

Streatham Choral Society - registration no. 802195

**Report and Annual Accounts
for the year ended 31 July 2025**



Website www.streathamchoral.com

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Streatham Choral Society - registration no. 802195

Annual Report for the year to 31 July 2025

Reference and administrative information

Trustees

The AGM was held on 1 July 2024. The trustees elected for the year to 31 July 2025 or co-opted subsequently were:

| | |
|------------------------|---|
| Chair | Alice Turvey |
| Secretary | Charlotte Reynard |
| Treasurer | Carol Harrison |
| Membership Secretary | Robin Hartland |
| Librarian | Pete Johnson |
| Concert Manager | Hannah Taylor |
| Publicity Manager | Augustina Dias |
| Soprano representative | Liz Ridout |
| Alto representatives | Alison Wareham (all year) & Christine Thorpe (until 19/12/2024) |
| Tenor representative | Emmanuel Bouyer |
| Bass representative | David Bunbury |
| Social Secretary | Myles Osborn-Banton |

Ex Officio

| | |
|------------------|--------------|
| Musical Director | Calum Fraser |
|------------------|--------------|

Address

We meet at St Leonard's Church, Tooting Bec Gardens, Streatham London SW16. Any correspondence should be addressed to the Hon. Secretary at Flat 8, 30 Streatham Place, London SW2 4QY

Bankers

The bankers are CAF Bank Limited, 25 Kings Hill Avenue, West Malling, Kent ME19 4JQ

Independent Examiner

The Independent Examiner is Tim Brown ACMA.

Structure, governance and management

Constitution

Streatham Choral Society is a registered charity governed by a constitution adopted on 20 March 1989, as amended 28 February 2000, 11 November 2002 and 9 May 2018.

Elections and Committee

The trustees of the Society are a Committee elected annually by members of the Society at their annual General Meeting. The Committee holds several meetings a year and is responsible for deciding what bank and building society accounts the Society should hold, and for approving levels of expenditure and reserves.

Objectives and activities

Objects

The objects of the Society are to "promote, improve, develop and maintain public education in and appreciation of the art and science of music in all its aspects by the presentation of public concerts and recitals and by such other ways as the Society through its committee may decide from time to time".

We aim to enrich local lives through music. How we do this is by performing quality music and educating & socialising inclusively.

We do this through weekly rehearsals, regular performances and through socialising.

Our three principles are friendliness, quality and inclusivity with the purpose of:

- promoting the love of music
- striving for musical excellence alongside complete inclusivity
- enriching local lives
- having fun whilst singing

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Annual Report for the year to 31 July 2025 (continued)

Objectives and activities (continued)

We rebranded 'Streatham Choral' during the year. This is reflected in our website and other publicity opportunities ensuring that concert details are promoted in the locality. We are on Twitter, Facebook and Instagram.

In planning our activities the Committee have considered the Charity Commission's guidance on Public Benefit including the guidance on public benefit and fee charging. We rely on income from ticket sales and subscriptions to cover its running costs. In setting the level of ticket sales, membership subscriptions and the concessionary rates, the Committee gives careful consideration to those on low incomes. Accessibility to our concerts is important to us and is reflected in our pricing structure set out in the notes.

Achievements and performance

During the year to 31 July 2025 we performed four concerts. These were:

| | |
|-------------------|---|
| 9 November 2024: | Verdi - Requiem |
| 14 December 2024: | Carols, Songs and Readings including Bach's Jauchzet, frohlocket! & Howard Goodall's By-by, Lullaby, By-by |
| 5 April 2025: | Bach - St John Passion |
| 5 July 2025: | Poulenc - Gloria, Vierne - Messe Solennelle & other works |

This year's music began with Verdi's Requiem followed by a day of very popular Christmas concerts which raised £1,345.64 for Streatham Youth & Community Trust. This enhanced publicity both for the Society and for the charity.

