricted</u> <u>Funds</u> | <u>Restricted</u> <u>Funds</u> | <u>Total</u> <u>Funds</u> <u>2025</u> | <u>Total</u> <u>Funds</u> <u>2024</u> |
|---|--------------|-------------------------------------|-----------------------------------|---|---|
| | | £ | £ | £ | £ |
| | Notes | | | | |
| Income | | | | | |
| Fundraising and donations: | | | | | |
| Subscriptions | 2 | 16,770 | - | 16,770 | 18,120 |
| Other fundraising and donations | 2 | 3,612 | - | 3,612 | 3,579 |
| Income from charitable activities: | | | | | |
| Concert income | 3 | 12,618 | - | 12,618 | 14,416 |
| Other choir activities | 3 | 150 | - | 150 | 1,145 |
| Investment income | | 1,672 | - | 1,672 | 1,851 |
| Total Income | | <u>34,822</u> | <u>-</u> | <u>34,822</u> | <u>39,111</u> |
| Expenditure | | | | | |
| Expenditure on charitable activities | | | | | |
| Concert expenditure | 4 | (24,697) | - | (24,697) | (27,852) |
| Rehearsals and administration | 5 | (16,640) | - | (16,640) | (14,724) |
| Depreciation | 6 | (367) | - | (367) | - |
| Trainee conductor expenditure | | (1,176) | - | (1,176) | - |
| Commissioned choral work | | (1,500) | - | (1,500) | - |
| Total Expenditure | | <u>(44,380)</u> | <u>-</u> | <u>(44,380)</u> | <u>(42,576)</u> |
| Net Income /(Expense) before transfers | | <u>(9,558)</u> | <u>-</u> | <u>(9,558)</u> | <u>(3,465)</u> |
| Transfers between Funds | | - | - | - | - |
| Net Income/(Expense) before other recognised gains | | <u>(9,558)</u> | <u>-</u> | <u>(9,558)</u> | <u>(3,465)</u> |
| Realised and unrealised gains/(losses) on investment assets | 7 | 2,245 | - | 2,245 | 6,386 |
| Net Movements in Funds | | <u>(7,313)</u> | <u>-</u> | <u>(7,313)</u> | <u>2,921</u> |
| Funds brought forward 1st July 2024 | | 79,465 | - | 79,465 | 76,544 |
| Funds carried forward at 30 June 2025 | | <u><u>72,152</u></u> | <u><u>-</u></u> | <u><u>72,152</u></u> | <u><u>79,465</u></u> |

The notes on pages 12 to 14 form part of these accounts.

BEDFORD CHORAL SOCIETY

**BALANCE SHEET
As At 30 June 2025**

| | | <u>2025</u> | <u>2024</u> |
|-------------------------------------|-------|---------------|---------------|
| | Notes | £ | £ |
| Fixed Assets | | | |
| Tangible assets | 6 | 3,307 | - |
| Investments | 7 | 19,619 | 35,874 |
| | | <u>22,926</u> | <u>35,874</u> |
| Current Assets | | | |
| Debtors | 8 | 2,973 | 2,109 |
| Cash at bank and in hand | | 54,281 | 48,592 |
| Total Current Assets | | <u>57,254</u> | <u>50,701</u> |
| Creditors | | | |
| Amounts falling due within one year | 9 | (8,028) | (7,110) |
| Net Current Assets | | <u>49,226</u> | <u>43,591</u> |
| Net Assets | | <u>72,152</u> | <u>79,465</u> |
| The funds of the charity | 10 | | |
| Unrestricted funds | | 72,152 | 79,465 |
| Restricted funds | | - | - |
| Total Charity Funds | | <u>72,152</u> | <u>79,465</u> |

The financial statements on pages 10 to 14 were approved by the trustees on *6 October 2025* and were signed on its behalf by :

Chair : C Bell



General Treasurer: I Herbert



BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 30 June 2025**

1 ACCOUNTING POLICIES

Accounting convention

The accounts (financial statements) 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 for Smaller Entities published on 16/07/14, the Financial Reporting Standard for Smaller Entities (FRSSE), and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Recognition of income

All income is recognised once the charity has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Fixed assets and depreciation

Depreciation is provided on assets owned by the charity at the following rates based on the estimated useful life and their anticipated residual value:

| | |
|-------------------------------|--------------------------------|
| Piano | 10% p.a. (straight line basis) |
| Organ and equipment | 10% p.a. (straight line basis) |
| Other furniture and equipment | 25% p.a. (straight line basis) |

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds 2025 £ | Total Funds 2024 £ |
|------------------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| 2 FUNDRAISING AND DONATIONS | | | | |
| Subscriptions | 16,770 | - | 16,770 | 18,120 |
| Gift Aid | 2,424 | - | 2,424 | 2,674 |
| Friends contributions | 950 | - | 950 | 745 |
| Easyfundraising + Amazon Smile | 123 | - | 123 | 40 |
| Other Donations | 115 | - | 115 | 120 |
| Other fundraising and donations | 3,612 | - | 3,612 | 3,579 |

3 INCOME FROM CHARITABLE ACTIVITIES

Concert Income

| | | | | |
|--------------------------|--------|---|--------|--------|
| Ticket sales | 11,291 | - | 11,291 | 13,129 |
| Programme sales | 847 | - | 847 | 867 |
| Programme advertisements | 480 | - | 480 | 420 |
| | 12,618 | - | 12,618 | 14,416 |

Other Choir activities

| | | | | |
|--------------------------------|-----|---|-----|-------|
| Proms performance fee | - | - | - | - |
| Chamber choir fees | - | - | - | 950 |
| Sale of music and other income | 150 | - | 150 | 195 |
| | 150 | - | 150 | 1,145 |

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 June 2025**

| | Unrestricted Funds <u>£</u> | Restricted Funds <u>£</u> | Total Funds 2025 <u>£</u> | Total Funds 2024 <u>£</u> |
|--|-----------------------------------|--------------------------------------|---------------------------------|---------------------------------|
| 4 CONCERT EXPENDITURE | | | | |
| Promotion | 605 | - | 605 | 754 |
| Musical performer fees and costs | 18,267 | - | 18,267 | 20,328 |
| Programmes | 1,296 | - | 1,296 | 1,592 |
| Venue hire/other | 4,529 | - | 4,529 | 5,178 |
| | <u>24,697</u> | <u>-</u> | <u>24,697</u> | <u>27,852</u> |
| 5 REHEARSALS AND ADMINISTRATION | | | | |
| Rehearsal costs | 12,537 | - | 12,537 | 11,477 |
| Hire/Purchase of music | 916 | - | 916 | 362 |
| Website - development/maintenance | 216 | - | 216 | 180 |
| Friends Events | 612 | - | 612 | 455 |
| Making Music subscription | 566 | - | 566 | 543 |
| Sponsorship & adverts | 400 | - | 400 | 400 |
| Sundry expenses | 1,393 | - | 1,393 | 1,307 |
| Audit fees | - | - | - | - |
| | <u>16,640</u> | <u>-</u> | <u>16,640</u> | <u>14,724</u> |
| 6 FIXED ASSETS | | | | |
| | Piano <u>£</u> | Furniture & Equipment <u>£</u> | Total 2025 <u>£</u> | Total 2024 <u>£</u> |
| Cost b/f | 3,200 | 803 | 4,003 | 4,003 |
| Additions | - | 3,674 | 3,674 | - |
| Cost c/f | <u>3,200</u> | <u>4,477</u> | <u>7,677</u> | <u>4,003</u> |
| Depreciation b/f | (3,200) | (803) | (4,003) | (4,003) |
| Charge for year | - | (367) | (367) | - |
| Depreciation c/f | <u>(3,200)</u> | <u>(1,170)</u> | <u>(4,370)</u> | <u>(4,003)</u> |
| Net book value b/f and c/f | <u>-</u> | <u>3,307</u> | <u>3,307</u> | <u>-</u> |

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 June 2025**

| | 2025 | 2024 | | | |
|---|---------------|---------------|-----------------|-----------|---------------|
| | £ | £ | | | |
| 7 INVESTMENTS | | | | | |
| Movement in investments | | | | | |
| Market value brought forward at 1st July 2024 | 35,874 | 29,488 | | | |
| Add: additions at cost | - | - | | | |
| Disposals at carrying values | (18,500) | - | | | |
| Add: net gain/(loss) on revaluation | 2,245 | 6,386 | | | |
| Market value as at 30th June 2025 | <u>19,619</u> | <u>35,874</u> | | | |
| Investments at market value comprised: | | | | | |
| Fidelity Index World Fund P-Acc | <u>19,619</u> | <u>35,874</u> | | | |
| 8 DEBTORS | | | | | |
| Prepayments | 2,282 | - | | | |
| Concert Income | 451 | 1,689 | | | |
| Other | 240 | 420 | | | |
| | <u>2,973</u> | <u>2,109</u> | | | |
| 9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | | | | |
| Ticket sales in advance | 45 | 45 | | | |
| Concert expenditure | 5,164 | 6,156 | | | |
| Subscriptions in advance | 660 | 405 | | | |
| Sundry creditors | 1,759 | 504 | | | |
| Deferred income | 400 | - | | | |
| | <u>8,028</u> | <u>7,110</u> | | | |
| 10 MOVEMENT OF FUNDS | | | | | |
| | Balance | Income | Expenditure | Transfers | Balance |
| | b/fwd | | | | c/fwd |
| | £ | £ | £ | £ | £ |
| Restricted funds | - | - | - | - | - |
| Unrestricted funds | | | | | |
| General Reserves | 79,465 | 37,067 | (44,380) | - | 72,152 |
| | <u>79,465</u> | <u>37,067</u> | <u>(44,380)</u> | <u>-</u> | <u>72,152</u> |

BEDFORD CHORAL SOCIETY

England & Wales - Charity number 291518

Accounts

BEDFORD CHORAL SOCIETY
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2024

Registered Charity No. 291518

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BEDFORD CHORAL SOCIETY

SOCIETY INFORMATION

| | |
|---|--|
| Charity Registration Number: | 291518 |
| Registered Office: | 11 Main Road Biddenham Bedford MK40 4BB |
| President: | Baroness Young of Old Scone |
| Principal Officers and Board of Trustees: | |
| Chair | Debbie Ward (resigned 9 October 2023) Carole Bell (appointed 9 October 2023) |
| Vice Chair | Gill Jackson |
| General Secretary | Jeremy Reynolds |
| General Treasurer | Ian Herbert |
| General Committee: | |
| Chorus Secretary | Liz Smith |
| Communications Manager | Helen Walker |
| Concert Manager | Breege Traynor |
| Friends Secretary & Concert Stewards | Mitzi Lewis |
| Ordinary Members | Nicki Reynolds Diana Shooter |
| Other Officers: | |
| Archivist | Gilly Cowan |
| Chorus Treasurer | Jane Dann |
| Communications & Chamber Choir | Gill Jackson |
| Communications & Chorusline | Cathy Wood |
| Database Manager | David Butler |
| Health and Safety Manager | Viki Evans, Diana Cox |
| Librarian | Ruth Braybrook |
| Programme Advertising | Nick Willis |
| Ticket Sales Manager | Caroline Muzolf |
| Venue Hire | Peter Thomas |
| Website | Charlotte Ryland |
| Musical Director | Ian Smith |
| Assistant Chorus Master | Tim Grant-Jones |
| Bankers: | National Westminster Bank Plc |
| Independent Examiner: | Paul Wright FCCA (ret.) |
| Website: | www.bedfordchoralsociety.org.uk |



BEDFORD CHORAL SOCIETY

REPORT OF THE MUSICAL DIRECTOR for the Year Ended 30 June 2024

Yet another very successful season, musically. Thank you to all the members who sing in the concerts for all the hard work that they put in to producing such successful and enjoyable concerts. Thank you to all the Trustees and other committee members and everyone else with a specific responsibility who plan and implement all that we need to do. A special thanks to Cathy Wood for producing our always very informative and attractive Chorusline. And thank you too to Tim Grant-Jones for his continued and continual support and masterful accompaniment at rehearsals and for being prepared to 'step in' when I am not available. I say every year, and I really mean it, the strength of this choir is the large team that runs it. Running Bedford Choral Society is very much a phenomenal team effort.

Our first concert of the season included a favourite of every choral singer Brahms' German Requiem. Not everyone likes singing in German but, in my view, this work is one that needs to be sung in the original language and suffers from translation into English. The choir, and orchestra, gave a stunning performance which was applauded loudly. We were helped by our two magnificent soloists Rebecca Bottone (soprano) and Daniel Barrett (bass). Rebecca also sang 3 songs by Richard Strauss and the programme was opened with Brahms' Tragic Overture.

It was a year of our biennial Christmas Concert which we performed at Bunyan Meeting. We continued our efforts to involve young people by singing Britten's Ceremony of Carols. This was originally written for upper voices only, but what we did was to give selected movements to the children's choirs and intersperse them with the other movements in the 4-part version. This worked very well using a combination of Bedford Youth Chorus, Bedford Kids Chorus, North Beds Youth Choir and (again) Biddenham International School choir. Once more, the young people very much enjoyed the experience and performed well. The rest of the programme was made up of a few choir carols and some audience carols. The innovation this year was to perform in the afternoon rather than the evening. The committee will decide for future concerts if this was a good idea! We also performed once again at the St Paul's Church Christmas Tree Festival and at the station. Both events were fundraising events and well supported by members. I chose louder carols this year so that we could be heard!

Our March concert, entitled 'Eternal Light', consisted of two contemporary works Lux Aeterna by Morten Lauridsen and Eternal Light by Howard Goodall. The programme was completed by the sparkling Simple Symphony by Benjamin Britten for string orchestra. After some misapprehension the choir thoroughly enjoyed working on these two modern works and again gave a very good performance of them.

The summer concert was an outstanding success. Not only was the Corn Exchange nearly sold out but also the choir performed superbly well (as did our 3 soloists Katherine Crompton, Joseph Doody and Edward Grint). We opened the programme with the ever popular Finlandia by Sibelius for the orchestra. Then followed Gloria by Poulenc. Again, initially, some choir members took time to warm to this magnificent piece but, in the end, most came round and enjoyed it. The crowning glory of the evening though was a stunning performance of Orff's ever popular Carmina Burana. The performance had spirit, contrast and excitement in equal measure and was crowned by a dramatic performance of the dying swan by our tenor soloist Joseph Doody whose performance brought the house down. Very well done to everyone for a glorious concert to end the main season.

BEDFORD CHORAL SOCIETY

**REPORT OF THE MUSICAL DIRECTOR (continued)
for the Year Ended 30 June 2024**

The year was not yet over! Very sadly we were again not required for the annual Proms in the Park concert so at the request of a number of members we kept on singing, as we did last year, for another 3 weeks. The first week was taken by Elizabeth Bottone working on some of the pieces the Chamber Choir uses for engagements and incorporating some voice training. The next two were used to expand our Chamber Choir repertoire and to give others who do not usually sing in the Chamber Choir the chance of learning some of the repertoire. It is hoped that this will widen the 'pool' of singers who volunteer for Chamber Choir engagements. Thanks go to Gill Jackson who so efficiently organises the Chamber Choir which helps with our income generation.

The one big thing that I would like everyone to continue to focus on this year is audience numbers. The summer concert showed us that it is possible to pack the Corn Exchange. There is no doubt that Bedford Choral Society is a very good choir and one well worth coming to listen to. So we all, including me, need to continue our efforts to maintain the size of our audiences. We should be proud of what we achieve and share it with as many people as possible!

So our aims for the 2023/2024 were to:

- a) continue to build the level of membership after the pandemic
- b) continue to deliver the strategy for engagement of new younger members
- c) build the confidence of members in their vocal production
- d) continue to work on the intonation and ability to maintain pitch of the choir
- e) build the numbers in our audiences

We have certainly achieved these with everyone's efforts. I do not propose to add any or change any for this year. They seem to me to be a suitable set of aims for the coming season. So I very much look forward to this coming season and continued success!

Ian G. Smith
Musical Director

August 2024



BEDFORD CHORAL SOCIETY

REPORT OF THE CHAIR OF TRUSTEES for the Year Ended 30 June 2024

The choir has a long, long history, but whilst having the same purpose of singing beautiful choral music beautifully, it changes year on year. And this year is no exception. The AGM is an opportunity to celebrate its stability, as well as the developments that have been made.

First of all, I want to thank my predecessor Debbie Ward for all the work she has done for the choir, both as Chorus Secretary and as Chair. Sadly, her health, and then that of her husband have meant that she had to step down as Chairman, and I can only hope that she is able to return to regular rehearsals in the near future. Taking over as Chair from Debbie, it was obvious to me just how much work and effort she had put in. Thank you Debbie.

So, without reiterating what Ian has put in his report about the concerts, the music and the rehearsals, we have had some really successful concerts, and attracted large audiences. This is because the choir members put their hearts and souls into singing as well as they can, even when the music is really difficult! So, thank you to all choir members for your commitment, enthusiasm and hard work. And to all those who have joined us during the course of this year, this is a chance to welcome you again. We do hope you will stay! We have all settled into our new, but now regular rehearsal site at Biddenham International School, and have even had a successful Fire Drill.

If only a choir could survive on just singing, it would be great, but as all of you will recognise, there is quite a lot of administration that keeps us on the straight and narrow of a charitable organisation. The Trustees, Ian Herbert, Jeremy Reynolds, Gill Jackson, and myself, joined by Ian Smith, as Music Director have continued to meet regularly to ensure maintain and develop the strategy of the choir. Thank you to all of you for guiding me this year to fulfil our aims; to focus on rebuilding after Covid, encouraging young people to sing in choirs, and to improve our singing techniques. We started the year with 133 attending rehearsals, and with 15 new members during the course of the year, we have 138 on the books. Bill Knights sadly died, and three former members have also passed away; Roger Forsythe, Prue Watson and Howard Chalkley. The rebuilding work has gone very well! Youth choirs singing with us in two of our concerts this year has also led to some young enthusiasm, and Liz Bottone has run a number of sessions, enhancing our voice production.

You will see from the finances that we are in a healthy position, and we continue to find ways to encourage local people to come to listen to and participate in singing, including youth choirs in schools and in the community, singing with them. This year, we have agreed with the Bedfordshire Festival of Music and Drama organisers to split our prize, with the cup being awarded to the 'best Youth Choir', and the prize of £250 now to go to the 'Most Promising Youth Choir' in an effort to spread the rewards, and encourage more singing in an era when music has been sidelined in state schools due to National Curriculum priorities. In addition, Trustees have decided to keep the annual subscription at the same level for the next year, hoping that this maintains the accessibility for people who are and want to become members. Ticket prices have also not been increased. Our charity for the last year, Tibbs Dementia Foundation, have received contributions from our Christmas concert, the Bedford Railway station carol singing, and the profits from the tea and cakes.

BEDFORD CHORAL SOCIETY

REPORT OF THE CHAIR OF TRUSTEES (continued) for the Year Ended 30 June 2024

The General Committee has met regularly too, and I would like to pay tribute to all the work that people have put in, and can I thank new 'office holders' for so willingly taking on new roles. First and foremost, Liz Smith, our Chorus Secretary, has been fiendishly good at all things to do with choir members - reminding us all of where and when to be in the right places, both for rehearsals and concerts, organising so adeptly the auditions that had been a casualty of Covid, welcoming newcomers, organising registers, sorting out a huge number of auditions for 15 new members and re-auditions for 88. Helen Walker's efforts to advertise concerts with eye catching artwork have been wonderful, and have contributed to our success in drawing attention to our performances. The communication team, Helen, Cathy, and Charlotte have worked effectively on external and internal communications. Caroline has managed an increasingly complex set of ticket selling arrangements with great aplomb. Mitzi Lewis has kept our Friends happy, and growing in number, and organised a very successful social evening where we were royally entertained by our very own Roy Tipping. Breege Traynor has become our super efficient Concert Manager. Finally, Gill deals with the complexities of chamber choir bookings, as well as being vice chair. And some unsung, but important roles carried out by Jane Dann (subs), Peter Thomas, (venue bookings), Gilly (archivist), Nick Willis (programme advertising) and David Butler (database manager). Huge thanks.

And then there is Ruth Braybrook, who has been our superb Librarian for many many years. She has been awesome, and kind and generous with it, and of course very efficient. We are all very grateful to her for her sterling work, including sorting and moving the music owned by the choir to its new home at Biddenham. Although she is stepping down this year, we hope she will continue to be a choir member for many years to come. And thanks to Imogen Allen for offering to take over from Ruth.

Can I also mention Diana Cox, taking over from Viki Evans, who has taken us through the Health and Safety vortex with expertise and common sense.