There was then an all day 'Workshop' in January 2025 working with vocal coaches in preparation for the highlight of the year, Bach's St John Passion, performed at Southwark Cathedral in April 2025.

After the Summer concert, the choir rounded off the year with its third tour, this time to Edinburgh, with 62 singing members going.

Membership paid numbers began exceedingly well at 161, were 164 in the Spring term and then, as is traditional during the Summer term, tailed off a little to end with 144 members. The average paid membership was 156. We currently have a limit of 160 members and are operating waiting lists for all voice parts except for tenors.

This leaves us well placed well for the coming 2025/26 season.

Financial review

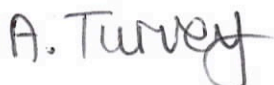
Our main source of funds is the income raised by membership subscriptions and ticket sales. Subscriptions are bundled so that they include two free tickets for each concert.

The chief item of expenditure is the cost of hiring musicians for concerts followed by the cost of rehearsals. We aim to cover our costs each year and adjust prices as necessary.

Subscription income and ticket sales, particularly for the Spring concert, were good which meant a budgeted breakeven position became a surplus of £3.7k despite £39k being spent on concerts.

The overall unrestricted surplus was £3,856 (2024 - deficit £1,025) taking unrestricted reserves up to £38,527. Total unrestricted income amounted to £65,121 (2024 - £57,164) against unrestricted expenditure of £61,265 (2024 - £58,021).

On behalf of the Committee:



Alice Turvey, Chair
Date: 15 September 2025

Streatham Choral Society

INDEPENDENT EXAMINER'S REPORT

REPORT TO THE COMMITTEE MEMBERS OF STREATHAM CHORAL SOCIETY

On accounts for the year ended 31 July 2025 (Charity no 802195) set out on pages 4 to 7.

I report to the trustees on my examination of the accounts of the above charity ("Streatham Choral Society") for the year ended 31 July 2025.

Responsibilities and basis of report

As the charity trustees of Streatham Choral Society, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Streatham Choral Society's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

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

Signed:



Name: Timothy Brown ACMA

Address: 18 Beverley Road
Kirk Ella
East Yorkshire
HU10 7QA

Date: 15 September 2025

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Statement of financial activities for the year ended 31 July 2025