We are proud, rightfully so, I think, that the choir has a welcoming environment, because of the things that we do, and the way that we do it. I commend to you the voice reps, the chair movers, the cake makers, the tea and coffee servers, the Gallivan combo, who continue to organise and provide our delicious breaks on a monthly basis. Thank you so much. What's less good for the waistline is good for our social life; as we have discovered since Covid, equally important.

Enough of us mere singers. We have superb musicians to lead us. Can I thank both Ian and Tim on your behalf for their expertise and hard work over the course of the year. We succeed supported by this, hard work, enthusiasm and a good dollop of enjoyment and fun.

Carole Bell
Chair of Trustees

August 2024

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES for the Year Ended 30 June 2024

The trustees present their annual report and financial statements of the charity for the year ended 30 June 2024.

Structure, governance and management

The charity was established by the adoption of a constitution on 30 September 1974. The last substantive review of the constitution took place in 2000. There were further minor amendments in 2015; in 2019 to clarify the distinction between General Committee members and Trustees and to provide explicit powers to invest the charity's funds; and in 2021 to make the role of Vice President optional, to permit the appointment of Trustees in addition to the Principal Officers, and to streamline the process for appointing General Committee Members and other Officers as described below.

The Board of Trustees consists of the Principal Officers of the Society - Chair, Vice-Chair, General Secretary and General Treasurer - plus up to four additional Trustees, who together are responsible for the Society in all its various activities. The Principal Officers are elected by the members at the Annual General Meeting and hold office for a three year term. Principal Officers may not hold an office for more than two consecutive three-year terms (except as specifically permitted by the constitution). Additional Trustees are also elected by the members at the Annual General Meeting, and may hold the position for no more than two consecutive three-year terms.

The General Committee consists of the Principal Officers and other Members as shown on page 1, who together are responsible for the day-to-day running of the Society. Other Officers, again as shown on page 1, have specific responsibilities for the operations of the Society, report to the General Committee, and will attend General Committee meetings when needed. Ordinary Members are elected at the Annual General Meeting for a three-year term; other Members of the General Committee and other Officers are appointed by the Trustees.

There are two sub-committees of the General Committee: the Communications Committee, chaired by the Communications Manager; and the Programming Committee, chaired by the Musical Director.

The Musical Director, who is appointed by the Trustees, attends both the Trustees' meetings, and meetings of the General Committee.

Principal Activities

The aims and objects of the Society are:

1. The study and practice of choral music in order to foster the public knowledge and appreciation of such music by means of public performance;
2. To provide a regular series of first class choral concerts by maintaining a chorus, and by engaging orchestras and artists of high repute;
3. For the general purposes of such charitable bodies or such other purposes as shall be exclusively charitable as the Trustees may from time to time decide.

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES (continued) for the Year Ended 30 June 2024

Activities and achievements

A review of the Society's activities and achievements for the year is included within the Report of the Musical Director on page 2, and the Report of the Chair of Trustees on page 4.

Financial review

The Society incurred net expenditure of (£3,465) in the year (2023: net expenditure of (£3,141)), broadly in line with expectations. The Choir performed in three successful concerts at the Bedford Corn Exchange, as well as Christmas Carols at the Bunyan Meeting Rooms. Subscriptions totalling £18,120 were received from 138 Members, with a good balance across all voice parts. Administration costs were in line with the previous year.

Investment policy and performance

The Society's investment policy was reviewed in 2018 and a decision taken to gradually move a portion of the Society's reserves into stockmarket based investments in order to improve returns. A Fidelity Investment account was opened in November 2018 and as at 30th June 2024, £20,000 had been invested in a low-cost global stockmarket tracking fund.

As at 30th June 2024 the value of this investment had grown to £35,874 (2023: £29,488).

In order to minimise the risk of a market downturn, the Trustees have made the decision, to be implemented in the new financial year, to take out the profit to date from the Fidelity Investment and place this in a high interest-bearing account, leaving a balance equal to the initial investment with Fidelity.

Reserves policy

The trustees have reviewed the reserves of the Society. The policy, approved on 11 July 2022, is to hold enough funds to cover 12 months operating costs to allow for unforeseen contingencies including concert losses. Based on a typical year's activities this would indicate reserves in the region of £35,000. In addition, it was agreed that a reserves amount would be held to cover the unrealised gain on the Society's stockmarket investment; this currently stands at just under £16,000.

Free reserves as at 30th June 2024 were £79,465. This is above the target total of £51,000. This surplus has been largely generated by previous legacies and grants, which have not yet been spent due to the Covid pandemic. The General Committee is actively pursuing several options to utilise these funds, in line with the Society's aims and charitable objectives. A new work has been Commissioned work, and a Trainee Conductor engaged. The Society continues to work with young singers, particularly those of school age.

Plans for the future

For the 2024-25 Season the Society is planning to hold three concerts at the Bedford Corn Exchange in November, March and June. In addition, the Chamber Choir will sing at selected public events and, on request, at weddings and funerals. The Society will also continue to support a range of Charities, including singing at Christmas events and supporting collections at our concerts.

BEDFORD CHORAL SOCIETY

**REPORT OF THE TRUSTEES (continued)
for the Year Ended 30 June 2024**

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each 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 the financial statements, the trustees are required to:

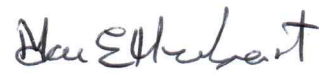
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Board



Chair - C Bell



General Treasurer - I Herbert

Date 7 October 2024

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF
BEDFORD CHORAL SOCIETY**

I report on the accounts of the company for the year ended 30 June 2024 which are set out on pages 10 to 14.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. 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

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Paul Wright FCCA (ret.)
8 Larkway
Bedford
MK41 7JW



Date 7th Sept 2024

BEDFORD CHORAL SOCIETY

**STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 30 June 2024**

| | <u>Unrestricted</u> | <u>Restricted</u> | <u>Total</u> | <u>Total</u> |
|---|---------------------|-------------------|--------------|------------------|
| | <u>Funds</u> | <u>Funds</u> | <u>Funds</u> | <u>Funds</u> |
| | £ | £ | £ | £ |
| Notes | | | | |
| Income | | | | |
| Fundraising and donations: | | | | |
| Subscriptions | 2 | 18,120 | - | 18,120 |
| Other fundraising and donations | 2 | 3,579 | - | 3,447 |
| Income from charitable activities: | | | | |
| Concert income | 3 | 14,416 | - | 14,416 |
| Other choir activities | 3 | 1,145 | - | 2,075 |
| Investment income | | 1,851 | - | 964 |
| Total Income | | <u>39,111</u> | <u>-</u> | <u>39,111</u> |
| Expenditure | | | | |
| Expenditure on charitable activities | | | | |
| Concert expenditure | 4 | (27,852) | - | (27,852) |
| Rehearsals and administration | 5 | (14,724) | - | (14,736) |
| Total Expenditure | | <u>(42,576)</u> | <u>-</u> | <u>(42,576)</u> |
| Net Income /(Expense) before transfers | | (3,465) | - | (3,465) |
| Transfers between Funds | | - | - | - |
| Net Income/(Expense) before other recognised gains | | (3,465) | - | (3,465) |
| Realised and unrealised gains/(losses) on investment assets | 7 | 6,386 | - | 6,386 |
| Net Movements in Funds | | <u>2,921</u> | <u>-</u> | <u>2,921</u> |
| Funds brought forward 1st July 2023 | | 76,544 | - | 76,544 |
| Funds carried forward at 30 June 2024 | | <u>79,465</u> | <u>-</u> | <u>79,465</u> |

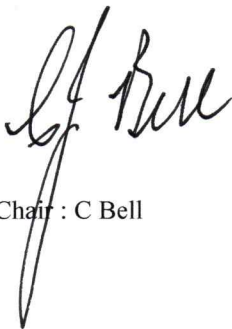
The notes on pages 12 to 14 form part of these accounts.

BEDFORD CHORAL SOCIETY

**BALANCE SHEET
As At 30 June 2024**

| | | <u>2024</u> | <u>2023</u> |
|-------------------------------------|-------|---------------|---------------|
| | Notes | £ | £ |
| Fixed Assets | | | |
| Tangible assets | 6 | - | - |
| Investments | 7 | 35,874 | 29,488 |
| | | <u>35,874</u> | <u>29,488</u> |
| Current Assets | | | |
| Debtors | 8 | 2,109 | 546 |
| Cash at bank and in hand | | 48,592 | 49,519 |
| Total Current Assets | | <u>50,701</u> | <u>50,065</u> |
| Creditors | | | |
| Amounts falling due within one year | 9 | (7,110) | (3,009) |
| Net Current Assets | | <u>43,591</u> | <u>47,056</u> |
| Net Assets | | <u>79,465</u> | <u>76,544</u> |
| | | | |
| The funds of the charity | 10 | | |
| Unrestricted funds | | 79,465 | 76,544 |
| Restricted funds | | - | - |
| | | <u>79,465</u> | <u>76,544</u> |
| Total Charity Funds | | <u>79,465</u> | <u>76,544</u> |

The financial statements on pages 10 to 14 were approved by the trustees on 7 October 2024 and were signed on its behalf by :



Chair : C Bell



General Treasurer: I Herbert

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 30 June 2024**

1 ACCOUNTING POLICIES

Accounting convention

The accounts (financial statements) 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 for Smaller Entities published on 16/07/14, the Financial Reporting Standard for Smaller Entities (FRSSE), and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Recognition of income

All income is recognised once the charity has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Fixed assets and depreciation

Depreciation is provided on assets owned by the charity at the following rates based on the estimated useful life and their anticipated residual value:

Piano 10% p.a. (straight line basis)
Furniture and equipment 25% p.a. (straight line basis)

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds 2024 £ | Total Funds 2023 £ |
|------------------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| 2 FUNDRAISING AND DONATIONS | | | | |
| Subscriptions | 18,120 | - | 18,120 | 18,040 |
| Gift Aid | 2,674 | - | 2,674 | 2,565 |
| Friends contributions | 745 | - | 745 | 602 |
| Easyfundraising + Amazon Smile | 40 | - | 40 | 198 |
| Legacies | - | - | - | - |
| Other Donations | 120 | - | 120 | 82 |
| Other fundraising and donations | 3,579 | - | 3,579 | 3,447 |

3 INCOME FROM CHARITABLE ACTIVITIES

Concert Income

| | | | | |
|--------------------------|--------|---|--------|--------|
| Ticket sales | 13,129 | - | 13,129 | 8,358 |
| Legacies | - | - | - | 3,000 |
| Programme sales | 867 | - | 867 | 572 |
| Programme advertisements | 420 | - | 420 | 340 |
| | 14,416 | - | 14,416 | 12,270 |

Other Choir activities

| | | | | |
|--------------------------------|-------|---|-------|-------|
| Proms performance fee | - | - | - | 1,800 |
| Chamber choir fees | 950 | - | 950 | - |
| Member Refreshment sales | - | - | - | - |
| Sale of music and other income | 195 | - | 195 | 275 |
| | 1,145 | - | 1,145 | 2,075 |

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 June 2024**

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds 2024 £ | Total Funds 2023 £ |
|--|----------------------------|-------------------------------|--------------------------|--------------------------|
| 4 CONCERT EXPENDITURE | | | | |
| Promotion | 754 | - | 754 | 417 |
| Musical performer fees and costs | 20,328 | - | 20,328 | 19,687 |
| Programmes | 1,592 | - | 1,592 | 1,445 |
| Venue hire/other | 5,178 | - | 5,178 | 3,652 |
| | <u>27,852</u> | <u>-</u> | <u>27,852</u> | <u>25,201</u> |
| 5 REHEARSALS AND ADMINISTRATION | | | | |
| Rehearsal costs | 11,477 | - | 11,477 | 11,229 |
| Hire/Purchase of music | 362 | - | 362 | 419 |
| Video/photoshoots/online recording | - | - | - | 250 |
| Website - development/maintenance | 180 | - | 180 | 175 |
| Friends Events | 455 | - | 455 | 454 |
| Making Music subscription | 543 | - | 543 | 508 |
| Sponsorship & adverts | 400 | - | 400 | 531 |
| Sundry expenses | 1,307 | - | 1,307 | 1,170 |
| Audit fees | - | - | - | - |
| | <u>14,724</u> | <u>-</u> | <u>14,724</u> | <u>14,736</u> |
| 6 FIXED ASSETS | | | | |
| | Piano £ | Furniture & Equipment £ | Total 2024 £ | Total 2023 £ |
| Cost b/f | 3,200 | 803 | 4,003 | 4,003 |
| Additions | - | - | - | - |
| Cost c/f | <u>3,200</u> | <u>803</u> | <u>4,003</u> | <u>4,003</u> |
| Depreciation b/f | (3,200) | (803) | (4,003) | (4,003) |
| Charge for year | - | - | - | - |
| Depreciation c/f | <u>(3,200)</u> | <u>(803)</u> | <u>(4,003)</u> | <u>(4,003)</u> |
| Net book value b/f and c/f | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 June 2024**

| | 2024 | 2023 | | | |
|---|-----------------|---------------|-----------------|-----------|---------------|
| | <u>£</u> | <u>£</u> | | | |
| 7 INVESTMENTS | | | | | |
| Movement in investments | | | | | |
| Market value brought forward at 1st July 2023 | 29,488 ✓ | 26,067 | | | |
| Add: additions at cost | - | - | | | |
| Disposals at carrying values | - | - | | | |
| Add: net gain/(loss) on revaluation | 6,386 ✓ | 3,421 | | | |
| Market value as at 30th June 2024 | <u>35,874</u> | <u>29,488</u> | | | |
| Investments at market value comprised: | | | | | |
| Fidelity Index World Fund P-Acc | <u>35,874</u> ✓ | <u>29,488</u> | | | |
| 8 DEBTORS | | | | | |
| Prepayments | - | 132 | | | |
| Concert Income | 1,689 | 334 | | | |
| Other | 420 | 80 | | | |
| | <u>2,109</u> | <u>546</u> | | | |
| 9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | | | | |
| Ticket sales in advance | 45 ✓ | 170 | | | |
| Concert expenditure | 6,156 ✓ | 1,479 | | | |
| Subscriptions in advance | 405 | 135 | | | |
| Sundry creditors | 504 | 1,225 | | | |
| | <u>7,110</u> | <u>3,009</u> | | | |
| 10 MOVEMENT OF FUNDS | | | | | |
| | Balance | Income | Expenditure | Transfers | Balance |
| | b/fwd | | | | c/fwd |
| | £ | £ | £ | £ | £ |
| Restricted funds | - | - | - | - | - |
| Unrestricted funds | | | | | |
| General Reserves | 76,544 | 45,497 | (42,576) | - | 79,465 |
| | <u>76,544</u> | <u>45,497</u> | <u>(42,576)</u> | <u>-</u> | <u>79,465</u> |

Bedford Choral Society
Concerts - 2023-24 Season

| | THIS YEAR ACTUAL (2023-24) | | | | | LAST YEAR ACTUAL (2022-23) | | | |
|-----------------------------------|--------------------------------------|---------------------------|----------------------------------|-----------------------------------|------------|-------------------------------------|----------------------------------|------------------------------------|------------|
| | Deutsches Requiem 18/11/2023 £ | Carols 16/12/2023 £ | Eternal Light 16/03/2024 £ | Carmina Burana 22/06/2024 £ | Total £ | Vaughan Williams 26/11/2022 £ | Haydn Seasons 25/03/2023 £ | Across The Pond 10/06/2023 £ | Total £ |
| Income | | | | | | | | | |
| Tickets and Programmes | | | | | | | | | |
| Direct ticket sales | 3,495 | 1,240 | 3,056 | 3,878 | 11,669 | 1,825 | 2,458 | 3,061 | 7,344 |
| CBO (net) | 500 | 133 | 124 | 703 | 1,460 | 408 | 298 | 308 | 1,014 |
| Programme sales | 301 | - | 269 | 297 | 867 | - | 278 | 294 | 572 |
| Legacy | - | - | - | - | - | 3,000 | - | - | 3,000 |
| Advertising | 154 | - | 113 | 153 | 420 | - | 170 | 170 | 340 |
| Total Income | 4,450 | 1,373 | 3,562 | 5,031 | 14,416 | 5,233 | 3,204 | 3,833 | 12,270 |
| Expenditure | | | | | | | | | |
| Printing - Programmes | 440 | 250 | 417 | 485 | 1,592 | 675 | 405 | 365 | 1,445 |
| Printing - Concert notices | 197 | 120 | 270 | 167 | 754 | 145 | 140 | 132 | 417 |
| Conductor | 1,425 | 550 | 1,425 | 1,425 | 4,825 | 1,350 | 1,425 | 1,425 | 4,200 |
| Accompanist | - | 250 | 450 | 200 | 900 | 250 | 100 | - | 350 |
| Soloists | 900 | - | 1,000 | 1,800 | 3,700 | 1,650 | 2,050 | - | 3,700 |
| Orchestra | 2,985 | - | 2,145 | 3,504 | 8,634 | 4,205 | 2,545 | 3,115 | 9,865 |
| Orchestra music hire | 344 | - | 551 | 1,374 | 2,269 | 788 | 26 | 758 | 1,572 |
| Concert Venue Hire | 1,102 | 645 | 1,161 | 1,161 | 4,069 | 1,033 | 1,102 | 1,102 | 3,237 |
| Corn Exchange guest entertainment | - | - | - | - | - | 35 | - | - | 35 |
| Other | 152 | 489 | 157 | 313 | 1,110 | 83 | 285 | 12 | 380 |
| Total Expenditure | 7,544 | 2,303 | 7,576 | 10,429 | 27,852 | 10,214 | 8,078 | 6,909 | 25,201 |
| Concert (Loss)/Profit | (3,095) | (930) | (4,014) | (5,398) | (13,436) | (4,981) | (4,874) | (3,076) | (12,931) |

BEDFORD CHORAL SOCIETY

England & Wales - Charity number 291518

Accounts

BEDFORD CHORAL SOCIETY
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2023

Registered Charity No. 291518

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BEDFORD CHORAL SOCIETY

SOCIETY INFORMATION

| | |
|---|--|
| Charity Registration Number: | 291518 |
| Registered Office: | 11 Main Road Biddenham Bedford MK40 4BB |
| President: | Baroness Young of Old Scone |
| Principal Officers and Board of Trustees: | |
| Chair | Debbie Ward (appointed 10 October 2022) |
| Vice Chair | Gill Jackson (appointed 10 October 2022) |
| General Secretary | Jeremy Reynolds |
| General Treasurer | Ian Herbert |
| General Committee: | |
| Chorus Secretary | Liz Smith |
| Communications Manager | Helen Walker |
| Friends Secretary & Concert Stewards | Mitzi Lewis |
| Health and Safety Manager | Viki Evans |
| Ordinary Member | Nicki Reynolds |
| Other Officers: | |
| Archivist | Gilly Cowan |
| Chorus Treasurer | Jane Dann |
| Communications & Chamber Choir | Gill Jackson |
| Communications | Cathy Wood, Jill Bonney |
| Database Manager | David Butler |
| Librarian | Ruth Braybrook |
| Proms Liaison | Paula Grayson |
| Programme Advertising | Nick Wills |
| Ticket Sales Manager | Caroline Muzolf |
| Venue Hire | Peter Thomas |
| Website | Charlotte Ryland |
| Musical Director | Ian Smith |
| Assistant Chorus Master | Tim Grant-Jones |
| Bankers: | National Westminster Bank Plc |
| Independent Examiner: | Paul Wright FCCA (ret.) |
| Website: | www.bedfordchoralsociety.org.uk |



BEDFORD CHORAL SOCIETY

REPORT OF THE MUSICAL DIRECTOR for the Year Ended 30 June 2023

All in all another very successful season, musically. Thank you to all the members who sing in the concerts for all the hard work that they put in to producing such successful and enjoyable concerts. Thank you to all the Trustees and other committee members and everyone else with a specific responsibility who plan and implement all that we need to do. A special thanks to Cathy Wood for producing our always very informative and attractive *Chorusline*. And thank you too to Tim for his continued and continual support and masterful accompaniment at rehearsals and for being prepared to 'step in' when I am not available. I say every year, and I really mean it, the strength of this choir is the large team that runs it. I could list many more people individually but Debbie in her Chair's report has done this so I will not duplicate. Suffice it to say, running Bedford Choral Society is very much a phenomenal team effort.