| | 2024/25 | 2024/25 | 2024/25 | 2023/24 |
|---|--------------------|-------------------|--------------------|--------------------|
| | Unrestricted funds | Restricted funds | Total funds | Total funds |
| | £ | £ | £ | £ |
| Income from: | | | | |
| <i>Raising funds and other income</i> | | | | |
| Raffles and refreshments | 1,990.18 | - | 1,990.18 | 2,336.72 |
| Social events | 1,255.00 | - | 1,255.00 | - |
| Charity collection (Christmas concert) | - | 1,345.64 | 1,345.64 | 990.07 |
| Donations | 69.76 | - | 69.76 | 139.24 |
| Bank deposit & other interest | 576.98 | - | 576.98 | 107.25 |
| Commission donation | - | - | - | 815.00 |
| | 3,891.92 | 1,345.64 | 5,237.56 | 4,388.28 |
| <i>Charitable activities:</i> | | | | |
| Membership subscriptions | 32,400.00 | - | 32,400.00 | 28,850.00 |
| Gift aid tax recovery against subscriptions | 4,035.00 | - | 4,035.00 | 3,662.51 |
| Theory sessions | 1,440.08 | - | 1,440.08 | - |
| Concert income | | | | |
| Ticket sales | 18,583.03 | - | 18,583.03 | 17,313.87 |
| Refreshment sales | 2,718.30 | - | 2,718.30 | 2,805.34 |
| Programme donations & advert | 1,960.20 | - | 1,960.20 | 1,719.22 |
| Sales of folders and music scores | 92.23 | - | 92.23 | 229.42 |
| | 61,228.84 | - | 61,228.84 | 54,580.36 |
| Total income | 65,120.76 | 1,345.64 | 66,466.40 | 58,968.64 |
| Expenditure on: | | | | |
| <i>Raising funds</i> | | | | |
| Raffles and refreshments costs | (138.34) | - | (138.34) | (167.18) |
| Cost of social events | (400.00) | - | (400.00) | (23.60) |
| | (538.34) | - | (538.34) | (190.78) |
| <i>Donations made to charity</i> | | | | |
| Charity donations Streatham Youth & Community Trust | - | (1,345.64) | (1,345.64) | (990.07) |
| | - | (1,345.64) | (1,345.64) | (990.07) |
| <i>Charitable activities</i> | | | | |
| <i>Concert costs</i> | | | | |
| Orchestra, instrumentalists & keyboard players | (9,124.85) | - | (9,124.85) | (10,591.00) |
| Vocal soloists | (4,600.00) | - | (4,600.00) | (3,600.00) |
| Conductor | (3,500.00) | - | (3,500.00) | (3,050.00) |
| Vocal coach | (650.00) | - | (650.00) | (600.00) |
| Concert venues | (9,720.00) | - | (9,720.00) | (9,712.00) |
| Concert staging | (8,102.40) | - | (8,102.40) | (8,696.40) |
| Concert hire of instruments & keyboards | - | - | - | (845.20) |
| Vocal assistant | - | - | - | - |
| Concert gifts | (227.83) | - | (227.83) | (209.41) |
| Music hire - vocal & orchestral | (1,506.27) | - | (1,506.27) | (1,285.86) |
| Performing rights fees | (234.93) | - | (234.93) | (116.97) |
| Refreshment costs | (1,038.72) | - | (1,038.72) | (952.63) |
| Programme costs | (834.69) | - | (834.69) | (890.42) |
| Costs of folders | (75.00) | - | (75.00) | (169.00) |
| Concert publicity, tickets and posters costs | (1,528.75) | - | (1,528.75) | (1,551.74) |
| Concert photography | (200.00) | - | (200.00) | (250.00) |
| Front of house costs | (63.30) | - | (63.30) | (7.63) |
| Commission costs | - | - | - | (3,515.00) |
| | (60,726.13) | - | (60,726.13) | (61,512.31) |
| <i>Other costs</i> | | | | |
| Conductor | (6,160.00) | - | (6,160.00) | (5,200.00) |
| Accompanist | (4,400.00) | - | (4,400.00) | (3,634.00) |
| Theory & vocal sessions (incl church hire) | (1,575.00) | - | (1,575.00) | (92.00) |
| Hire rehearsal venues | (5,580.00) | - | (5,580.00) | (4,920.00) |
| Committee and secretarial expenses | (867.79) | - | (867.79) | (208.58) |
| IT & membership costs | (153.67) | - | (153.67) | (126.46) |
| General publicity costs & brochures | - | - | - | (680.54) |
| Other costs | (337.73) | - | (337.73) | (430.77) |
| Public liability insurance | (119.20) | - | (119.20) | (116.70) |
| Bank charges | (62.25) | - | (62.25) | (60.00) |
| Music lost/late returned | (63.75) | - | (63.75) | - |
| | (61,264.47) | (1,345.64) | (62,610.11) | (62,693.16) |
| Total expenditure | (61,264.47) | (1,345.64) | (62,610.11) | (62,693.16) |
| Net movement in funds | 3,856.29 | - | 3,856.29 | (3,724.52) |
| Reconciliation of funds | | | | |
| Fund balances brought forward at 1 August 2024 | 34,670.80 | - | 34,670.80 | 38,395.32 |
| Fund balances carried forward at 31 July 2025 | 38,527.09 | - | 38,527.09 | 34,670.80 |