Our first concert of the season was planned to celebrate the 150th anniversary of the birth of Vaughan Williams. A single composer concert could be criticised but it is no different from a concert of one long work (indeed it could be argued that it is more varied as it shows the different aspects of the one composer). Beginning with the *Wasps Overture*, stunningly played by members of Bedford Sinfonia, we then sang *Toward the Unknown Region*, a work previously sung 4 times by the choir. It was followed by *Serenade to Music*, possibly one of Vaughan Williams' most beautiful works. Then came another first for BCS – a performance of *Hodie*. We were very pleased to be joined by members of Biddenham International School for the children's choir sections and by soloists Liz Bottone, Justin Lavender (who stood in at short notice) and Philip Tebb. The concert was very well sung and very well accompanied by the Sinfonia and a very suitable tribute to Vaughan Williams.

It was not a year of our biennial Christmas Concert but instead we performed at the St Paul's Church Christmas Tree Festival and at the station. Both events were fundraising events and well supported by members. Next year, for the Christmas Tree Festival, I will choose louder carols! Although the small choir sang very well, they could not always be heard.

After Christmas we inserted another event to which we were invited namely 'Bedford Sings'. This was organised for all choirs in Bedford who wanted to participate. There was a Saturday afternoon workshop on a freezing cold day in February at St Paul's Church and an 'Open rehearsal' on the Monday evening, also in the freezing cold church. Suffice it to say these were not our best events of the year.

However, yet another 'first' followed in March with our performance of Haydn *The Seasons*. Although the choir has performed sections of this in the past it has never performed the work in its entirety (or almost its entirety, leaving out 9 movements). Some of the language in the translation we used is rather outdated but everyone threw themselves into the performance with energy and, I hope in the end, thoroughly enjoyed it. It is, in my view, an under-performed work with some of the music as good as the more well-known *Creation*. We were delighted to be joined for this by Rachel Nicholls and Andrew Slater and by Joseph Doody (who stood in at just 24 hours notice). Again this was a superb performance.

BEDFORD CHORAL SOCIETY

REPORT OF THE MUSICAL DIRECTOR (continued) for the Year Ended 30 June 2023

The summer concert was a much more eclectic mix of pieces which, in the end, worked very well and was enjoyed by everyone. We managed one of our larger audiences for this concert. Again the concert encompassed a number of 'firsts'. The Barber *Agnus Dei* and Whitacre *Five Hebrew Love Songs* have never been sung by the choir before. Also instead of bringing in soloists for a few bars of pieces we used choir members as soloists. This worked very well and everyone who had a solo performed very creditably indeed. Thank you to those brave souls who offered to sing solos.

The year was not yet over! The Chamber Choir was invited to perform in the St Paul's Tuesday Lunchtime series 2 weeks after the June concert. We sang some well-known pieces and some of the pieces that we sang in the main concert. This was very well sung and very well received and it is likely to be repeated next year.

And finally, very sadly we were not required for the annual Proms in the Park concert so we extended our rehearsal period by 4 weeks and, as detailed in the Chair's report, began some preparation for Christmas!

The one big thing that I would like everyone to focus on this year is audience numbers. There is no doubt that Bedford Choral Society is a very good choir and one well worth coming to listen to. So we all, including me, need to redouble our efforts to increase the size of our audiences. We should be proud of what we achieve and share it with as many people as possible!

So our aims for the 2022/2023 were to:

- a) continue to build the level of membership after the pandemic
- b) continue to deliver the strategy for engagement of new younger members
- c) build the confidence of members in their vocal production
- d) continue to work on the intonation and ability to maintain pitch of the choir
- e) build the numbers in our audiences

We have certainly achieved some of these and so must work on the others this year. So I very much look forward to this coming season and continued success!

Ian G. Smith
Musical Director

August 2023



BEDFORD CHORAL SOCIETY

REPORT OF THE CHAIR OF TRUSTEES for the Year Ended 30 June 2023

This, my first year as Chair of Bedford Choral Society, has been a year of change, with many firsts and new beginnings.

Towards the end of last year, we realized that we were going to need to revise our rehearsal venue arrangements, the upshot being a slightly earlier start/ finish time and the fact that we could only rehearse at St Gregs on school term evenings. Thank you to Liz for all your hard work on venue liaising and arranging this year. Thank you also to Viki for all your work on Health and Safety regarding all our venues and under so many different circumstances.

This is a choir which depends on so many different people, too many to name everyone, but I want to thank you, all of you. In particular, this year we have several new Voice reps and also now have named first aid volunteers; many thanks to you all.

Through our new association with Bedford Music Hub, where we now rehearse on out of term dates, we have connected with the Music Hub manager, Tamsin Lodder and also with Naomi Jones of Bedford Youth choir, enabling us to work together in a more coordinated way in pursuit of our BCS policy of encouraging youth singing.

This aim has also been progressed by scheduling, in autumn 2022, a Choral Work which required a youth choir – and we are grateful to Georgina Murphy and Biddenham School for working with us on Vaughan Williams' 'Hodie - a Christmas Cantata'.

The legacy left to us by the late Nigel Haughton, (a long-term member of the tenor section), bequeathed so that we would schedule a performance of 'Toward the Unknown Region', inspired the choice of this Vaughan Williams concert and also enabled us to allow children to attend the concert at no cost as well as to reduce the ticket price of this concert for all the audience.

A very different legacy arrived through a surprise email, offering us a presentation baton, which had been inscribed and presented to Philip Diemer, the first conductor of Bedford Musical Society (as we were then known). This had been found in London in the hidden possessions of a man who had had musical connections with Bedford and Potton. His son came to Bedford to hear us sing, to donate the baton to Bedford Choral Society; he also returned to attend our Vaughan Williams concert. The baton can now be viewed at The Higgins Museum in Bedford. Thank you Lydia.

Another first has been the arrival of our Sum Up card reader, enabling online payment at last! Thank you Caroline for all your hard work on ticket sales.

Thank you Helen and Cathy particularly for all your work on our programmes, publicity and newsletters. Charlotte thank you for taking over as Website manager this year; Gill, Helen and Cathy together with Charlotte have also spent a lot of time behind the scenes working on improving our website, thank you all.

This was the year between our biennial Christmas Concerts; for the first time we appeared as one of the many choirs programmed at the St Paul's Christmas Tree Festival. Thank you Gill for organizing all our Chamber choir events. We also did a fundraising Carol Singing evening at Bedford Railway Station, in aid of our chosen charity, which this year was Bedford Foodbank. Additional funds have been raised this year for Bedford Foodbank through an extensive sale of music (another Nigel Haughton bequest) and also from donations for refreshments evenings, which have joyfully recommenced this year after Covid restrictions. Thank you to the Gallivan family.

Another first this year has been the recommencement, after covid, of Friends events, both the annual Friends Social Evening and the pre-concert reception for Friends. Thank you Mitzi for your hard work on these.

BEDFORD CHORAL SOCIETY

REPORT OF THE CHAIR OF TRUSTEES (continued) for the Year Ended 30 June 2023

A sad change has been that, after nearly 25 years as the choir for Bedford Proms in the Park, we learnt that due to changed arrangements, we would no longer be required to sing at this special summer event. Huge thanks to Paula Grayson for her many years' work as the BCS liaison for this event, which has brought us funds and publicity, as well as much enjoyment.

This change of scheduling has enabled other firsts; after our June concert, we continued our summer singing season till the end of term with some different events A recital lunchtime concert at St Paul's Church and a series of much appreciated choral training sessions, some with Elizabeth Bottone, together with advance learning of Britten's Ceremony of Carols in preparation for Christmas 2023! We have also greatly benefitted from Simon Berridge's Choral training this year.

Bedford elected a new Mayor this year, Tom Wootton; he, with his wife, attended our summer concert as our guests. On that occasion we were also delighted to welcome Bedford's MP, Mohammed Yasin, to his first Bedford Choral Society concert. A further new aspect was the opportunity for several members of the choir to take on small solo parts in this American inspired summer concert.

We ended our year with the news that we would have to finish rehearsing at St Gregs, due to the closure of the site. This has led to another new beginning: we will from September be rehearsing just down the road, at Biddenham International School. Many thanks to everyone who has assisted with this move, but special thanks to Ruth our Librarian and also to Tim, our accompanist.

I would like to extend special thanks to my fellow Trustees, Ian Herbert, Jeremy Reynolds, and Gill Jackson whose hard work, advice and support have been a source of much reassurance to me.

A very special award was made this year to Ian Smith, our Musical Director, who was conferred an Honorary Degree by the Open University for his services to music education and culture. Very many congratulations and also thanks to Ian from us all; he gives so much more to this Choir than would normally be expected of a Musical Director and we are very grateful.

Debbie Ward
Chair of Trustees

August 2023

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES for the Year Ended 30 June 2023

The trustees present their annual report and financial statements of the charity for the year ended 30 June 2023.

Structure, governance and management

The charity was established by the adoption of a constitution on 30 September 1974. The last substantive review of the constitution took place in 2000. There were further minor amendments in 2015; in 2019 to clarify the distinction between General Committee members and Trustees and to provide explicit powers to invest the charity's funds; and in 2021 to make the role of Vice President optional, to permit the appointment of Trustees in addition to the Principal Officers, and to streamline the process for appointing General Committee Members and other Officers as described below.

The Board of Trustees consists of the Principal Officers of the Society - Chair, Vice-Chair, General Secretary and General Treasurer - plus up to four additional Trustees, who together are responsible for the Society in all its various activities. The Principal Officers are elected by the members at the Annual General Meeting and hold office for a three year term. Principal Officers may not hold an office for more than two consecutive three-year terms (except as specifically permitted by the constitution). Additional Trustees are also elected by the members at the Annual General Meeting, and may hold the position for no more than two consecutive three-year terms.

The General Committee consists of the Principal Officers and other Members as shown on page 1, who together are responsible for the day-to-day running of the Society. Other Officers, again as shown on page 1, have specific responsibilities for the operations of the Society, report to the General Committee, and will attend General Committee meetings when needed. Ordinary Members are elected at the Annual General Meeting for a three-year term; other Members of the General Committee and other Officers are appointed by the Trustees.

There are two sub-committees of the General Committee: the Communications Committee, chaired by the Communications Manager; and the Programming Committee, chaired by the Musical Director.

The Musical Director, who is appointed by the Trustees, attends both the Trustees' meetings, and meetings of the General Committee.

Principal Activities

The aims and objects of the Society are:

1. The study and practice of choral music in order to foster the public knowledge and appreciation of such music by means of public performance;
2. To provide a regular series of first class choral concerts by maintaining a chorus, and by engaging orchestras and artists of high repute;
3. For the general purposes of such charitable bodies or such other purposes as shall be exclusively charitable as the Trustees may from time to time decide.

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES (continued) for the Year Ended 30 June 2023

Activities and achievements

A review of the Society's activities and achievements for the year is included within the Report of the Musical Director on page 2.

Financial review

The Society incurred net expenditure of (£3,141) in the year (2022: net expenditure of (£3,038)), broadly in line with expectations. The Choir performed at Proms in the Park in July 2022, and also at three successful concerts at the Bedford Corn Exchange. Subscriptions totalling £18,040 were received from 137 Members, with a good balance across all voice parts. Administration costs were higher than the previous year, but included participation at the Bedford Sings event, and the recommencement of Friends events post-Covid.

Investment policy and performance

The Society's investment policy was reviewed in 2018 and a decision taken to gradually move a portion of the Society's reserves into stockmarket based investments in order to improve returns. A Fidelity Investment account was opened in November 2018 and as at 30th June 2023, £20,000 had been invested in a low-cost global stockmarket tracking fund.

As at 30th June 2023 the value of this investment had grown to £29,488 (2022: £26,067).

Reserves policy

The trustees have reviewed the reserves of the Society. The policy, approved on 11 July 2022, is to hold enough funds to cover 12 months operating costs to allow for unforeseen contingencies including concert losses. Based on a typical year's activities this would indicate reserves in the region of £35,000. In addition, it was agreed that a reserves amount would be held to cover the unrealised gain on the Society's stockmarket investment; this currently stands at £9,500.

Free reserves as at 30th June 2023 were £76,544. This is above the target total of £44,500K. This surplus has been largely generated by previous legacies and grants, which have not yet been spent due to the Covid pandemic. The General Committee is considering several options to utilise these funds, in line with the Society's aims and charitable objectives, including a new Commissioned work and working with young singers, particularly those of school age.

Plans for the future

For the 2023-24 Season the Society is planning to hold three concerts at the Bedford Corn Exchange in November, March and June, as well as performing the bi-annual Christmas Concert at the Bunyan Meeting Church in December. In addition, the Chamber Choir will sing at selected public events and, on request, at weddings and funerals. Sadly, after nearly 25 years involvement, the Society will not be singing at 2023's Proms in the Park.

BEDFORD CHORAL SOCIETY

**REPORT OF THE TRUSTEES (continued)
for the Year Ended 30 June 2023**

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each 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 the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Board



Vice Chair - G Jackson



General Treasurer - I Herbert

Date 9 October 2023

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF
BEDFORD CHORAL SOCIETY**

I report on the accounts of the company for the year ended 30 June 2023 which are set out on pages 10 to 14.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. 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

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Paul Wright FCCA (ret.)
8 Larkway
Bedford
MK41 7JW

9/10/23
Date

BEDFORD CHORAL SOCIETY

**STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 30 June 2023**

| | | <u>Unrestricted</u> <u>Funds</u> | <u>Restricted</u> <u>Funds</u> | <u>Total</u> <u>Funds</u> <u>2023</u> | <u>Total</u> <u>Funds</u> <u>2022</u> |
|---|--------------|-------------------------------------|-----------------------------------|---|---|
| | | £ | £ | £ | £ |
| Income | Notes | | | | |
| Fundraising and donations: | | | | | |
| Subscriptions | 2 | 18,040 | - | 18,040 | 16,270 |
| Other fundraising and donations | 2 | 3,447 | - | 3,447 | 3,536 |
| Income from charitable activities: | | | | | |
| Concert income | 3 | 9,270 | 3,000 | 12,270 | 8,856 |
| Other choir activities | 3 | 2,075 | - | 2,075 | 4,080 |
| Investment income | | 964 | - | 964 | 360 |
| Total Income | | <u>33,796</u> | <u>3,000</u> | <u>36,796</u> | <u>33,102</u> |
| Expenditure | | | | | |
| Expenditure on charitable activities | | | | | |
| Concert expenditure | 4 | (25,201) | - | (25,201) | (24,530) |
| Rehearsals and administration | 5 | (14,736) | - | (14,736) | (11,610) |
| Total Expenditure | | <u>(39,937)</u> | <u>-</u> | <u>(39,937)</u> | <u>(36,140)</u> |
| Net Income /(Expense) before transfers | | (6,141) | 3,000 | (3,141) | (3,038) |
| Transfers between Funds | | 3,000 | (3,000) | - | - |
| Net Income/(Expense) before other recognised gains | | (3,141) | - | (3,141) | (3,038) |
| Realised and unrealised gains/(losses) on investment assets | 7 | 3,421 | - | 3,421 | (647) |
| Net Movements in Funds | | <u>280</u> | <u>-</u> | <u>280</u> | <u>(3,685)</u> |
| Funds brought forward 1st July 2022 | | 76,264 | - | 76,264 | 79,949 |
| Funds carried forward at 30 June 2023 | | <u><u>76,544</u></u> | <u><u>-</u></u> | <u><u>76,544</u></u> | <u><u>76,264</u></u> |

The notes on pages 12 to 14 form part of these accounts.

BEDFORD CHORAL SOCIETY

**BALANCE SHEET
As At 30 June 2023**

| | | <u>2023</u> | <u>2022</u> |
|-------------------------------------|-------|---------------|---------------|
| | Notes | £ | £ |
| Fixed Assets | | | |
| Tangible assets | 6 | - | - |
| Investments | 7 | 29,488 | 26,067 |
| | | <u>29,488</u> | <u>26,067</u> |
| Current Assets | | | |
| Debtors | 8 | 546 | 548 |
| Cash at bank and in hand | | 49,519 | 50,429 |
| Total Current Assets | | <u>50,065</u> | <u>50,977</u> |
| Creditors | | | |
| Amounts falling due within one year | 9 | (3,009) | (780) |
| Net Current Assets | | <u>47,056</u> | <u>50,197</u> |
| Net Assets | | <u>76,544</u> | <u>76,264</u> |
| | | | |
| The funds of the charity | 10 | | |
| Unrestricted funds | | 76,544 | 76,264 |
| Restricted funds | | - | - |
| | | <u>76,544</u> | <u>76,264</u> |
| Total Charity Funds | | <u>76,544</u> | <u>76,264</u> |

The financial statements on pages 10 to 14 were approved by the trustees on *9 October 2023* and were signed on its behalf by :

Vice Chair : G Jackson

General Treasurer: I Herbert




BEDFORD CHORAL SOCIETY

NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 30 June 2023

1 ACCOUNTING POLICIES

Accounting convention

The accounts (financial statements) 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 for Smaller Entities published on 16/07/14, the Financial Reporting Standard for Smaller Entities (FRSSE), and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Recognition of income

All income is recognised once the charity has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Fixed assets and depreciation

Depreciation is provided on assets owned by the charity at the following rates based on the estimated useful life and their anticipated residual value:

Piano 10% p.a. (straight line basis)

Furniture and equipment 25% p.a. (straight line basis)

| | Unrestricted Funds | Restricted Funds | Total Funds 2023 | Total Funds 2022 |
|--|-----------------------|---------------------|---------------------|---------------------|
| | £ | £ | £ | £ |
| 2 FUNDRAISING AND DONATIONS | | | | |
| Subscriptions | 18,040 | - | 18,040 | 16,270 |
| Gift Aid | 2,565 | - | 2,565 | 2,621 |
| Friends contributions | 602 | - | 602 | 575 |
| Easyfundraising + Amazon Smile | 198 | - | 198 | 220 |
| Legacies | - | - | - | - |
| Other Donations | 82 | - | 82 | 120 |
| Other fundraising and donations | 3,447 | - | 3,447 | 3,536 |
| 3 INCOME FROM CHARITABLE ACTIVITIES | | | | |
| Concert Income | | | | |
| Ticket sales | 8,358 | - | 8,358 | 7,782 |
| Legacies | - | 3,000 | 3,000 | - |
| Programme sales | 572 | - | 572 | 674 |
| Programme advertisements | 340 | - | 340 | 400 |
| | 9,270 | 3,000 | 12,270 | 8,856 |
| Other Choir activities | | | | |
| Proms performance fee | 1,800 | - | 1,800 | 2,850 |
| Chamber choir fees | - | - | - | 1,115 |
| Member Refreshment sales | - | - | - | - |
| Sale of music and other income | 275 | - | 275 | 115 |
| | 2,075 | - | 2,075 | 4,080 |

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 June 2023**

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds 2023 £ | Total Funds 2022 £ |
|--|----------------------------|--------------------------|--------------------------|--------------------------|
| 4 CONCERT EXPENDITURE | | | | |
| Promotion | 417 | - | 417 | 472 |
| Musical performer fees and costs | 19,687 | - | 19,687 | 18,063 |
| Programmes | 1,445 | - | 1,445 | 1,220 |
| Venue hire/other | 3,652 | - | 3,652 | 4,775 |
| | <u>25,201</u> | <u>-</u> | <u>25,201</u> | <u>24,530</u> |
| 5 REHEARSALS AND ADMINISTRATION | | | | |
| Rehearsal costs | 11,229 | - | 11,229 | 10,010 |
| Hire/Purchase of music | 419 | - | 419 | 456 |
| Video/photoshoots/online recording | 250 | - | 250 | - |
| Singing lesson taster sessions | - | - | - | - |
| Website - development/maintenance | 175 | - | 175 | 175 |
| Friends Events | 454 | - | 454 | - |
| Making Music subscription | 508 | - | 508 | 502 |
| Sponsorship & adverts | 531 | - | 531 | 350 |
| Sundry expenses | 1,170 | - | 1,170 | 117 |
| Audit fees | - | - | - | - |
| | <u>14,736</u> | <u>-</u> | <u>14,736</u> | <u>11,610</u> |
| 6 FIXED ASSETS | Piano | Furniture & Equipment | Total 2023 | Total 2022 |
| | £ | £ | £ | £ |
| Cost b/f | 3,200 | 803 | 4,003 | 4,003 |
| Additions | - | - | - | - |
| Cost c/f | <u>3,200</u> | <u>803</u> | <u>4,003</u> | <u>4,003</u> |
| Depreciation b/f | (3,200) | (803) | (4,003) | (4,003) |
| Charge for year | - | - | - | - |
| Depreciation c/f | <u>(3,200)</u> | <u>(803)</u> | <u>(4,003)</u> | <u>(4,003)</u> |
| Net book value b/f and c/f | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 June 2023**