The notes on pages 6 and 7 form part of these accounts

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Balance sheet at 31 July 2025

| | | 2024/25 | 2023/24 |
|-----------------------|----------------------------------|-----------|-----------|
| | | £ | £ |
| Current assets | | | |
| Stock | Concert refreshment stock | 257.37 | 101.08 |
| Debtor | 2024/25 Concert costs prepayment | - | 91.60 |
| Creditor | Performing rights fees | - | (61.49) |
| Cash at bank | CAF Bank - current a/c | 13,134.08 | 8,508.13 |
| | CAF Bank - reserve a/c | 26,579.85 | 26,035.65 |
| | | 39,713.93 | 34,543.78 |
| Net assets | | 39,971.30 | 34,674.97 |

The funds of the charity

| | | |
|------------------------------------|-----------|-----------|
| Unrestricted funds | 38,527.09 | 34,670.80 |
| Restricted funds re Edinburgh Tour | 1,444.21 | 4.17 |
| Total charity funds | 39,971.30 | 34,674.97 |

These accounts have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2015).

Approved by the Streatham Choral Society Committee on 15 September 2025 and signed on its behalf by:

A. Turvey

Alice Turvey
Chair

The notes on pages 6 and 7 form part of these accounts

Streatham Choral Society - registration no. 802195

Notes to the accounts

Accounting policies

(a) Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards, Charities Acts and the Statement of Recommended Practice - Accounting and Reporting by Charities - applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2015).

(b) Income and expenditure

Total income as shown in the Statement of Financial Activities is the turnover of the charity. It represents the value of concert ticket sales, members' subscriptions and donations receivable in the ordinary course of activities.

Voluntary income received by way of donations and gifts to the charity is included in full in the Statement of Financial Activities when received.

Costs of raising funds comprise those operational costs directly attributable to promotional activities and the running of raffles and refreshments.

Charitable activities include the costs of termly rehearsals, the staging of concerts and termly events.

Governance costs are those incurred in connection with the running of the Society as opposed to its charitable activity.

(c) Concerts and other fund-raising events

Each event is separately identified and all relevant income and expenditure allocated thereto.

(d) Restricted and unrestricted Funds

Restricted funds are to be used for specific purposes as laid down by the donors. Expenditure which meets this criterion is allocated to a restricted fund.

Unrestricted funds are donations and other income received or raised for the charity's purposes.

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Notes to the accounts ctd

Membership subscriptions

The year is divided into three terms for each of which members pays subscriptions at rates set by the Committee. The rates for this and previous years were:-

| | Per term full rate | concession | Per year full rate | concession |
|---------|---|-------------|-----------------------|------------|
| 2024/25 | £100/£60/£90 | £80/£40/£70 | £230 | £180 |
| 2023/24 | £80 | £60 | £220 | £170 |
| 2022/23 | £80 | £60 | £220 | £170 |
| 2021/22 | £80 | £60 | n/a | n/a |
| 2020/21 | termly subs were collected to support events held | | | |
| 2019/20 | £80 | £60 | £220 | £170 |
| 2018/19 | £80 | £60 | £220 | £170 |
| 2017/18 | £60 | £41.25 | £160 | £110 |
| 2016/17 | £60 | £41.25 | £160 | £110 |
| 2015/16 | £51 | £35 | £140 | £95 |
| 2014/15 | £50 | £34 | £135 | £90 |
| 2013/14 | £47 | £26 | £125 | £62.50 |

We also offered concessionary rates to members of the same family.

Membership numbers fluctuate - the winter terms normally attract more singers than the summer term, and the nature of the programme can also have an impact on how many attend rehearsals.

Committee members' expenses

Committee members are not paid. Members are reimbursed for expenses they properly incur on behalf of the Society.

Taxation

All the Society's trading activities are exercised in carrying out its primary charitable purposes, and any resulting profits are applied for these purposes. Accordingly these profits are exempt from taxation under Section 505 of the Income and Corporation Taxes Act 1988.

Related party transactions

The trustees confirm that as far as they are aware, having made due enquiry, there have been no related party transactions during the year which would require disclosure under FRS102.