| | 2023 | 2022 | | | |
|---|---------------|---------------|------------------|-----------|---------------|
| | <u>£</u> | <u>£</u> | | | |
| 7 INVESTMENTS | | | | | |
| Movement in investments | | | | | |
| Market value brought forward at 1st July 2022 | 26,067 | 26,714 | | | |
| Add: additions at cost | - | - | | | |
| Disposals at carrying values | - | - | | | |
| Add: net gain/(loss) on revaluation | 3,421 | (647) | | | |
| Market value as at 30th June 2023 | <u>29,488</u> | <u>26,067</u> | | | |
| Investments at market value comprised: | | | | | |
| Fidelity Index World Fund P-Acc | <u>29,488</u> | <u>26,067</u> | | | |
| 8 DEBTORS | | | | | |
| Prepayments | 132 | - | | | |
| Concert Income | 334 | 503 | | | |
| Other | 80 | 45 | | | |
| | <u>546</u> | <u>548</u> | | | |
| 9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | | | | |
| Ticket sales in advance | 170 | 230 | | | |
| Concert expenditure | 1,479 | 530 | | | |
| Subscriptions in advance | 135 | - | | | |
| Sundry creditors | 1,225 | 20 | | | |
| | <u>3,009</u> | <u>780</u> | | | |
| 10 MOVEMENT OF FUNDS | | | | | |
| | Balance | Income | Expenditure | Transfers | Balance |
| | b/fwd | | | | c/fwd |
| | £ | £ | £ | £ | £ |
| Restricted funds | - | 3,000 | - | (3,000) | - |
| Unrestricted funds | | | | | |
| General Reserves | 76,264 | 37,217 | (39,937) | 3,000 | 76,544 |
| | <u>76,264</u> | <u>40,217</u> | <u>(39,937)</u> | <u>-</u> | <u>76,544</u> |

BEDFORD CHORAL SOCIETY

England & Wales - Charity number 291518

Accounts

BEDFORD CHORAL SOCIETY
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2022

Registered Charity No. 291518

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BEDFORD CHORAL SOCIETY

SOCIETY INFORMATION

| | |
|---|--|
| Charity Registration Number: | 291518 |
| Registered Office: | 11 Main Road Biddenham Bedford MK40 4BB |
| President: | Baroness Young of Old Scone |
| Principal Officers and Board of Trustees: | |
| Chairman | Diana Shooter |
| Vice Chairman | Debbie Ward |
| General Secretary | Jeremy Reynolds (appointed 11th October 2021) |
| General Treasurer | Daniel Cocks (resigned 11th October 2021) Ian Herbert (appointed 11th October 2021) |
| General Committee: | |
| Chorus Secretary | Liz Smith |
| Communications Manager | Helen Walker |
| Ordinary Member | D-J Alino-Wilcockson |
| Other Officers: | |
| Archivist | Gilly Cowan |
| Chorus Treasurer | Jane Dann |
| Communications & Chamber Choir | Gill Jackson |
| Communications | Cathy Wood, Jill Bonney |
| Database Manager | David Butler |
| Friends Secretary & Concert Stewards | Mitzi Lewis |
| Health and Safety | Viki Evans |
| Librarian | Ruth Braybrook |
| Making Music Rep & Sponsorship | Eddie Thompson |
| Proms Liaison | Paula Grayson |
| Refreshments | Angela Gallivan |
| Ticket Sales Manager | Caroline Muzolf |
| Venue Hire | Peter Thomas |
| Website | Jane Thomas, Gilly Cowan |
| Musical Director | Ian Smith |
| Assistant Chorus Master | Tim Grant-Jones |
| Bankers: | National Westminster Bank Plc |
| Independent Examiner: | Paul Wright FCCA (ret.) |
| Website: | www.bedfordchoralsociety.org.uk |

BEDFORD CHORAL SOCIETY

REPORT OF THE MUSICAL DIRECTOR for the Year Ended 30 June 2022

Well we are getting back to 'normal' (or at least the 'new normal') and able to have uninterrupted face-to-face rehearsals again! Thank you to all the members of the choir without whom the choir would not exist! Thank you for 'coming back' after the disruption of the last 2 years. Thank you to all the Trustees and other committee members and everyone else with a specific responsibility who plan and implement all that we need to do. And thank you too to Tim for his continued and continual support and masterful accompaniment at rehearsals and for being prepared to 'step in' when I am not available. I say every year, and I really mean it, the strength of this choir is the team that runs it. It is very much a phenomenal team effort, and especially this year as we come out of all the restrictions.

Our first concert of the season was designed to be a crowd-puller after the disruption of the previous year so we performed (for the third time in the choir's history) Rossini *Petite Messe Solennelle* with soloists Irene and Rebecca Grant-Jones, Simon Berridge and Edward Grint. The piece is a real romp and far from solemn and audience and choir enjoyed getting back to music-making together with this fun work. The soloists also sang some duets for us to hear the quality of their voices.

It was also a year of our biennial Christmas Concert which this time we performed at Bunyan Meeting. We also experimented with giving an afternoon concert in order to try to attract entire families, with children. I think it was a musical success but did not really achieve the 'family' aspect as much as we had hoped. In 2023 we will need to consider timing and programme and what we are trying to do with this concert.

After Christmas we were on to the long-awaited, and for some eagerly anticipated and for others cautiously anticipated rehearsals for our performance of the postponed Bach *B Minor Mass*. This monumental masterpiece is hard (which I had said throughout the rehearsals in 2020 on Zoom and reiterated when we resumed rehearsals). Everyone really pulled out all the stops and created a magnificent performance. This is the 6th time the choir has performed this work and, in my view, by far the best of the 4 in which I have been involved. The commitment of everyone in learning this masterpiece paid off handsomely in performance. Very well done and thank you.

The summer concert was one of the rare occasions that I did not conduct the choir. Paul Searle-Barnes was invited to conduct and did a magnificent job. I missed the concert as I was away (which is why I was not conducting) but all reports that I had indicated that the concert went very well indeed, albeit to a disappointingly small audience. Everyone seemed to enjoy the Gounod and Parry and the Sibelius orchestral piece went down very well too.

I am very impressed by the number of members who participated in the Zoom rehearsals throughout the year. There is nothing like in-person rehearsals for satisfaction but Zoom rehearsals can be good for note-bashing because all parts can work simultaneously, especially when we have talented section leaders that we have had. Thank you to all those who led sectional rehearsals at any time over the last 18 months, it was worth it!

BEDFORD CHORAL SOCIETY

**REPORT OF THE MUSICAL DIRECTOR (continued)
for the Year Ended 30 June 2022**

And finally, the annual Proms in the Park went ahead with the choir participating again. As always a big 'thank you' to Paula Grayson who takes on all the liaison and administration of this event which is a great fund-raiser for the choir! This year was a record audience (estimated 7,000 in attendance) and always the largest number of people we sing to at any one time. Thanks also this year to Helen and others who worked on a recruitment leaflet and spent time distributing the leaflets to the Proms audience. We will have to wait to see if that bears fruit!

So our aims for the 2021/2022 were to:

- a. rebuild the level of membership after the pandemic
- b. continue to deliver the strategy for engagement of new younger members
- c. build the confidence of members in their vocal production
- d. continue to work on the intonation and ability to maintain pitch of the choir
- e. further develop the confidence of members in sight-reading and in general musicianship

We have certainly achieved some of these (particularly a and b) and so must work on the others this year. So I very much look forward to this coming season and continued success and good health!

Ian G. Smith
Musical Director

August 2022

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES for the Year Ended 30 June 2022

The trustees present their annual report and financial statements of the charity for the year ended 30 June 2022.

Structure, governance and management

The charity was established by the adoption of a constitution on 30 September 1974. The last substantive review of the constitution took place in 2000. There were further minor amendments in 2015; in 2019 to clarify the distinction between General Committee members and Trustees and to provide explicit powers to invest the charity's funds; and in 2021 to make the role of Vice President optional, to permit the appointment of Trustees in addition to the Principal Officers, and to streamline the process for appointing General Committee Members and other Officers as described below.

The Board of Trustees consists of the Principal Officers of the Society - Chair, Vice-Chair, General Secretary and General Treasurer - plus up to four additional Trustees, who together are responsible for the Society in all its various activities. The Principal Officers are elected by the members at the Annual General Meeting and hold office for a three year term. Principal Officers may not hold an office for more than two consecutive three-year terms (except as specifically permitted by the constitution). Additional Trustees are also elected by the members at the Annual General Meeting, and may hold the position for no more than two consecutive three-year terms.

The General Committee consists of the Principal Officers and other Members as shown on page 1, who together are responsible for the day-to-day running of the Society. Other Officers, again as shown on page 1, have specific responsibilities for the operations of the Society, report to the General Committee, and will attend General Committee meetings when needed. Ordinary Members are elected at the Annual General Meeting for a three-year term; other Members of the General Committee and other Officers are appointed by the Trustees.

There are two sub-committees of the General Committee: the Communications Committee, chaired by the Communications Manager; and the Programming Committee, chaired by the Musical Director.

The Musical Director, who is appointed by the Trustees, attends both the Trustees' meetings, and meetings of the General Committee.

Principal Activities

The aims and objects of the Society are:

1. The study and practice of choral music in order to foster the public knowledge and appreciation of such music by means of public performance;
2. To provide a regular series of first class choral concerts by maintaining a chorus, and by engaging orchestras and artists of high repute;
3. For the general purposes of such charitable bodies or such other purposes as shall be exclusively charitable as the Trustees may from time to time decide.

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES (continued) for the Year Ended 30 June 2022

Activities and achievements

A review of the Society's activities and achievements for the year is included within the Report of the Musical Director on page 2.

Financial review

The Society incurred net expenditure of (£3,038) in the year (2021: net expenditure of (£1,767)), broadly in line with expectations. The year saw a return of concerts but, as expected, audience numbers (and therefore ticket sales income) were impacted by ongoing Covid-19 concerns. Member subscriptions re-commenced after being cancelled for the previous year.

Investment policy and performance

The Society's investment policy was reviewed in 2018 and a decision taken to gradually move a portion of the Society's reserves into stockmarket based investments in order to improve returns. A Fidelity Investment account was opened in November 2018 and as at 30th June 2022, £20,000 had been invested in a low-cost global stockmarket tracking fund.

As at 30th June 2022 the value of this investment had grown to £26,067 (2021: £26,714).

Reserves policy

The trustees have reviewed the reserves of the Society. The revised policy is to hold enough funds to cover 12 months operating costs to allow for unforeseen contingencies including concert losses. Based on a typical year's activities this would indicate reserves in the region of £35K. In addition, it was agreed that a reserves amount would be held to cover the unrealised gain on the Society's stockmarket investment; this currently stands at £6K.

Free reserves as at 30th June 2022 were £76,264. This is above the target total of £41K. This surplus has been largely generated by previous legacies and grants, which have not yet been spent due to the Covid pandemic. The General Committee will make recommendations for utilising this surplus in line with the Society's aims and charitable objectives.

Plans for the future

For the 2022-23 Season the Society is planning to hold three concerts at the Bedford Corn Exchange in November, March and June, as well as performing at the annual Proms in the Park concert at Bedford Park. In addition, the Chamber Choir will sing at selected public events and, on request, at weddings and funerals.

BEDFORD CHORAL SOCIETY

REPORT OF THE TRUSTEES (continued) for the Year Ended 30 June 2022

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each 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 the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Board

Chairman – D Shooter

General Treasurer - I Herbert

Date

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF
BEDFORD CHORAL SOCIETY**

I report on the accounts of the company for the year ended 30 June 2022 which are set out on pages 8 to 12.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. 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

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Paul Wright FCCA (ret.)
8 Larkway
Bedford
MK41 7JW

Date

BEDFORD CHORAL SOCIETY

**STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 30 June 2022**

| | | <u>Unrestricted</u> | <u>Restricted</u> | <u>Total</u> | <u>Total</u> |
|---|--------------|---------------------|-------------------|--------------|--------------|
| | | <u>Funds</u> | <u>Funds</u> | <u>Funds</u> | <u>Funds</u> |
| | | £ | £ | £ | £ |
| Income | Notes | | | | |
| Fundraising and donations: | | | | | |
| Subscriptions | 2 | 16,270 | - | 16,270 | 25 |
| Other fundraising and donations | 2 | 3,536 | - | 3,536 | 8,347 |
| Income from charitable activities: | | | | | |
| Concert income | 3 | 8,856 | - | 8,856 | - |
| Other choir activities | 3 | 4,080 | - | 4,080 | 168 |
| Investment income | | 360 | - | 360 | 403 |
| Total Income | | 33,102 | - | 33,102 | 8,943 |
| Expenditure | | | | | |
| Expenditure on charitable activities | | | | | |
| Concert expenditure | 4 | (24,530) | - | (24,530) | - |
| Rehearsals and administration | 5 | (11,610) | - | (11,610) | (10,710) |
| Total Expenditure | | (36,140) | - | (36,140) | (10,710) |
| Net Income /(Expense) before transfers | | (3,038) | - | (3,038) | (1,767) |
| Transfers between Funds | | - | - | - | - |
| Net Income/(Expense) before other recognised gains | | (3,038) | - | (3,038) | (1,767) |
| Realised and unrealised gains/(losses) on investment assets | 7 | (647) | - | (647) | 5,210 |
| Net Movements in Funds | | (3,685) | - | (3,685) | 3,443 |
| Funds brought forward 1st July 2021 | | 79,949 | - | 79,949 | 76,506 |
| Funds carried forward at 30 June 2022 | | 76,264 | - | 76,264 | 79,949 |

The notes on pages 10 to 12 form part of these accounts.

BEDFORD CHORAL SOCIETY

**BALANCE SHEET
As At 30 June 2022**

| | | <u>2022</u> | <u>2021</u> |
|-------------------------------------|-------|----------------------|----------------------|
| | Notes | £ | £ |
| Fixed Assets | | | |
| Tangible assets | 6 | - | - |
| Investments | 7 | 26,067 | 26,714 |
| | | <u>26,067</u> | <u>26,714</u> |
| Current Assets | | | |
| Debtors | 8 | 548 | - |
| Cash at bank and in hand | | 50,429 | 53,576 |
| Total Current Assets | | <u>50,977</u> | <u>53,576</u> |
| Creditors | | | |
| Amounts falling due within one year | 9 | (780) | (341) |
| Net Current Assets | | <u>50,197</u> | <u>53,235</u> |
| Net Assets | | <u><u>76,264</u></u> | <u><u>79,949</u></u> |
| The funds of the charity | 10 | | |
| Unrestricted funds | | 76,264 | 79,949 |
| Restricted funds | | - | - |
| Total Charity Funds | | <u><u>76,264</u></u> | <u><u>79,949</u></u> |

The financial statements on pages 8 to 12 were approved by the trustees on _____ and
were signed on its behalf by :

Chairman : D Shooter

General Treasurer: I Herbert

BEDFORD CHORAL SOCIETY

NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 30 June 2022

1 ACCOUNTING POLICIES

Accounting convention

The accounts (financial statements) 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 for Smaller Entities published on 16/07/14, the Financial Reporting Standard for Smaller Entities (FRSSE), and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Recognition of income

All income is recognised once the charity has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Fixed assets and depreciation

Depreciation is provided on assets owned by the charity at the following rates based on the estimated useful life and their anticipated residual value:

| | |
|-------------------------|--------------------------------|
| Piano | 10% p.a. (straight line basis) |
| Furniture and equipment | 25% p.a. (straight line basis) |

| | Unrestricted Funds | Restricted Funds | Total Funds 2022 | Total Funds 2021 |
|------------------------------------|-----------------------|---------------------|---------------------|---------------------|
| | £ | £ | £ | £ |
| 2 FUNDRAISING AND DONATIONS | | | | |
| Subscriptions | 16,270 | - | 16,270 | 25 |
| Gift Aid | 2,621 | - | 2,621 | 230 |
| Friends contributions | 575 | - | 575 | 445 |
| Easyfundraising + Amazon Smile | 220 | - | 220 | 163 |
| Legacies | - | - | - | 7,000 |
| Other Donations | 120 | - | 120 | 509 |
| Other fundraising and donations | 3,536 | - | 3,536 | 8,347 |

3 INCOME FROM CHARITABLE ACTIVITIES

Concert Income

| | | | | |
|--------------------------|-------|---|-------|---|
| Ticket sales | 7,782 | - | 7,782 | - |
| Programme sales | 674 | - | 674 | - |
| Programme advertisements | 400 | - | 400 | - |
| | 8,856 | - | 8,856 | - |

Other Choir activities

| | | | | |
|--------------------------------|-------|---|-------|-----|
| Proms performance fee | 2,850 | - | 2,850 | - |
| Chamber choir fees | 1,115 | - | 1,115 | - |
| Member Refreshment sales | - | - | - | - |
| Sale of music and other income | 115 | - | 115 | 168 |
| | 4,080 | - | 4,080 | 168 |

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 June 2022**

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds 2022 £ | Total Funds 2021 £ |
|--|----------------------------|-------------------------------|--------------------------|--------------------------|
| 4 CONCERT EXPENDITURE | | | | |
| Promotion | 472 | - | 472 | - |
| Musical performer fees and costs | 18,063 | - | 18,063 | - |
| Programmes | 1,220 | - | 1,220 | - |
| Venue hire/other | 4,775 | - | 4,775 | - |
| | <u>24,530</u> | <u>-</u> | <u>24,530</u> | <u>-</u> |
| 5 REHEARSALS AND ADMINISTRATION | | | | |
| Rehearsal costs | 10,010 | - | 10,010 | 7,386 |
| Hire/Purchase of music | 456 | - | 456 | 41 |
| Video/photoshoots/online recording | - | - | - | 840 |
| Singing lesson taster sessions | - | - | - | 810 |
| Website - development/maintenance | 175 | - | 175 | 175 |
| Archive renewal | - | - | - | 646 |
| Making Music subscription | 502 | - | 502 | 497 |
| Sponsorship & adverts | 350 | - | 350 | - |
| Sundry expenses | 117 | - | 117 | 315 |
| Audit fees | - | - | - | - |
| | <u>11,610</u> | <u>-</u> | <u>11,610</u> | <u>10,710</u> |
| 6 FIXED ASSETS | | | | |
| | Piano £ | Furniture & Equipment £ | Total 2022 £ | Total 2021 £ |
| Cost b/f | 3,200 | 803 | 4,003 | 4,003 |
| Additions | - | - | - | - |
| Cost c/f | <u>3,200</u> | <u>803</u> | <u>4,003</u> | <u>4,003</u> |
| Depreciation b/f | (3,200) | (803) | (4,003) | (4,003) |
| Charge for year | - | - | - | - |
| Depreciation c/f | <u>(3,200)</u> | <u>(803)</u> | <u>(4,003)</u> | <u>(4,003)</u> |
| Net book value b/f and c/f | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |

BEDFORD CHORAL SOCIETY

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30 June 2022**

| | <u>2022</u> | <u>2021</u> | | | |
|---|------------------|---------------|------------------|-----------|------------------|
| | £ | £ | | | |
| 7 INVESTMENTS | | | | | |
| Movement in investments | | | | | |
| Market value brought forward at 1st July 2021 | 26,714 | 20,504 | | | |
| Add: additions at cost | - | 1,000 | | | |
| Disposals at carrying values | - | - | | | |
| Add: net gain/(loss) on revaluation | (647) | 5,210 | | | |
| Market value as at 30th June 2022 | <u>26,067</u> | <u>26,714</u> | | | |
| Investments at market value comprised: | | | | | |
| Fidelity Index World Fund P-Acc | <u>26,067</u> | <u>26,714</u> | | | |
| 8 DEBTORS | | | | | |
| Prepayments | - | - | | | |
| Concert Income | 503 | - | | | |
| Other | 45 | - | | | |
| | <u>548</u> | <u>-</u> | | | |
| 9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | | | | |
| Ticket sales in advance | 230 | 321 | | | |
| Concert expenditure | 530 | - | | | |
| Rehearsal cost | - | - | | | |
| Sundry creditors | 20 | 20 | | | |
| | <u>780</u> | <u>341</u> | | | |
| 10 MOVEMENT OF FUNDS | | | | | |
| | Balance b/fwd | Income | Expenditure | Transfers | Balance c/fwd |
| | £ | £ | £ | £ | £ |
| Restricted funds | - | - | - | - | - |
| Unrestricted funds | | | | | |
| General Reserves | 79,949 | 33,102 | (36,787) | - | 76,264 |
| | <u>79,949</u> | <u>33,102</u> | <u>(36,787)</u> | <u>-</u> | <u>76,264</u> |